



**Fourth Quarter 2018**

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### **Time for a Review of Your Financial Situation?**

At least annually, make time to sit down with your financial adviser, whether by phone or in person, and review your financial situation, changes in your life, issues that are worrying you, and where you are in achieving your goals. If you have a particular concern, reach out to us at any time.

Your financial adviser is a valuable resource in your pursuit of financial security. But to be of value to you, your input and feedback is essential.

The year-end, as you look at any final deductions or ways to minimize your taxes and prepare for the year ahead, is an ideal time to look at where you are financially and where you want to be. Call today and make an appointment to go over your portfolio, your goals and changes in your life.

We wish you the best of the upcoming holiday season and look forward to hearing from you!

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Brian R. Carruthers, CFP, CMT

**BCA**

**BRIAN CARRUTHERS & ASSOCIATES**

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Your Conservative Advisory Firm Since 1990  
301 Forest Avenue  
Laguna Beach, California 92651-2115 USA  
Telephone: 1-949-464-1900  
[www.gobcafunds.com](http://www.gobcafunds.com)  
[brian@gobcafunds.com](mailto:brian@gobcafunds.com)