

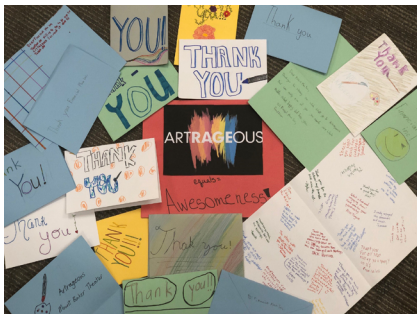
Welcome Lisa Culp!



If you have been in the office recently, you have likely noticed a few new faces. The newest of these is Lisa Culp, who joined Financial Plan as an Operations Director in March. Lisa's experience includes over 18 years working with Alaska Airlines, most recently as a manager in the Customer Service division where she managed a team of 55 employees. We know her vast experience and strong work ethic will serve her well in her new role and are thrilled she has joined our team. Born and raised in Bellingham, Lisa attended Meridian High School and WCC before obtaining a Travel Degree from the Travel Academy in Bellevue. Lisa has been a competitive athlete for most of her life, playing soccer, basketball and fastpitch in high school and beyond. Fun fact: her fastpitch team once made it to the NSA World Series! In her free time, Lisa loves spending time with her family and friends, traveling, and playing any sport that comes her way.

Please join us in warmly welcoming Lisa to the FP Inc family!

That's Artrageous!



We love giving back to our community and were recently able to send over 400 local students on a field trip to see the show Artrageous at the Mount Baker Theatre. Such a fun event at this historic venue!

Learning from The Iceman

By James Twining, CFP®

Have you ever heard of Wim Hof, aka "The Iceman"? This 58-year-old Dutch extreme athlete is best known for his ability to withstand extreme cold and for developing a related regimen called the Wim Hof Method. Hof's collection of world records includes sitting in an ice bath for two hours, completing a marathon in the Namib desert without water, and the longest swim under polar ice (189 ft). He also completed a near-summit of Mount Everest (making it up to 24,500 ft) wearing nothing but shorts and open-toed sandals.



Wim Hof credits these accomplishments to the use of his own Wim Hof Method, which is based on the three pillars of Cold Therapy, Breathing Technique, and Commitment. The Cold Therapy consists of training your mind to control your physical reaction to stress brought on by extreme cold. Wim Hof claims that through full commitment, breathing technique, long training and increased exposure to cold, he can now increase his body temperature through mental focus.

Now for the truly crazy part: This past winter, I, along with my son Matt (who introduced me to Wim Hof), my son Nate, my son-in-law Devin, and even Jeanne have been walking into the frigid waters of Lake Whatcom and soaking up to our necks in the bitter cold water. Jeanne and I last about thirty seconds; Matt, Nate, and Devin last a few minutes.

I have noticed euphoria, a reduction in inflammation and sore muscles, and general sense of well-being. Wim Hof claims that over the long term, cold therapy can strengthen the immune system, circulation, and digestive systems. It's worth noting that he has also been accused of overstating the benefits of his method. While the jury remains out on the actual, scientific benefits, it does make sense that our comfortable, modern society is making us soft, while cold therapy could make us tougher both mentally and physically. Not to mention all that status and glory!

By now you are likely asking yourself "What does cold therapy have to do with investing and financial planning?" drumroll please: ... *Absolutely nothing!* I just wanted to brag about it, and to let you know if you ever want to join us in the freezing water, you have my number.

Well, OK, if you must: Proper investing requires full commitment, discipline, and mental training to overcome emotional impulses that can cause us to make costly mistakes. Training your brain (or body) to overcome these impulses is a lesson from which we could all benefit. Come on in, the water's fine!