

Personal Finance is Personal

“The great trifecta in life is when the stars align and we simultaneously have our health, wealth, and time to enjoy everything. Our job is to develop and monitor a financial plan that maximizes the alignment of these stars.”

- Tutti Skaar



Although Tutti's words, chances are higher you have heard them from Ryan. He has fully embraced the imagery when discussing retirement goals and financial plans. As Tutti and her husband Gary embark on their retirement together on April 1, Ryan has provided the assurance he will monitor their stars and the investments that keep them in place.

We all know there is a delicate balance between living in the present and saving for the future. Anyone can spend money creating the appearance of wealth, but true wealth comes from living within your means. It is not necessarily the amount of your salary, but how much you save out of your salary that creates wealth. In conjunction with saving, creating a financial plan requires thinking ahead, anticipating changes, understanding risks, adapting as necessary, and taking proactive steps to achieve short-term goals in honor of the long-term ones. You can try wishing upon a star, but to make dreams a confident reality, there needs to be a plan in place and someone monitoring the plan.

Tutti is grateful for her 28-year career at D.A. Davidson helping you to achieve your dreams. It is you, the person and individual, who provides us with job fulfillment and professional purpose. When Tutti gazes at the constellations while soaking in her two-person hot tub in Arizona or on a clear night camping with the horses, she will think of each of you, trusting that your stars will one day also be aligned, if they are not already.

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Seeing the Forest for the Trees

2020 has taught and reconfirmed many values for Ryan. Like he has heard from many of you, it was not necessarily a year of getting everything he wanted, but certainly a year for appreciating what he has. Now more than ever, Ryan believes that time spent with loved ones is the best investment a person can make. With proper

quarantine time, proactive planning, and honest communication, Ryan and his family were able to safely visit with his brother, parents, and grandmother in Bigfork, Montana, over the holidays. It is a priority for Ryan and Nichole that each of their kids have a heartfelt relationship with their great-grandmother. What an incredible gift in life.

This year, the Meeks family went to the “Pay What You Can” Christmas tree lot to select their tree. Through a partnership with the Gallatin Valley Land Trust, Montana Conservation Corp., and a local land owner, 237 Douglas fir trees were harvested under forest management practices to reduce the spread of both insect pests and diseases, while also suppressing the wildfire hazard. These trees were provided to the community and raised money for HRDC, GVLTL, and the Help Center.

While growing up in Connecticut, Ryan was a very dedicated worker at a large Christmas tree farm. He started working the farm in 8th grade as a parking lot attendant, and in high school, he joined the summer crew to prune trees and mow fields. By college, he was given a farm truck, some land to manage, and a flexible schedule to work around school and sports. One hazard of the job was running into wasp nests and getting stung working among the trees. After the first episode, Ryan quickly learned not to react by dropping everything and making a run for it. Avoiding a second round of stings to retrieve the dropped equipment is not an easy task. Cheers to those life lessons learned at an early age!



Daphne (3 ½) and Brooks (20 months) delighted in the magic of Christmas.

The Focus and Steel Nerves of a Pilot

Theresa joined D.A. Davidson & Co.'s Billings Branch in April 2017. Theresa, her husband Brian, and family, were an active part of the Billings community for 22 years before relocating to Bozeman in the fall of 2020. She grew up on the very end of Long Island, New York, enjoying horses and watersports with three siblings. Teresa graduated from the University of New Haven, Connecticut, with bachelor's degrees in business and economics and a minor in quantitative analysis, while working and training to become a pilot — a passion that has carried through to today. She acquired her ratings, flying single and twin engine turboprop aircraft commercially.



Theresa and Brian hiking the 28.6 mile Cooke City to East Rosebud Beaten Path trail.

Theresa and Brian married in 1997, moved to Montana the following year, and were blessed with twin boys and a daughter shortly thereafter. Jase is a senior at Montana State University in Bozeman and also works at D.A. Davidson. He recently passed a series of interviews to receive a Financial Professional Apprentice position, as part of D.A. Davidson's three-year program that will take him to Seattle. Tyler lives in Bozeman and is experiencing the working life. Brynne, their daughter, is a sophomore at MSU Bozeman.

Theresa's hobbies include traveling, hiking, painting, gardening and, of course, flying. An outdoor enthusiast, she also enjoys time with her family on their varied camping, boating, fishing, skiing, or hiking adventures. As if all of this wouldn't keep her plate full, Theresa and Brian, both pilots, are slowly working to fully restore a 1940 J3 Piper Club airplane.

The family was delighted to celebrate Christmas in their new home they had built and are relieved to start the New Year getting settled. Theresa looks forward to her newfound time to explore the western part of Montana.



A "clowder" of bobcats—Theresa (3rd from right) with family and friends. Do you know what clowder means?

What a Year!

2020 is a historical year for the world and each of us individually. The coronavirus pandemic changed our lives, forcing us to learn to accept circumstances beyond our control, become flexible and understanding, and required adaptation, patience, love, and support in ways we never imagined. Amazingly, the stock markets ended higher and vaccines are being administered.

Tutti and Gary migrated to Tucson at the end of October and upon arrival, tested positive with the coronavirus due to other colleagues contracting the virus. It was difficult being sick simultaneously, and they were grateful neither required hospitalization.

Two weeks before Thanksgiving, they put down their black Lab, Targhee, who had lung cancer. The fact he did well for eight months after his initial diagnosis was a blessing and each day a gift. They are dogless for the first time in 32 years, but will get another dog eventually. Thank goodness the 19-year-old cats are hanging on.



Gary and Tutti will strive to keep the stars (time, health, and assets) aligned and hope to ditch the masks in 2021.



Meet Rio — another unintended horse project.

Gary's "boot camp" to get Tutti in shape during retirement started earlier than expected. The milder and drier than normal Tucson weather has been conducive to steep hikes in the Santa Catalinas, mountain bike rides and, of course, horseback riding. Tutti is working towards a better strength-to-weight ratio and hopes she can tolerate Gary's effort to help as her fitness coach.

The most rewarding aspect of Tutti's career has been helping those friends who became clients and clients who became friends. Getting people to articulate their financial and lifestyle goals and then helping them achieve those goals was incredibly rewarding. Along the way, we shared life's sorrows and successes. Tutti will miss the daily interactions with clients and thanks each of you for the special friendship and trust you placed in her and Ryan over the years. Peace, love, and prosperity to all!

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