

SAVE THESE DATES

Community Council Meetings. Board of Directors meeting every 2nd Monday, 7 pm. HP Community Center. Contact HPCC: PO Box 592, Lyle, WA 98635 or email highprairiebarb@gmail.com

Needlers Mondays, at 10:30 a.m. Call 365-5288 for more information.

Fire Volunteers. 1st, 2nd and 4th Tuesdays of the month at 7 p.m.

Fire Commissioner Meeting. 3rd Tuesdays of the month at 7 p.m. P.O. Box 853, Lyle, WA 98635 or email kcfpd14@gmail.com

Visit the community website (www.highprairie.us) for additional scheduled events and meetings.



STAY IN THE LOOP!

EMAIL:

Put your name on the HP info list by emailing highprairiebarb@gmail.com

WEBSITE:

Check us out at www.highprairie.us Calendar, blog, High Prairian, history, and lots more!

FACEBOOK:

Stay up to date with community happenings and join the discussion:

www.facebook.com/groups/180735785338230/

Don't forget to *like* the page.

HP DIRECTORY:

Trade contact info just with friends and neighbors. Add or update at:

www.highprairie.us/general-information/community-directory/

(We can't invite you if we don't know how to reach you!)

High Prairie Community Council

2023 BOARD MEETINGS AND COMMUNITY EVENTS

The coming year's activities are shpping up. Here are the ones we know about so far. Please add these dates to your calendar. You will receive notice of changes to this schedule. The HPCC Board will meet the 3rd Monday of each month – All meetings are open to the community.

	Dates	Events
JANUARY	January 16	HPCC Board Meets – Budget
FEBRUARY	February 20	HPCC Board Meets
MARCH	March 20 TBD	HPCC Board Meets Firefighter's Appreciation Dinner
APRIL	April 17 April 20	HPCC Board Meets Bingo
MAY	May 15 May 18 TBD	HPCC Board Meets Bingo Roadside Clean-Up
JUNE	June 19 June 15 TBD	HPCC Board Meets Bingo Dumpster Days
JULY	July 17 July 20 TBD TBD	HPCC Board Meets Bingo Community Yard Sale Mini-Firehouse Sale
AUGUST	August 21 August 17	HPCC Board Meets Bingo
SEPTEMBER	September 18 September 21 TBD	HPCC Board Meets Bingo Mini-Firehouse Sale
OCTOBER	October 16 October 19	HPCC Board Meets Directors Nominate Officers Bingo
NOVEMBER	November 20 November 16	HPCC Board Meets Bingo
DECEMBER	December 18 TBD	HPCC Board Meets – Election of Officers Christmas Bazaar

THE HIGH PRAIRIAN

"All the news that's print to fit"

Publisher: High Prairie Community Council

Editor: Gwen Berry

Layout: Cindy Henschell

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<http://www.highprairie.us>

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Contact the editor with news or comments:

Gwen Berry: pgwenberry@hotmail.com
or 509-281-1998

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**HP Subscription
PO Box 592
Lyle, WA 98635**

Please make all payments payable to: **HPCC**



COUNTY DEMOCRATS MEETING IN MARCH

Rebecca Sonniksen

The Klickitat County Democrats will hold their first quarterly gathering of 2023 beginning 6 p.m. Monday, March 6, at the High Prairie Community Center, 701 Struck Road. After snacks and socializing, a short meeting focusing on the year's goals will be held. All are welcome.

NEW BENEFITS: SHINGLES VACCINE AND COST OF INSULIN

Gwen Berry

Headlines flash the news that Medicare now covers the cost of shingles vaccinations and caps the monthly cost of insulin for diabetics at \$35, due to provisions of the Inflation Reduction Act of 2022 (IRA). That sounds like excellent news. Let's take a look at the details.

Yes, it's true that, effective January 1, 2023, the shingles vaccine (Shingrix) is covered by Medicare --- if you have paid extra for either Medicare Part D (Prescription Drug Benefit) or Medicare Advantage plan that provides Part D drug coverage. Now, thanks to the Inflation Reduction Act, those with Part D coverage will pay nothing out of pocket for the shingles vaccine. However, it is not covered by Original Medicare Part A and Part B (though Medicare Part B does cover some other vaccines as free preventive care, such as flu and pneumonia vaccines). The Shingrix provisions don't apply to private insurers, either. Bottom line, if you've got Part D coverage this is a real benefit.

Why is news about the shingles vaccine so important? About 1 out of every 3 people in the United States will develop shingles in their lifetime, the Centers for Disease Control and Prevention (CDC) estimates. Anyone who has ever had chickenpox can get shingles, including children, but people who are older or those with weakened immune systems are at increased risk. Shingles is a reactivation of the chickenpox virus. It typically causes a very painful, itchy rash on a person's body that can linger for months or even years. In some cases, shingles can lead to more serious problems, such as eye damage, hearing problems, pneumonia, and inflammation of the brain. Whether or not you benefit from the shingles vaccine provisions of the IRA, it makes sense to talk to your doctor about getting vaccinated.

OK, what about the cap on the monthly cost of insulin? It's estimated that over 37 million Americans have diabetes. Many of those living with diabetes need insulin to survive, but the price of the medication in the United States is often expensive. The Inflation Reduction Act of 2022 caps insulin prices at \$35 per month for some Americans, but not all. The intention of the original bill was to extend the \$35 insulin cap to Americans covered by both Medicare and private insurance. However, Senate Parliamentarian Elizabeth MacDonough ruled that the private insurance part of the cap failed to comply with strict budgetary rules, and it was removed. As a result, the version of the Inflation Reduction Act passed by the Senate caps insulin prices at \$35 a month for Medicare patients only. As above, the cap for Medicare Part D enrollees became effective January 1, 2023. A similar cap takes effect in Medicare Part B's durable medical equipment benefit on July 1, 2023.



CAUTIONARY TALE

Helen Kearns

My husband neglected to remove his wallet from his jeans pocket before washing. Needless to say, the wallet & its contents were very well laundered. Most cards were plastic & survived with no noticeable damage. However, he had the brilliant idea to throw his wet wallet in the microwave. Not sure how many minutes were designated for the drying process, but on removal, it was one hard ball. Moral of the story, microwaves much prefer food!



Photos Jesse Lea Schneider



Fire Lines

Tom McMackin / Chief Sarah Hancock

KCFDP 14 HIGH PRAIRIE FIRE DEPARTMENT REPORT

Your Klickitat County Fire Protection District #14 / High Prairie logged 108 runs in 2022 (so far in 2023, 16 runs). The majority of these incident responses were medical calls. There were no significant wildfire calls of High Prairie or Lyle districts in 2023. We provided mutual aid to a few of our neighboring districts. We declined requests for state mobility assistance for major conflagration events in order to keep our resources at home for the protection and support of our communities.

Firefighter Brenda Edin completed her course work to become an EMT to service our communities! KC EMS director Dr. Russel Smith met with Brenda. He expressed his appreciation for her hard work and dedication to her community along with his signature on her WA DOH EMS credential application. The application, including her national EMT certification documents, has been submitted to WA DOH EMS to receive her WA EMT credentials. Brenda's hard work to become an EMT will secure four EMS responders for our High Prairie/Lyle communities. Thanks, Brenda!

In that same spirit of service, Chief Hancock has been busy attending to the challenges involved in bringing FD14 High Prairie into the Brave New (tech) World. She has created beta-versions for a High Prairie Fire Facebook page and a dedicated KCFPD #14 website, HIGH PRAIRIE FIRE (<https://highprairiefire.com>) for our community. She is also working diligently to integrate her skills sets into the department's legacy of service to the community; into the skills, strengths and dedication of our volunteers on the Fire and HPCC sides; into the networking required to find opportunities to reinforce KCFPD #14's strong foundation of safety and training; and working with KCFPD #14's officers and firefighters to develop monthly drills, post-Covid, designed to restore hands-on field experience. Chief Hancock is also a board member with the Columbia Gorge Training Association, which will provide KCFPD #14 with a broad scope of grant possibilities as well as access to a wide range of available regional and state fire training resources.

If you would like to see the kinds of activities that occupy our volunteers or are interested in joining KCFPD #14, please feel free to stop by the Struck Road Fire hall at 701 Struck Road on the 1st/2nd/4th Tuesday of the month.

You are welcome to come and look at the department's infrastructure and equipment and talk with a volunteer or two about what we do and the types of services we provide. Questions and comments? Please leave contact information with time and date by phone at Station 1 (1-509-637-2576) or at either of these email addresses

chief@highprairiefire.com or HighPrairie1489@gmail.com.

A NEWCOMER WITH HIGH PRAIRIE FIRE

Brenda Edin

I don't think I'm the only one who wrestled with my decision to become a volunteer firefighter. As a recent transplant to the area, I was hesitant to sign up. Looking back, most of that came down to self-doubt and a handful of misguided concerns. In case you're contemplating becoming part of the team, let me dispel a few misconceptions that were in my way and shine some light on what to expect.

I need experience to join. Nope. All training is provided. All of it. With online education, regular in-person drills, and optional classes, there is no shortage of opportunities to gain knowledge and experience. Whatever you need to get up to speed, it's available. If you're like me and tend to ask a lot of questions, crew members like Fire Commissioner/Captain Philip Haner will patiently and thoughtfully share the insights he's gained over his 26 years of service as a volunteer firefighter and Wildland Engine Boss in High Prairie.

I'm not sure if I'll like it. That's fair. I wasn't sure either. But if you even think you might, I encourage you to come join us for drills or maintenance nights. I regret not taking Lieutenant/Former Chief Tim Darland up on his invitation to start training with the team before I fully committed. I really should have. His enthusiasm for serving the community (also for 26 years!) was clear from the start, but it was not until I met the rest of the team that I realized how contagious that is. It's next to impossible not to enjoy something when everyone around you is all in.

The team is going to be all men. Nope. Most of our current members are men, but there are also two women on the team – me and Chief Sarah Hancock. Ladies, you are just as welcome and expected to volunteer as the guys. Men, you should plan to work alongside a stellar group led by Chief Hancock, an experienced EMT and professionally trained firefighter.

OK, but the women will be treated differently. Again, no. I hate to admit that I expected to encounter some machismo at fire before I joined. I'm both humbled and delighted to have that stereotype crushed. Are you dedicated, willing to show up, and excited to learn? If so, expect an enthusiastic lesson in air brakes and learn the ins-and-outs of running a pump from Fire Commissioner and 26-year volunteer firefighter, Captain James Amery. James is the go-to mechanical guy for the team and earnest in his desire for everyone to learn how the equipment works.

It's too dangerous. Firefighting and medical response do come with some risk – that's true. But this team is so concerned with personal safety and so protective of each other that you will not be given the chance to respond to an emergency without proper protections in place. Plus, you'll have people specifically on task to look out for you. Firefighter Ron McDonald has extensive safety training and will point out potential hazards and safeguard your well-being while you're on a call. Captain Dave Thom will ensure you have the right gear, provide hands-on training as you learn how to communicate on the radio, and fearlessly guide you through your first drive behind the wheel of a fire truck.

It's a big commitment. This is true. And it's something to think

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from p. 3

about. Monthly maintenance nights are on the first Tuesday of every month and training drills happen on the second and fourth Tuesdays at 7 pm. Then there's the time spent responding to fires and other emergencies. While it's not required that you show up to every one of these events, there is an expectation that you will attend as often as able. Not everyone can match Lieutenant Tom McMackin's 90+% response rate (and that's in addition to the countless hours he spends training others and working behind the scenes!) but your availability is something to seriously consider.

I don't want to be on call 24/7/365. You won't be. You're a volunteer that is free to control your schedule. It's expected that you have a job, spend time with family, and generally enjoy a life outside of fire. There is a minimum time requirement for volunteers, but you decide when you will respond to a call. That said, from what I've seen, members are typically bummed when they miss a page. Like fellow volunteer James Day, I think most of us are on the lookout for opportunities to help and are genuinely excited to be able to care for others in the community.

I'm a 52-year-old, 5'2" woman who joined the team as a newcomer to High Prairie. No firefighting experience. No professional background in emergency medical response. No understanding of the difference between a fire tender, an engine, or a brush truck. I arrived with nothing more than a desire to participate, a willingness to learn, and a commitment to keep showing up. In return, I've found a community of dedicated folks who are eager to bring me up to speed and are genuinely happy to have another person on board. And it's not just the veteran volunteers. The younger guys like Samuel Holman and Gregory Haner have gone out of their way to offer a kind word, show their support, and let me know I'm part of the High Prairie Fire family.

Though it's only been six months since I was sworn in, I've found a home here. Being part of a team devoted to serving the community has been a pleasure and a source of personal pride. If you've been on the fence or wondering if there's also a place for you with High Prairie Fire, I encourage you to give it a try. Fellow newcomer, Chris Roper, and I will be the first to offer a hearty welcome and introduce you to the rest of the crew. We're both still green enough to remember the nerve it takes to show up for that very first visit. And if you keep coming back, we'll be there learning right along with you, sharing high fives and hurrahs when our work together in drills gets put to practice in the field.

If you're interested in learning more about becoming a volunteer or want to join us for an evening of drills, please reach out via email to volunteer@highprairiefire.com There's a place for you here.

HELP US FIND YOU! GET A BLUE ADDRESS SIGN

Tom McMackin / Fred Henchell

During daytime, and especially at nighttime, High Prairie blue reflective address numbers can save minutes when first responders are paged out and coming to help. Those minutes could make a real difference in a critical emergency!



High Prairie resident and retired KCFPD #14 firefighter, Fred Henchell, can make your address sign in short order. He can also assist with placement of your sign to make certain it will do the job. The cost for this service is a donation request of \$20 – \$30 to cover materials and depends on what other supplies are needed to place your sign.

If you'd like to order a blue reflective sign or have any questions, please contact Fred Henchell at 541-980-0539 (cell). Leave a message with your contact information.



Prairie Sunset, Photo: Jasmine Randall

BROWN SUGAR COOKIES RECIPE

<https://lilluna.com/brown-sugar-cookies/#wprm-recipe-container-151936/> Contributed by Jasmine Randall

INGREDIENTS

- 2 c brown sugar
- 1/2 c butter
- 1/2 c vegetable oil
- 2 eggs
- 1 tsp baking soda
- 1 tsp baking powder
- 1 tsp salt
- 1 tsp vanilla extract
- 3 c all purpose flour
- white sugar in a bowl

INSTRUCTIONS

1. Cream butter, oil and sugar. Add eggs and beat until fluffy.
2. Add baking soda, salt, baking powder, vanilla and flour and mix until incorporated. Stir in Chocolate Chips.
3. Roll into balls, and then in sugar. Place onto lightly greased baking sheet.
4. Bake at 350 for 9-11 minutes.

GOLDENDALE LIBRARY SCHEDULES WINTER/SPRING EVENTS

Terra McLeod, Branch Manager

The Goldendale Community Library is back to planning events for everyone throughout the year. Here are some of the highlights to look forward to. Also look for us on the Klickitat County Bookmobile with upcoming special Saturday visits this spring!

Adults

1st Mondays One-on-One Tech Help by appointment 10:00AM - 1:00PM Call the library for an appointment

February 23, 2023, 6:00 PM: The Raising of America documentary, followed by a Community Conversation on childcare.

3rd Mondays Book Group 11:00 AM

March 16, 2023, 5:30 PM - 8:30 PM: Cricut for Beginners

March 23, 2023, 6:00 PM - 7:00 PM: Author Talk: I Miss the Rain in Africa: Peace Corps as a Third Act by Nancy Wesson

March 25, 2023, 10:00 AM - 3:00 PM Seed Swap

April 6, 2023, 6:00 PM - 7:00 PM: Edible, Poisonous and Fascinating Spring Fungi of the Columbia River Gorge with local author, Michael Beug

May 11, 2023, 6:00 PM - 7:00 PM: She Persisted, a Talk on Women in Art with Lou Palermo

Teens

1st, 2nd, 3rd Fridays 3:30 PM - 5:30 PM: GamerNoon

February 24, 2023, 5:00 PM - 7:00 PM: Teen Life Skills: Health & Wellness

February 24, 2023, 7:00 PM - 7:30 PM: Teen Council

March 24, 2023, 5:00 PM - 7:00 PM Teen Life Skills: Financial Wellness

March 24, 2023, 7:00 PM - 7:30 PM: Teen Council

April 21, 2023, 5:00 PM - 7:00 PM Teen Life Skills: Civics

April 21, 2023, 7:00 PM - 7:30 PM: Teen Council

May 19, 2023, 5:00 PM - 7:00 PM Teen Life Skills: Social & Information Wellness

May 19, 2023, 7:00 PM - 7:30 PM: Teen Council

Children & Families

Wednesday Family Storytime: 10:30 AM - 11:30 AM

1st Saturdays Family Storytime 10:30 - 11:30 AM

4th Wednesdays, 2:00 PM - 3:00: Learn & Play @ Goldendale Primary School Library, ages 0 - 6 and caregivers.

4th Fridays, 2:30 PM - 4:00 PM: CrafterNoon

Refreshments at programs sponsored by the Friends of the Goldendale Library



GOLDENDALE COMMUNITY LIBRARY
131 W Burgen St • 509 773-4487



Saturday Bookmobile & Crafts
The Bookmobile will be making special Saturday visits for everyone to browse & provide fun crafts for the whole family!

April 8
10:30 AM - 12:00 PM Klickitat Community Center
1:30 PM - 3:00 PM Lyle Activity Center

April 15
10:30 AM - 12:00 PM Dallesport Community Center
1:30 PM - 3:00 PM Wishram School

TO A LITTER BUG

Anonymous

Dear "KEYSTONE LIGHT,"

Your actions have caused quite a blight

You throw your beer cans

On this beautiful land

And seem not to care when or where

You may not know

That just months ago

Eight miles of trash

Was placed in bags

Weighing just over a TON

You spread your trash

And some of us ask

"WHY?" Do you not care?

Please re-think

How you drive and drink

Then toss the cans

Not caring where they land

Do you not know that littering

Is a CRIME?

So why not save your dime

And return your cans, as most folks do?

High Prairie Community urges you

PLEASE - do not litter our roads !!

WE THANK YOU !!!!



Hoar Frost, Photo: Jceelyn Weeks



Special Note Regarding Evergreen Trees:

No new pruning or removal work – Now until the 2023 Fall's first frost! Here's why: New springtime damage can attract the Ips Beetle(s) to your trees and the wider surrounding area and begin an infestation cycle that will spread rapidly, potentially killing your pines and destroying your lovely White Oak/Evergreen Savannah vistas.

The shortened version of the Ips life cycle story: A pine tree suffers a late Winter/early Spring injury – the wind breaks a branch (aka pruning) or something scrapes the trunk and tears a bit of bark, inviting invasion by exposing the inner cambium layer. This intact, soft, water/nutrient-wicking, interior 'skin', if you will, covers the entire woody stem of the tree under its protective bark = Happy Tree! A Fall storm or pruning injury, on the other hand, has time for a long healing process to seal the injury, protecting its inner layers.

Adult Ips beetles are designed to burrow into a tree's outer (protective) bark to reach this yummy cambium layer. Healthy trees generate pitch from inside that will flow into the boring channel, stopping or gluing the 'boring' bug in place! A few may survive, but it's really 'Game Over!'

Drought-stressed/freshly injured trees can't do that, so the beetles have easy access. With a Spring injury, the newly hatching young adult Ips beetle crowds are attracted by what seems to them the scent of a fresh, easy propagation 'Happy Hour' cocktail. Avoiding a lot of boring effort, they easily deposit fertilized eggs in the open injuries. When the larvae hatch, they burrow happily along within the rich cambium layer until they burrow out to pupate/hibernate and await the repeating Spring 'Happy Hour' cycle! The larval worm(s) can munch along, consuming complete bands of cambium around the stem (girdling), preventing water/nutrients from flowing beyond the injury and killing the tree.

Firewise:

Don't forget, the 2023 Wildland fire season begins NOW!

First order of business – Following up on your checked off Fall 'FireWise To Do list' ~

Begin disposal of your Fall 2022 collected property clean-up material and slash. Gather it into a location or locations that are readily accessible and safe for you to easily prepare the debris for chipping or burning, as you choose.

WA DNR burn pile guidelines specify that only 'natural' (grass, weed, brush, or tree) sourced debris are legal. A burn permit is not required for KCFPD #14 at this time; however, adding trash to a burn pile or using a burn barrel for disposal are illegal and may result in citations and fines.

https://www.dnr.wa.gov/publications/rp_burn_outdoors_north-east_english.pdf

Next, follow the list of sequential tasks, using the FireWise concept and principles, in conjunction with your disposal preparations to create a 'defensible space' zone to deter wildfire impact on your property and provide conditions for fire service teams to be able to safely protect lives and property.

Looking ahead to Spring & early Summer:

Survey your FireWise buffer zones and take action.

1) (0-5') Inspect your home and other structures from the top down / from foundation out 5 feet...

- Observe where things like leaves, small twigs, pine needles & cones, etc. accumulated for removal now
- Is there anything combustible on or near by that might hold an ember or lead fire to your house ?
- Clean-up & Clear up these zones (Now!)

2) (5'-30') From your buildings' foundations out into your surrounding spaces

(30' is a minimum buffer area between structures or other fuel sources for defensive firefighting & protection)

- Create a plan for making this zone 'protective' for your property and a working zone for any firefighters who are assigned to protect your home and other homes near your property.
- Is there an accessible 'fire lane' around your structures for them to work ?
- Execute your plan. Complete it well before High Prairie's burn ban goes into effect!

3) (30'-100') From the close-in FireWise buffers above – plan for work in your wild rural environments.

- Clean up & Clear up these zones as you can, working from the center outward!

Resources:

Contact me, Tom McMackin, if you'd like more information on the 'FireWise' and 'Ready, Set, Go!' programs; if you have comments or suggestions; or if you would like to be more involved with the High Prairie FireWise effort. I can answer questions and get you connected with the resources we have available as a recognized FireWise Community. Contact me by email at firewise.onhighprairie@gmail.com or by phone message by calling 509-365-2786. Please, if you don't receive a response from your email call me!

Online resources:

FireWise –

<http://www.firewise.org> or <http://www.firewise.org/wildfire-preparedness/be-firewise/home-and-landscape.aspx>

Ready, Set, Go! –

<http://www.wildlandfirersg.org> or <http://www.wildlandfirersg.org/Resident>

Preparedness & Evacuation –

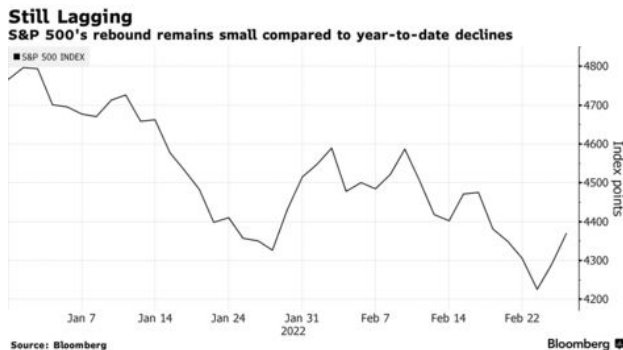
<https://www.nevadacountyca.gov/DocumentCenter/View/15855/Nevada-County-Evacuation-Guide---2015-PDF>

<https://www.readyforwildfire.org/prepare-for-wildfire/go-evacuation-guide/pre-evacuation-preparation-steps/> https://www.fire-safemarin.org/images/documents/resources/evac/FIRESafe_MARIN_Evacuation_Checklist.pdf

Meet the Authors: Jon and Sarah Hancock have lived on Schilling Road in High Prairie since the spring of 2020. Jon reports, "We have three dogs, three cats, three sheep, four chickens, and a horse. Sarah is the new volunteer fire chief. I'm a 'registered investment advisor' (and a fiduciary to my clients - I look out for them)."

WORRIED ABOUT A STOCK MARKET CRASH?

Jon K. Hancock, Hancock Advisors, LLC



One of the biggest fears for people in retirement or approaching retirement is the loss of a substantial part of their hard-won savings due to a stock market crash. However, sitting on the sidelines now has its own real drawbacks due to continued excessive inflation. After a lifetime of investing experience, I am satisfied there is a better way to participate in the markets with the peace of mind that comes from knowing how to greatly limit the severity of bear markets.

The situation we are facing in 2023 is unlike any the US has seen in almost 50 years. The 1970's were a decade with a toxic combination of high inflation, rising interest rates to fight inflation, a bear market for stocks as a result, and high job losses. It's no wonder the "Misery Index" was created during this time.

2022-2023 is similar to the 1970's:

- High inflation: CPI increased 6.5% over the 12-month period ending December 2022
- Interest rates: In 2022 the Fed raised from .8% to 3.83% (now 4.58%)²
- Stock market: In 2022 the S&P 500 lost -18%³ and the NASDAQ lost -32%⁴
- Job losses: Employment is strong for now, but major companies such as Google and Microsoft have begun layoffs.

In order to prepare for the future, we ought to look back and appreciate the past. If history is a guide, here are some lessons from the S&P 500:

- **The Great Depression 1929-1932**
-83.65% loss from all time high - 34 months to hit bottom - 15.5 years back to breakeven⁵
- **The Great Financial Crisis 2007-2009**
-50.80% loss from all time high - 16 months to hit bottom - 4.41 years back to breakeven.

In 2008, buy-and-hold investors learned the hard way about typical diversification as it is commonly practiced by amateur and professional alike: equities, bonds, and real estate prices all plunged together. There was seemingly no refuge, and for most people the diversification they relied upon to protect their accounts failed them. The lesson of 2008 is clear - typical diversification does not work when you need it most. These were very challenging periods for investors, and God forbid that we ever experience a period where all markets behave this way at the same time again. However, given the amount of total debt and leverage in the system, we can't entirely rule out this possibility during our investment horizon.

To avoid the worst of a bear market an investor must consider alternatives to the same old ways of investing in the same old markets. The method that offers effective diversification is known as "systematic asset rotation," also called "tactical asset allocation." This type of investing doesn't rely on owning a static portion of every asset class in hopes of reducing risk; instead it is a systematic way of owning winning assets based on tried and true rules put in place to guide our buy and sell decisions.

Here are the keys to avoiding steep bear market losses:

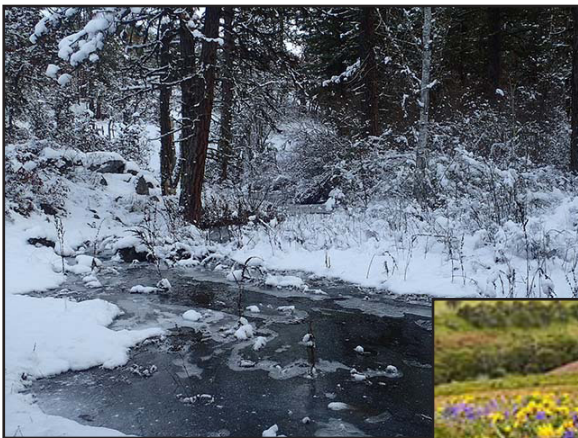
1. Using a simple momentum calculation, rotate into strong asset classes and out of weak ones on a regular schedule. This cuts losing positions and lets winners run.
2. Know and respect the signals that differentiate a bull market from a bear market. There are times that taking risk is rewarded, and there are times it is punished, so act accordingly.
3. When conditions warrant, temporarily go to a defensive risk-off posture in cash or cash equivalents until appreciating assets are found again. There are times that cash is the very best asset class.
4. Upon finding performing asset classes, tilt your portfolio in that direction and repeat the process.

The proliferation of exchange-traded products (ETFs and ETNs) allows us to easily, efficiently, and systematically invest in baskets of US and international equities, US and international bonds, real estate, precious metals, and even commodities and currencies. Almost always one or more of these asset classes is working in our favor. For example, even during the depths of the Great Depression gold prices moved substantially higher over many years.

While we cannot predict the future, we can evaluate our investing environment and make adjustments as necessary. Utilizing systematic asset rotation and respecting risk-off signals are key to avoiding the worst of bear market drawdowns. If you would like to learn more about how to invest confidently and without worry, feel free to contact me at jon@hancockadvisors.io or (360) 776-6600.

- 1 <https://www.bls.gov/news.release/cpi.nr0.htm>
- 2 https://ycharts.com/indicators/effective_federal_funds_rate
- 3 <https://www.morningstar.com/etfs/arcx/spy/performance>
- 4 <https://www.morningstar.com/etfs/xnas/qqq/performance>
- 5 <http://www.lazyportfolioetf.com/etf/spdr-sp-500-spy/>
- 6 <http://www.lazyportfolioetf.com/etf/spdr-sp-500-spy/>

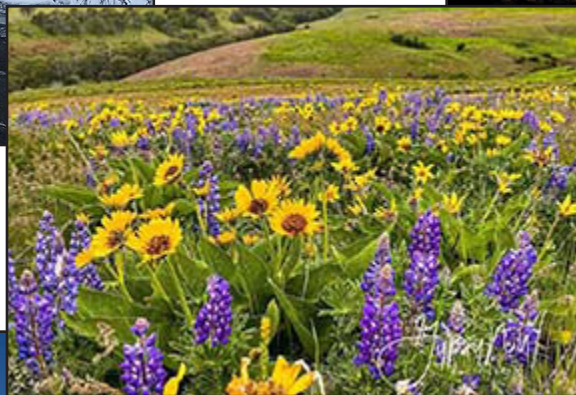
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Mike Mahaffa



Mike Mahaffa



Jesse Lea Schneider



Jasmine Randall