

Richard G. Clifford
Douglas C. Johnson
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We hope this letter finds you doing well and looking forward to a great summer spent with family and friends.

Our portfolios are doing well. We continue to monitor the markets to ensure your investments are allocated to weather any changes. This June, the first of the Department of Labor's regulations went into effect to start requiring advisors in our industry to work in the *best interests of the client*, a practice we have done for over 34 years.

Unfortunately, we have some very sad news to share. This Spring we lost an invaluable part of our team, Vicki Clifford, co-founder of our company. Vicki was diagnosed with cancer in March, and left us 9 weeks later, after a courageous battle with the disease. She underwent every new and existing treatment with her famous smile and positive nature. Always taking a genuine interest in others, the many doctors and nurses who cared for her came to visit in her final days, to let her know what a difference she had made in their lives.

Vicki taught us about love and perseverance throughout her life. She held a caring and sincere connection with people, always asking about their lives, encouraging them during their challenges and celebrating in their achievements. Vicki and Dick started CA Financial in 1983 with one simple desire, to help others obtain a more secure financial future, to provide them with peace of mind. This same spirit and genuine care remains at the very core of CA Financial today.

With this high standard in mind, Vicki chose her successor, Terry Courtney. She had known Terry over 40 years, and witnessed her high work ethic. Terry worked with Vicki on the Community Dinner for 19 years that fed between 1,500-2,000 people every holiday season. Terry is a native of Lewiston and has helped with client needs for over 32 years with another great local company. Terry is honored Vicki chose her and is looking forward to meeting you.

Another addition we have to our team is Dan Matoske. Dan is our Investment Specialist and assists with our market research, portfolio creation and long-term financial planning. Dan is a fully licensed Investment Advisor Representative. Dan also acts in a fiduciary capacity, serving our client's best interest, meeting our company objective of always putting our client's needs and goals first. Prior to joining our firm, Dan worked in Boise for 12 years as a fully licensed investment research specialist and graduated from Boise State University in Business Economics.

While we mourn our co-founder and mentor, Vicki Clifford, we will never forget the great lessons she taught us on treating our clients with genuine respect and taking deep interest into their lives. She started the love that began our company and will continue in her honor.

We would like to express our sincere gratitude to everyone who has reached out to us these past few months. Your thoughtfulness and support has helped us through this difficult time.

A handwritten signature in blue ink that reads 'Dick'.

Richard G. Clifford

A handwritten signature in blue ink that reads 'Robert'.

Robert J. Clifford

A handwritten signature in blue ink that reads 'Doug'.

Douglas C. Johnson

So, if you're reading this it looks as though I've been given the opportunity to tell it my way. I've always thought that people who wrote their own obituaries were a little strange ... but who knows me better than me.

Here comes the problem, how do you recap over 69 years of a truly blessed life in just a few paragraph's, but here goes ...

My parents, Clarence J. "CJ" Meyer and Dorothy June (Willey) Meyer greeted their first child, that would be me, Vicki Jo (but christened Victoria Josephine), on Oct. 24, 1947. In 1948, I was joined by my brother, Michael John "Mike," in 1950 by my sister, Frances Kay "Fran," and then in 1953 my little brother, Henry William, joined our merry band to complete our family unit.

I will tell you now that the four of us were all born in Lewiston and grew up in the Normal Hill area. In fact, after marriage and moving to Boise for 10 years and then back to Lewiston, I couldn't imagine living in any other area of town ... it was my 'hood from birth to death.

I attended grade school at St. Stanislaus School, graduating from the eighth grade, and then had the privilege of attending a parochial high school, St. Gertrude's Academy in Cottonwood, graduating in 1966. In the fall of 1966, I enrolled in Lewiston Business College and after 2½ years of classes, accepted a job at Pacific Empire Life Insurance Co., in Lewiston, starting in client services and after 13 years with the company and a move to their new corporate offices in Boise, my last years of service were as the office manager. Now, in the back of your mind, keep the name of the insurance company handy ... more about that later.

Must go back to my high school days, which were a lot of fun, and involved a lot of activities but ... when I was 15, and a sophomore, I was standing at my locker and this cute boy came up to me, introduced himself as Dick Clifford from Lewiston and he was a new freshman ... I'm thinking "underclassman," but I was nice and smiled at him. So, for the next few months we said "hello" to each other and then one afternoon he asked if I would go for a cherry coke with him after a basketball game, which I did, and as Rick would say in Casablanca, "this was the beginning of a beautiful friendship."

Dick and I were married at St. Stanislaus Church in Lewiston on Aug. 8, 1970. We lived in Boise from 1969 to 1979, working with Pacific Empire Life. Dick and I welcomed our two sons, Robert John in 1972 and David Michael in 1975. We loved our time spent in Boise and would get nostalgic whenever we returned to the Treasure Valley. We made a lot of wonderful memories and many lifelong friends.

Dick's job consisted of a lot of travel out of town, interviewing and training representatives for AIA, and in one year he had traveled 253 days. Thus, a heart-to-heart talk took place as to our future. We spent one whole weekend making a "T" chart ... pros and cons of what direction to take ... that was in 1983 and the year that CA Financial Services was born. I must admit we stayed awake many nights wondering how we were going to make a house payment and buy groceries.

CA Financial started out in the basement of our home. As we grew, we moved to Towne Square and then to the Weisgerber Building. In 1994, the Weisgerber Building, thanks to arsonists, totally burned down, including all of our client records. After a lot of tears and wondering what to do next, we had a client who offered us their condo on Kauai, Hawaii, for two weeks so that we could re-group and work on a "plan of attack." This couple, who are now deceased, saved us ... when we got back we bought a roll of stamps and a typewriter and went to work.

In the year 2000, an office building came up for sale. Remember I had talked about going to work for Pacific Empire Life Insurance Co., after business college? That was the office building. We both thought "good omen," so we bought the building and it's been the world headquarters for CA Financial since then.

So much for that ... Dick and I have had the opportunity to travel throughout the United States, Canada, the Caribbean and Europe. We enjoyed sharing our love of Hawaii with our family and friends. We've traveled to Tahiti, with awesome traveling companions, sailed for two weeks from

Anacortes, Wash., to Desolation Sound, in Canada. These adventures were as amazing as the friends with whom we traveled.

I loved my title of “Mom,” to Rob and David “Chip,” but my biggest love was being “Nana” to John, Zach, Sarah, Michael and Gavin. We had a lot of fun and they have the scrapbooks to prove it. You five were the sparkle in my eyes.

My Dad had a saying that we’ve all lived by and know by heart ... “Once a job is first begun, never finish ’til it’s done. Be it great or be it small ... do it well or not at all.” Thanks, Dad, I think I’m done and I hope you think it’s done well.

I leave behind my best friend for more than 50 years, Dick; and our sons Robert (Missy, John, Zach and Sarah); and David (Hilary, Michael and Gavin); my brother, Mike (Lois); and my sister, Fran (Ken). My brother Henry and my parents have gone before me. I also leave behind the second-best sisters ever, my sisters-in-law Maryann (Steve) Entzminger, Carla (Kurt) Stevenson and Maureen (brother-in-law Jack). Can’t leave out nephews Jeremy, Kevin, Brian, Paul and James, and nieces Jenny, Kathleen, Megan and Rachel ... love you.

At my request, there will be no service. Instead, after reading this, please go out and do one good deed for a stranger and think of me. I’ve cherished your friendships over the years.

Since Vicki has decided that there will not be a service, the family is compiling a memory book to memorialize her life. Anyone who wishes to provide a personal input, please do so either on Vicki’s Facebook page or by email to Dick Clifford at rgpc1948@gmail.com.

In lieu of flowers and/or expenses to attend services, the family requests donations be made to All Saints’ Catholic School or the Idaho Foodbank.

