

Central Park Tennis Club

THE BASELINE - MARCH 2016

**PRESIDENT
RANDY GERTH**



OTHER NEWS

- 3.....Important Dates
- 4.....Manager Miscellany
- 5-6.....Committee Reports
- 7.....Pro's Court
- 8.....Fitness Court
- 9.....BC/CPTC Results
- 10.....Juniors/Mix Up Friday
- 11.....Racquet Sale
- 12.....Aces Tennis
- 13.....Membership
- 14.....Massage/Kitchen
- 15.....Advertising

I recently watched two movies that inspired me for this month's article. The first one was Groundhog Day starring Bill Murray. The second movie was Back to the Future starring Michael J. Fox and his silver DeLorean Time Machine. As you can tell by these genres, I enjoy watching movies that have some lighter content to them where I can just watch and enjoy them without thinking too much. However, as I was watching them I started to think about CPTC and our recent survey.

The movie, Groundhog Day, made me think of the topic brought up this past month to the Board from a committee. Yes, it was the Single vs Family Equity Membership debate. I thought we would make it through this year without discussing it but that did not happen. It seems that as though this issue continues to come up often, and as I type this article, the Board is reviewing it again. The last real in-depth conversation was held May 7th, 2014 led by members Kim Skorupa and Steve Coleman with a meeting with members to discuss. Concerns were raised and issues were identified with the current system. After everything was said and done it was decided that the issues were too complicated so nothing was changed - Ground Hog Day!! Right now we have 500 full equity memberships that includes 340 family memberships and 160 single memberships. Of those 160 memberships, we currently have 50 that are a true single membership with only one person using the club and services. There is an estimation of another 110 or so that could convert to a single membership based on the club usage of family memberships. If every membership converted to single memberships that were eligible we could have over half the club as single memberships!

When I was watching Back to the Future, I couldn't help but think of things I would either change or revisit when they occurred to just observe. Kind of like the ghosts in Scrooge I guess you could say. The first thing I would go back and observe would be the first day of first grade when I was 6. I can remember the new box of crayons with 16 colors. We couldn't afford the 64 box so I only had one shade of orange unlike my rich friends who had four. I am not sure where burnt orange would be used in comparison to regular orange color but if it came up they were prepared. I also had the Trapper Keeper with puppies on it as that was all the rage. The only thing I had to worry about in first grade was not falling into a mud-puddle on my way home. There was a 99% chance it would occur and my mom knew it.

Going back to childhood, I would observe the snowy Christmas in about 1972 when Santa brought me a large container of Lincoln Logs. I can remember everything about the day and how I played with them for hundreds of hours. These were a simple toy with no monthly dues unlike our computers today. For the younger members reading this article, Lincoln logs were basically sticks stacked together to build houses and fences. Think of Mind Craft beta version 1.0 before computers and you will understand what is involved.

The next day I would go back and observe would be the first day of college. I can remember unpacking the truck, moving in, and then thinking this is great! Priorities were to socialize, go to class and study, in that order. I remember walking by the library on a Friday night going to a hockey game and seeing all those students studying. I thought that will NEVER be me!



I didn't realize at the time, but this changed drastically once I started the pharmacy program as studying on a Friday night was not only expected but required to keep current with the class load.

I would have one day of going back and slapping myself, brothers, and friends for a variety of stupid things we did. I have 3 older brothers and one thing that stands out involves an electric horse fence and being convinced that it won't hurt. It does. Especially when liquids are involved. Whoever said older brothers are great protectors of their younger siblings never had older brothers or at least my older brothers.

The other days that come to mind would be the days our sons are born. I remember driving home from the hospital with Nick in the back at exactly 55mph saying "EVERYONE WATCH OUT! I HAVE A BABY HERE!!" I would also go back and observe the days we got our puppies. Unlike the boys, the puppies, now dogs, are always happy to see you, even if you leave the room to take out the garbage. Actually, now that I think about it, the boys are happy to see you after you take out the garbage as they should have been doing it in the first place.

Key Point: Any policy change will have unintended consequences.

I would love to take the silver DeLorean Time Machine from Back to the Future to the day when the Board decided to offer single vs family equity memberships in their current formats and offer input on issues with their rules. Single memberships can be defined as having one adult using CPTC services and family memberships can be defined as having two adults. Any dependent under the age of 25 can use the club and make a court reservation for both types of memberships. In the case of single memberships with dependents and family memberships there really is no difference in that both can make 2+ reservations per week. The sticky point is when you have a true single membership that can only make one reservation per week. At some point 52 player passes were given to the single memberships that allows them to bring in a guest for free during the year. This includes all single memberships, not just those with only one member. The club has a delicate balance of finances/dues, members, and court reservations all being intertwined. If you change one item it will affect the other 2 in a positive or negative manner, depending on your perspective.

At this time we are collecting court usage data to determine the impact of any change to our current membership structures and policies. After we review this data the Board may propose a course of action and gather feedback from the general membership via survey and a series of meetings. After this feedback is provided we may determine if any action is warranted. This is an issue that if done poorly can not only impact the finances but the culture of our club negatively. The entire Board agrees transparency on this issue is extremely critical to the process of addressing any membership bylaws. There is no hidden agenda by the Board on this issue.

What will our club look like in the future if we do something dramatic like change the membership structure? Michael J. Fox where are you and can I drive the DeLorean Time Machine to check it out?

- Randy Gerth, Club President

march

Wednesday, March 2	First day of Early Spring Women's Team Tennis
Thursday, March 3	Facilities Meeting — 5:00 pm
Monday, March 7-24	Indian Wells BNP Paribas Open
Monday, March 7	CUP Meeting — 1:00 pm
Sunday, March 13	Daylight Saving Time at 2:00 am!
Monday, March 14	Tennis Committee Meeting — 6:00 pm
Thursday, March 17	Happy St. Patrick's Day—Don't forget your green!
Friday, March 18	Mix Up Friday Night — 5:30 pm
Friday, March 18	2016 Spring Junior Team Sign-ups Available
Monday, March 21	Membership Committee Meeting — 5:30 pm
Wednesday, March 23	Board Meeting — 6:00 pm
Saturday, March 26	Easter Egg Hunt — 10:00 am
Sunday, March 27	Easter Sunday

MANAGER'S MISCELLANY

Congratulations to all those that participated and to those that were winners in the Bellevue Club/Central Park tournament this last month. CPTC came out on top with more winners in the Mixed Doubles, Women's Singles and Doubles, and Men's Doubles events. Thanks to Lisa, Brian, Phil, tennis staff, kitchen staff and all the members who stepped up and helped with the tournament desk.



Mix up tennis and Karaoke was a huge success. Kelly, Alivia and Arica put together some delicious appetizers and dessert. We found out we have some very talented members with great voices and "rocking" dance moves. Laura Lund, member/front desk person humored us all with her Adele version of the song Hello and how it pertains to the happenings at the front desk. Kelly was going to post the lyrics somewhere and the video of her debut. Great laughs, great fun and a great group of party goers.

As always in March, we have many of our members travelling to the BNP Paribas March 7-20 in Indian Wells. The club turns quiet which is a great time to consider walking on to a court. Remember, you can call after 6 pm the night before to take an open court for the next day.

Don't forget daylight saving happens Sunday, March 13 - time to spring forward and enjoy a little more daylight. April 1 we will have our summer program out for the juniors. I have a feeling summer will be sneaking up on all of us, so we will try to send out reminders. Plus, Kathryn and Chad will be working with those kids interested in helping out this summer, so look for fliers announcing the meeting dates for a Q & A on how to get involved.

A few housekeeping items:

BALL MACHINES and CLEANING UP - I have received a few comments from members that are going on to the court after the ball machine has been used. Please remember to start your clean up prior to court change over. Give yourself time to pick up all the balls, including those that have snuck under the curtain, and use the sweeper to clean up as much of the fuzz as you can. Since the staff is not using the ball machine, please let us know when the balls are past their use date (we recycle them to baseball teams, guide dogs, nursing homes, etc.) or if there is an issue with the sweepers, extension cord or hoppers. Your feedback is helpful.

MEMBER PLAY LIMITATIONS: Each member may play on only one reserved court per day.

The following will count as play on a reserved court for the day: 1) a substitute playing on a reserved court; 2) a no-show on a reserved court; 3) play on an allocated court*. (Such participation, however, does not preclude the member from holding a reservation for another day.) *(Allocated Court: These court sessions are set aside by the Club for sanctioned group activities: adult and junior tennis programs (except social programs), tournaments, Cups and USTA matches, and other tennis activities approved by the Club).

The following will not count as play on a reserved court for the day: 1) play at the 8:30 PM session for a USTA match; 2) play in a club sponsored social function; 3) use of the professional staff teaching court for a lesson or clinic; 4) participation in the Premier Group; or 5) a walk-on or wait list court.

GAMETIME - We are in the process of reviewing our Gametime reservation system and looking at ways to consolidate our data. If you have not done so, please log in and enter your information. Many members are taking advantage of viewing the courts and waitlist on-line, as well as making their own reservations and looking for open courts. For directions on first time log-in, please click [here](#).

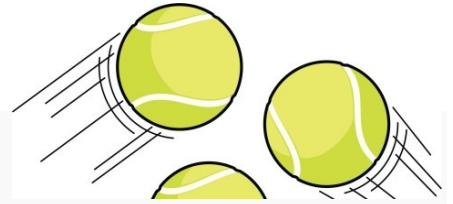
Have a great spring – and bring on the allergy meds!

- Julie Wheadon - Club Manager

Reminder! ACH is available for the monthly statement. You are now able to have the monthly statement emailed rather than mailed. Those doing online bill pay need to allow 5 business days for the check to arrive from their banking institution. For more information contact Arica at billing@centralparktennisclub.com.

Court reservations will not be taken before 7 am Monday through Saturday and 8 am Sundays – over the phone or in person...

COMMITTEE REPORTS



FINANCE | CHAIR MARTY MCCURRY

The financial results for the month of January were fair. Net Ordinary Income (before Capital Assessments, Depreciation, and Interest) for the first month of the year was \$51,446, budget for the month was \$27,620, yielding a surplus for the month and year of \$23,826. The surplus was primarily attributable to administrative expense savings, and a surplus of \$9,235 over budget for the month in tennis lessons. The Club's financial position remains sound with Total Cash of \$369,241, and a good current ratio of over 3.15 to 1.

Of course, our financial results were necessarily improved due to our recent dues increases. Again, the dues increase was necessary to keep the club in compliance with lending requirements, and to cover inflation and new operating expenses such as implementation of the 401(K) plan.

Central Park Tennis Club continues to be fully subscribed with 500 members, and with a growing wait list to join of 39. Again, due to strong demand, the Equity Member Initiation Fee was been increased to \$6,000.

The next committee meeting is scheduled for Wednesday, April 20th at 5:45pm.

CUPS | CHAIR TRICIA SCHROTH

Cups season is now over for the 2015-2016 year. Congratulations to Central Park 2 - Rainier team who came in 1st place at their cup level. This team was captained by Lindsey Price and Mistie Anderson. Way to go all teams for making it such a fun and competitive year!

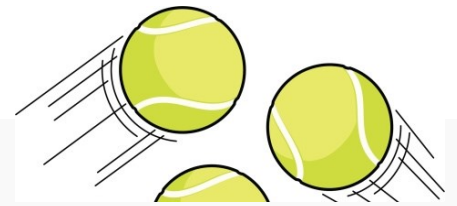
What's next? Applications and appeal forms are available at the front desk for sign ups for next year. Sign up deadline is April 25th.

NOMINATING | CHAIR STEVE CARL

As the newly appointed Nominating Committee Chair and in accordance with the Club Bylaws, I am pleased to announce the Nominating Committee for the 2016-2019 Election of Directors. Petra Carl (Past Board member), Colleen Grobstok, Traci Lynch, Dana Laursen and Randy Gerth, (Current Board member) and I will be working hard to select at least one person (and not more than two) to run for the three Board vacancies.

If you are interested or know of someone that would make be an asset to the Club and the Board of Directors, please feel free to contact me or any of the committee members.

COMMITTEE REPORTS



TENNIS | NANCY GOLDBERG

Last month the committee finalized Central Park's USTA Team Formation Guidelines which were subsequently approved by the Board. These guidelines summarize the spirit in which USTA teams are formed at Central Park, such as our primary objective to form teams exclusively with Central Park members; clarify the process by which USTA team captains may appeal to add a non-member to a USTA team; and provide a consistent tool to request any non-member additions. You may view the Team Formation Guidelines [here](#).

We also reviewed a member request to change the individual Guest Fee policy to a maximum court fee policy so multiple guests on one court would split a maximum court fee, rather than pay the individual guest fee. The committee did not approve this request. (Note: only on a walk-on court can the member to non-member ratio exceed 1:1.)

Next Meeting is Monday, March 14th at 6:00 pm.

.

MEMBERSHIP | CHAIR KIM SKORUPA

The Membership Committee discussed creating a yearly community outreach plan. In November and December we contribute to HopeLink and Eastside Baby respectively but we want to keep the giving going throughout the year. If you have an organization that would like us to consider, please send email to kimskorupa@msn.com or attend our next Membership Committee Meeting on March 21st @ 5:30 p.m.

Our waitlist continues to be a healthy 40+ and we have lots of new members coming in – if you see someone new to the club, please say hello!! If you are new to the club, please try to participate in some of our programs – Saturday Call-in, Friday night mixup, skills and drills just to name a few!!

We had an extra-mixxy mixup on February 20 – the format was for each court to play 4 games with one team rotating out and one team splitting up. This allowed for lots of combinations in the 90 minute court time. If you participated in the format, we would love your feedback!!

FACILITIES | CHAIR KRISTEN GROBSTOCK

The Facilities Committee had an email review of all the current projects that staff is acquiring bids on, as well as being updated on the minor roof repairs to the Reed and Wright buildings earlier this month. The major roof repair to a section of the Reed building has been scheduled for June, following the USTA 40+ playoffs and USPTA convention.

The committee will meet Thursday, March 3 at 5:00 pm.

PRO'S COURT

I just recently attended the PTR – International Conference for Tennis Coaches in Hilton Head Island, SC. A week of self-immersion in continuing education: learning best practices from many coaches nationally and internationally, listening to world-renowned experts in their fields, such as Dr. Jim Loehr – sport psychology, Mark Kovacs – tennis conditioning, to Carl Maes – Kim Clijster’s coach. It’s my third year attending the PTR conference and it constantly challenges and inspires me to keep learning.

While in Hilton Head, I also took the opportunity to become a Certified Tennis Performance Trainer from iTPA, the leader in Tennis-Specific Performance Education. I gained so much knowledge in



tennis-specific sport science; from assessing the athletes’ physical conditions to learning the drills & exercises to improve performance and reduce injuries in the tennis athlete. This will only help the juniors and adults that I work with achieve their goals to become better athletes in all levels.

Another highlight, I had the rare opportunity to witness Billie Jean King, an American hero, inducted into the PTR Hall of Fame. I was only 5 when I fell in love with tennis. Never had I imagined that a girl from a small city in Indonesia would meet Billie Jean King in her lifetime. During her acceptance speech, BJK stressed how she became the BJK who fights for equality both of men

and women, because of how her parents supported her. She recalled that her parents only asked her 3 questions after each match:

Did you have fun? Did you learn anything? Did you try your best?

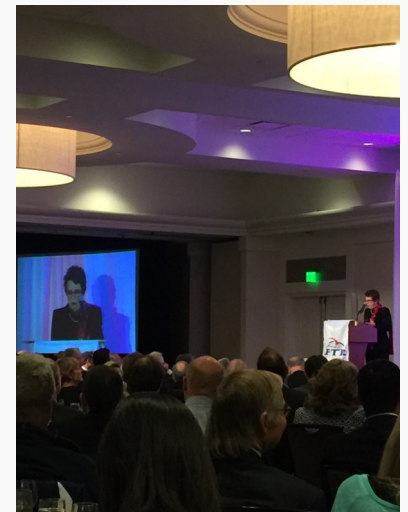
Her speech moved me. In my last presentation for CPTC members –“5 Powerful Strategies for Sport-Parent Success,” I shared my personal experience of how encouraging my parents were throughout my career. Like BJK, I am thankful to have parents who are very supportive. Remember that your role is not to teach them how to win tennis matches, but to give them unconditional love and support.

Maybe someday you will get a phone call from your daughter from across the globe to tell you how much she is thankful for being the best parents...

Let’s Focus on the Journey and not the Outcome...

See you at the courts!

Dea



FITNESS COURT



Did you know it's OK to eat fat?

Avocados, nuts and nut butters are great sources of “good” fats as well as coconut and olive oils. Mono and polyunsaturated are the good fats. Most processed foods have “bad fats”, saturated and hydrogenated or partially hydrogenated; those fats are the ones we wear around our waist as well as just bad for our health. Keeping our food “real” or as close to its natural state goes a long way to ensuring it is a healthier option.



Did you know it's OK to eat carbohydrates?

Fruits, veggies and whole grains are an excellent source of energy for our bodies. Yes, they have sugar which our body uses to fuel itself. They also contain vitamins, minerals, fiber and other nutrients our bodies need. Potatoes are a fantastic source of potassium as well as Vitamin C and fiber, it's not the potato that we should shun but maybe all the “stuff” we load onto it.



Finish off your plate with a serving of protein, fish, chicken, grass fed beef or a vegetarian protein combo. Quinoa is whole grain and a complete protein. Some other combos could be whole grain with beans, nuts or lentils. As we get older we need a bit more protein to help us maintain our muscle, adding some to each meal may be a good idea.



Bottom-line...Eat Real Food - it is our best bet for our health and our waistline. Oh, and remember to watch the portion size, it may be bigger than a serving.

“You are what you eat - so don't be Fast, Cheap, Easy, or Fake”

MARCH SCHEDULE

TOTAL BODY: M/TH@1:00pm

ABS AND BACK: W@11:45am

FIT TO PLAY (MEN): T/TH@11:30am

BOOT CAMP: MWF@9-10am, T/TH@5:45-7:00 pm

BC/CPTC TOURNAMENT RESULTS

Winner, Finalist

Winner: Renee Bibeault (CP) Finalist: Nicole Anderson (CP)

Winners: Renee Bibeault/Nicole Anderson (CP)

Finalists: Joanne Yamada (BC)/Ruoh-Shin Lumpkin (CP)

Winner: YoungHae Chu (BC) Finalist: Heather McEachran (BC)

Winners: Heidi Scalzo/Suzanne Scalzo (BC)

Finalists: Chairuna Antono/Peggy Ellis (CP)

Winner: Bob Isaacson (CP) Finalist: John Forrest (BC/CP)

Winners: Aaron Cooley/Jack Fredrickson (CP)

Finalists: Alex Burlingame/Peter Schaffer (BC)

Winner: Sarah Mejlaender (BC) Finalist: Cathy Long (CP)

Winners: Michelle Lin/Carla Lafrate (BC)

Finalists: Linda Baker/Traci Lynch (CP)

Winner: Matt Powers (BC) Finalist: Chris Scalzo (BC)

Winners: Chip Simpson/James Tursa (BC)

Finalists: Juan Vegarra/Mike Durand (BC)

Winner: Merrie Vieco (CP) Finalist: Donna Massoth (CP)

Winners: Merrie Vieco/Teresa Morrow (CP)

Finalists: Cindy Goetzmann/Sarah Mejlaender (BC)

Winner: Javid Sagafi (BC) Finalist: David Feller (BC)

Winners: John You/Randy Gerth (CP)

Finalists: Kent Lundgren/Barry Katz (CP)

Winner: Christina Bowden (CP) Finalist: Molly Lammers (CP)

Winners: Kris Gibson/Susie Heimdahl (CP)

Finalists: Molly Lammers/Kerry Levine (CP)

Winner: Greg Skaggs (CP) Finalist: Thomas Bowden (CP)

Winners: Trista Campbell/Paul Whittier (BC)

Finalists: Jill Hancock/Rick Hancock (BC)

Winners: Sarika Purohit/Bhanu Purohit (CP)

Finalists: Maria Skilton/Bill Skilton (CP)

Winners: Lydia Sun/Mike Costello (CP)

Finalists: Kelly Edwards/Dan Halos (BC)

Winners: Christina Bowden/Justin Kinney (CP)

Finalists: Lydia Sun/Mike Costello (CP)

Divisions

Women's 2.5 Singles

Women's 2.5 Doubles

Women's 3.0 Singles

Women's 3.0 Doubles

Men's 3.0 Singles

Men's 3.0 Doubles

Women's 3.5 Singles

Women's 3.5 Doubles

Men's 3.5 Singles

Men's 3.5 Doubles

Women's 4.0 Singles

Women's 4.0 Doubles

Men's 4.0 Singles

Men's 4.0 Doubles

Women's Open Singles

Women's Open Doubles

Men's Open Singles

Mixed 6.0 Doubles

Mixed 7.0 Doubles

Mixed 8.0 Doubles

Mixed Open Doubles

WINTER JUNIOR TEAM AWARDS



Level	Most Improved	Player of the Session
Champs	Will Chen	Brooke Chang
Challengers	Kiana Akazawa	Lily Laursen
Rookies	Steve Silverberg	Lora Kwon
Shooting Stars	Owen Eastman	Avery Bibeault
Future Stars	Walter Lumpkin	Laura Chiang-Lin
Rock Stars	Tess Chin	Jonah Chiang-Lin

MIX UP FRIDAY



Mix Up Tennis and Irish Dinner

Friday, March 18th

Tennis: 5:30 pm

Social and Irish Dinner: 7:00 pm

Veggie and Chicken Pot Pies catered by Brief Encounter

\$18—Sign up March 4th

Must cancel by March 13th to avoid charge



SPRING CLEANING RACQUET SALE

Demo Racquets for Sale



\$50 per racquet

Cash or Check Only!

Visit Membership Services to learn more.

Email CP Pro Chad Smith for questions.

chads@centralparktennisclub.com



Aces Tennis

If it's tennis, we do it.

Hello Central Park Members,

March, 2016

Racquet Stringing – Drop Off & Pick Up Only

Have your racquet strung at top quality by Aces Tennis! If you drop off your racquet on Monday-Thursday by 9am it will be ready for pick up by the following evening or the same day if we can! If you drop your racquet off Friday by 9am it will be ready the following Monday evening. However, if you need your racquets sooner let us know and you may be able to pick it up at our location in the Bellevue Tennis Academy. (13203 NE Spring Blvd, Bellevue, WA 98005)

Aces Tennis will Match or Beat Competitors' Pricing

For the best deal on ANYTHING tennis, Aces will match or beat any competitors' prices! As a small business, customer loyalty is VERY important to us! We want you to shop with confidence and know you're getting the best deals possible. We strive to make your shopping experience at Aces Tennis a great one. Thank you!

New Products HAVE ARRIVED!

Tennis Shoes

Need new shoes? Aces Tennis just received the latest and greatest tennis shoes from Babolat, Asics and Head! This includes the very popular Babolat Propulse Wider shoe. The new Propulse is extremely comfortable and designed to give your feet way more room than any other tennis shoe available! Come see our collection and if we don't have your size we can place a quick order just for you!

March tennis tip: Is your racquet handle feeling a little slippery? Don't forget to replace your grips!!



For any questions or for further information please contact us at info@acestennis.net or call us at 425-453-9224.

12

We match or beat internet prices and if we don't have your size in stock, we can have it ordered within two business days. - Aces Tennis

MEMBERSHIP



LISA AND HENRY RAWAS

FAMILY EQUITY

Henry and Lisa moved to the Pacific Northwest from Montreal, Canada in 1995 and have made the Eastside their home. Aside from tennis, we enjoy competitive dragon boat paddling, roller skating, and travelling. Tennis is a major part of our lives and we look forward to good times and good friends at CPTC.



ALEX SUTTON AND KAREN EASTERBROOK

FAMILY EQUITY

Karen Easterbrook and Alex Sutton both played tennis with their families growing up in Bellevue and San Francisco respectively. They rediscovered tennis on a trip to Hawaii, and started playing at public courts in Kirkland. They discovered Central Park while biking by on their way to work at Microsoft, where Karen and Alex are both principal program managers. They've enjoyed lessons with Ethan at Central Park, and look forward to continuing to play, improve, and have fun on the court as members.



JACOB LIN, JILLIAN LEE & AVERY LIN

FAMILY EQUITY

Since moving to the Pacific Northwest in 2014, our family has become avid tennis players. We try to play tennis every chance we can. When we're not out on the courts, you can find us on the ski slopes or watching the Tennis Channel at home. Avery has been active in the junior program since last year. Jacob is a tennis racquetaholic. Jillian just recently picked up the game and has been quickly advancing her tennis skills. She admires Gasquet's backhand, Sharapova's mental toughness, and Federer's class both on court and off. We look forward to participating in the various tennis programs, clinics and USTA teams at Central Park.



Good luck and well wishes to our resigning members. We will miss you!

MASSAGE

What would you like?

- Relieve repetitive motion injury
- Improve your mental focus
- Improve your sense of well being
- And
- Get back on the court.

I can bring you these things,
If you
Come see me.

Be well,
Freeman



CENTER COURT CAFÉ

The Jalapeno Popper Recipe was a hit at the last Mix Up! Try it yourself!

Ingredients

- 1 package crescent rolls
- cooking spray
- 6oz diced jalapenos (or to taste)
- 1 8oz package cream cheese, softened
- 2 tablespoons sour cream
- ¼ cup bacon bits
- 2 tablespoons chopped green onions
- ¾ cup shredded cheddar cheese, divided
- ½ cup mozzarella cheese

1. Preheat oven to 375.
2. Reserve ⅓ cup of cheddar cheese. Mix all remaining ingredients except crescent rolls in a small bowl.
3. Open crescent rolls, pinch seams together and cut into 18 even squares.
4. Place crescent squares in a [mini muffin pan](#) and gently press into the cups. Divide filling between wells. Top with remaining ⅓ cup cheese.
5. Bake 12 minutes. Allow to cool 5 minutes before removing from pan.



ADVERTISING AND CLUB INFORMATION

Overlake Service, Inc dba



EASTSIDE
AUTOMOTIVE & TIRE

Dan & Denise Stumpf
Owners
dans@kirklandeastside.com

12676 NE 85th
Kirkland, WA 98033
Phone: 425.827.8686
Fax: 425.828.3141

www.eastsideautomotive.com
"Your Complete Automotive Service Center"



Risk management is not a do-it-yourself job.

Risk is a delicate issue. You know you should find the right balance between risk and opportunity, but how does that translate into investment choices?



As a Morgan Stanley Financial Advisor, I have the experience, knowledge and resources to help you maintain that balance within your investments. As your Financial Advisor, I will help identify risk, recognize how it could affect your portfolio and work toward minimizing its impact. These are times that demand professional guidance. Meet with me to learn more.

The Lake Washington Group
at Morgan Stanley

Christine Philipps Garnett
Financial Advisor

225 108th Ave NE, Suite 800
Bellevue, WA 98004
425-455-8007
christine.philipps@ms.com
www.morganstanleyfa.com/lwg

Morgan Stanley