

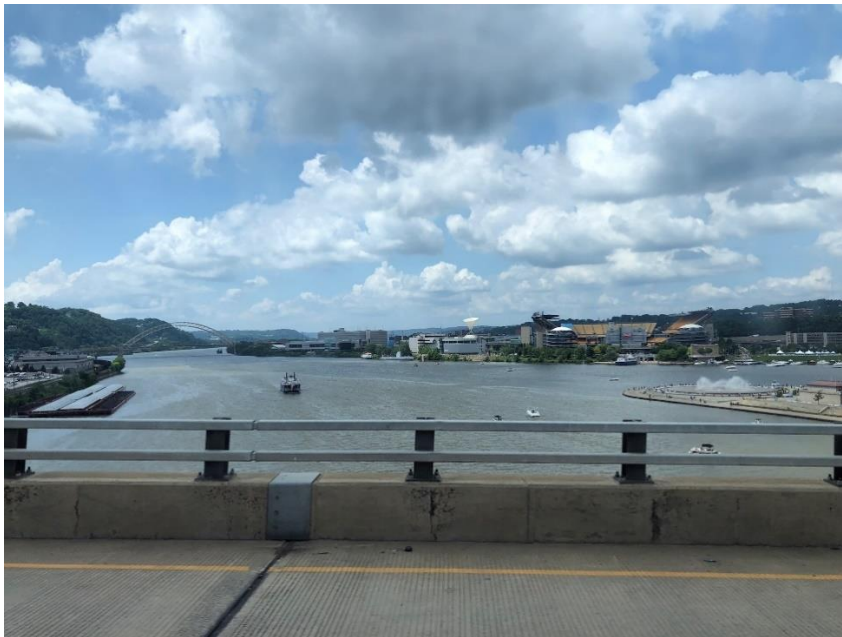
Year 11: June 1, 2018 Michael Fiset Annual Bicycle Ride Starts Tomorrow

I flew to Washington, DC on Friday, and rented a car to head west to the Pittsburgh, PA area, where this year's bicycle ride will begin. Traffic heading out of DC was miserable, and it was hot and humid. DC-Baltimore sprawl just goes on and on. I spent last night in Hagerstown, MD. Of course, I had a pizza and beer for dinner at a local brewery. I stumped the bartender when I asked him what Hagerstown was famous for; i.e., why does it exist? After thinking for a while, he replied "nothing." It's merely a crossroads. I was reminded I was back on the east coast with the crackling thunderstorm.

In the morning, I continued west and entered the Allegheny mountains. The elevation was posted at the top of each. Most were around 1,200 - 1,400 feet. While that's not too high, I noticed the grade was steep and it was constant up and down.



Around 2:00 PM, I arrived at Pittsburgh airport and dropped off the car. The challenge was getting the next 56 miles from the airport to the "cozy" place I'm staying tonight in Boston, PA. I first took a bus from the airport to downtown Pittsburgh, and then transferred to another bus to McKeesport, PA. On the bus from Pittsburgh to McKeesport, I sat across from a lady who was holding a very animated conversation by herself. She was moving her hands, and laughing at whatever she was saying to herself. I think were at least two people home in her upstairs.



Before I continue, let me paint a picture of McKeesport. Accurate descriptions include despair, destroyed, and abandoned. This was not exactly where you'd take your best girl on a stroll, and expect both of you would come out alive. Houses were abandoned, windows were broken, and rodents ran rampant. The local industry, CPI, which manufactured bombs and pipes, was abandoned and fenced off in the 1980's.



The humidity didn't help. Once I arrived at the bus terminus at McKeesport "transit center," I had to walk the final 4 miles. Our local Federated Investments representative insisted I absolutely had to eat dinner at Tilly's Restaurant in McKeesport. It was OK, but not even close to Gina's Italian cooking.



After dinner, I hit the sidewalk to complete the remaining 2-mile walk to the Yough Shore Inn B&B. Crossing over the Monongahela River, I could see the trail below where we'll be riding.



There is no shore at the Yough Shore Inn B&B, but the deck on which I'm sitting backs to a wooded hillside. The innkeeper, Lin, is quite a character. She said that, because I am staying in the Hawaiian-themed room tonight, I have to let her take my picture dressed in a grass skirt and bra. I nervously laughed when she told me this, as I'm still not sure she is kidding. Apparently, Lin is also a big fan of birds. (Through the window below, you can see the creepy dressed up dummy that sits beside her when she watches TV. Yikes!) Morning can't come quickly enough.



Tomorrow morning at 9:30, I'll meet the two guides and eleven other riders. As this year's ride will be on trails, the Great Allegheny Passage and the C&O Canal, I figured it would be wise to ride with a group. No way I want to break down on a trail, with no way to hitch a ride out. Although we'll be climbing over the Allegheny Mountains, I don't need to pull 50 lbs. of gear this year. The sag wagon will carry my bag. Lodging and meals are arranged, so all I need to do is ride.

June 3, 2018: Year 11, Day 1 Boston, PA - Ohiopyle, PA (57 miles)

It's always tough getting a good night's sleep in a strange bed. Maybe it had something to do with the fact that the B&B was formerly a nursing home. That explains the large number of bedrooms, with numbers on the doors. The room was pretty hot and stuffy (kind of like a nursing home room).

Lin, the innkeeper, drove us to the trailhead, where I met the other 11 riders. After adjusting saddles and reviewing the plan for the day, we were quickly on our way. The weather was pretty much perfect. It was overcast most of the day, with temps in the low 70's. It was a bit humid though. The trail is comprised of crushed limestone, and is in excellent condition. The tour company had a rest stop set up for us at mile 14. Also, because today is "Trail Day," there were promoters of the trail who were passing out free hot dogs and cold drinks. Wow, a biker's dream!



Another 10 miles of flat riding, and it's time for lunch. One of the guides drives up ahead, and has lunch ready for us when we arrive. Healthy food mostly, but I won't hold it against them. We're passing by "patch towns," which are company-owned houses in which the coal miners lived. Coal was transported down the river, but eventually the B&O railroad took over. The trail on which we're riding is the old B&O railroad track. The coal was mined and cooked in "beehive ovens" until it was transformed into coke. There used to be 44,252 of these beehive ovens in this region alone. While this area is beautiful and lush now, 100 years ago it was blanketed in dirty smoke.

I exited the trail in the town of Dawson, which had beautiful historic architecture. In 1890, this town had the most millionaires per capital of any town in the world. Not so much now.



We followed the Youghiogheny River (The Yog) all day, as we climbed around 500 feet. Gradually, the river was below us. The grade was very gentle.



As I passed an oncoming lady with her small pit bull, the dog took one look at me and broke away. It ran right in to me, and I ran it over. I could see my

front wheel crush the poor dog's paw. The lady was very apologetic, but I just felt bad as I thought I must have broken the dog's paw. She put weight on all four paws, and appeared unharmed. Then, as I got riding again, a woodchuck ran right in front of me. Fortunately, I missed him. A couple of ladies saw a rattlesnake cross the trail in front of them.

We crossed a couple of 1,400' high trestles above whitewater, as we approached the end of the ride at Ohiopyle. I celebrated with a vanilla milkshake.



Tonight, we are staying at Trillium Inn. It's at the top of a mountain, with a beautiful view of the valley. I'm told Frank Lloyd Wright's famous house, *Falling Water*, is just 2 miles away. The sag wagon drove us up the mountain (now that's a treat!). Our guides, Josh and Becka, made us a delicious meal of BBQ pulled pork, sliced beef brisket, salad, and cake. I designated the outdoor deck as a cigar lounge, and proceeded to enjoy my once-weekly Sunday cigar. About 1/2" in to the cigar, the band of rain that had been approaching all day finally arrived, so the cigar lounge closed early.

Tomorrow, we ride 76 miles to Cumberland, MD. We'll have elevation gain of 1,600 feet, but it will be over 50 miles, so it will be very gradual. The last 28 miles into Cumberland are downhill.

Year 11, Day 2 Ohiopyle, PA - Cumberland, MD (73 miles)

Last night's bed was very comfortable, but I don't think I got very much sleep. We had another thunderstorm, and the sky opened with rain. Fortunately, this big storm did not hit until we got settled. Four of us guys shared a bathroom, but it worked out fine. We had breakfast at 7:30 AM, but there wasn't a whole lot that appealed to me. Fortunately, I wasn't too hungry. Before getting on our bikes for what was going to be a very long day, we drove to Cucumber Falls and Ohiopyle Falls, both in Ohiopyle, PA. The weather today was perfect. Last night's thunderstorm cleared out the humidity. Temps today were in the low 70's, with partly sunny skies. This has been a very rainy spring on the east coast, so pollen is abundant. I find myself sneezing and coughing. Another lady on the trip wears a bandana to stop the pollen. The foliage is extremely green, and has a sweet floral smell of honeysuckle.



About 10 miles into the ride, we found the Great Appalachian Passage trail blocked by a very large tree, which probably came down last night. One at a time, we coordinated lifting the bikes over the tree. There was another group coming in the opposite direction, whose bikes were weighed down with quite a bit of gear. The bikes were heavy, but we managed to get everyone and their rides over the downed tree.



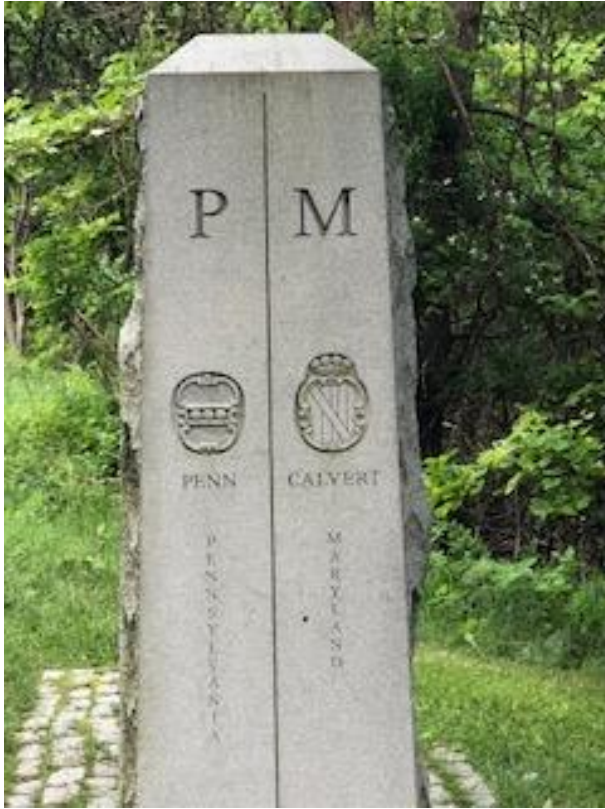
We didn't start out until 9:15 AM, which in my opinion was way too late. When I ride alone, I usually start out no later than 7:00 AM. Today was to be a 73-mile ride, with the first 50 miles uphill. There's no way we were going to get to our lodging around 4:00 PM, as they predicted. Sure enough, I arrived just before 6:00 PM, and others straggled in around 6:45 PM. While the grade was gradual, it was still a 50-mile climb. There were some very pretty vistas, as we gained altitude. I especially like viewing the small valley towns.



When we reached the Eastern Continental Divide, that was the end of our climbing. (On the east side of the divide, water flows to the Chesapeake Bay. On the west side, water flows to the Gulf of Mexico.)



Once we reached the continental divide, we began a very welcome 22-mile descent. The next stop was the Mason-Dixon Line, which is considered the boundary between the north and the south. Between 1763 – 1767, Charles Mason and Jeremiah Dixon of England surveyed the boundary, that settled a long-running dispute between the Penns of Pennsylvania and the Calverts of Maryland.



We passed through several train tunnels. The unlit tunnels were short enough where we didn't need a light. This one very long tunnel was lit.



Tonight, we are staying at Fairfield Inn and Suites in Cumberland, MD. It's nice to have a real hotel room with my own bathroom. After showering, I headed out for a 0.4-mile walk to Ristorante Ottaviani for an Italian meal. My appetite is only around 70%, so I just ordered Bolognese (meat sauce) over rigatoni, two glasses of ice water, and a glass of Chianti. Today must have been a tougher day than I thought, because I was pretty well spent. I was so tired I only finished half my dinner, and took the rest home to eat in bed while I write this blog. Is it me, or does food always taste better in bed?

Tomorrow morning, we'll meet for breakfast at 7:30 AM. Now that we've completed the Great Allegheny Passage, we'll ride 60 miles along the C&O Canal to Hancock, MD. Weather is supposed to be in the mid 70's and mostly sunny. Hoping to get a good night's sleep tonight.

Year 11, Day 3 Cumberland, MD - Dayton, MD (60 miles)

This morning, we headed out around 8:15 AM. Just as I got ready to sit down for a leisurely breakfast at 7:30, Becka (one of our guides) said she and Josh (our other guide) are meeting with everyone in the conference room, and that breakfast was at 7:00, not 7:30. I know she told me it was 7:30 last night, but oh well. It was a little chilly when we headed out (around 56 degrees), and a shower was forecasted for 9:00. The shower never arrived. The high for the day was the mid 70's with no humidity.

Today was by far the most difficult day of the trip so far. We rode the Chesapeake & Ohio (C&O) Trail. The C&O Canal is similar to the Erie Canal. However, the C&O Canal never made it to Ohio, because of the introduction of the railroad. The trail was very muddy and slippery. There was one point where two people took a fall, because of large ruts at the bottom of a hill. About half the group chose to ride in the sag wagon today, because of the trail conditions. In hindsight, they were the smart ones. I'm going to keep this short tonight, because I have absolutely no energy. The trail condition for last 10 miles was absolutely unrideable. Those who chose to ride were covered in mud from head to toe.

Two nights ago, the Potomac River crested and rose so high that it covered the trail. This left several inches of silt, which is like walking on quicksand. The mud was very sticky, and it kept building up on the bikes, until it added at least 30 pounds. There was so much mud caked on the bike that the chain couldn't stay on the sprocket. To add insult to injury, the mosquitoes started attacking when we became immobile. There had to be over 20 trees down blocking the trail, so we had to work out a system to help each other get our bikes over or through the trees. I had to walk my bike down the river embankment, and dunk it in the Potomac's flood waters, to remove the mud. One of our fellow riders, Steve, had his rear derailleur snap off because of the mud. His bicycle became unusable, and we had 7 miles to go with no apparent road access. We met a lady who was walking down the trail. She told us where she was parked, and the names of the crossroads. We had no cell service, so I found a way to exit the trail and ride towards Dayton until I could obtain a cell signal. Once I had coverage, I called Josh and gave him the coordinates, so he could come pick up Steve. The road I rode for 9 miles to Dayton was extremely hilly, and sapped the last remaining ounce of energy out of me.

I'm sure glad I went with a group this year, because if my bicycle and trailer both got consumed with mud, I would have been in big trouble, with no way to get help. I'm going to cut it off here, so I can get to bed early. Here are a bunch of photos.



Lock gate



Lock Dam



Lockkeeper's House



Going Over a Tree



Mud ruts



Turtle



3,200' tunnel



Slate waterfall



C&O Canal Trail

Year 11, Day 4: Dayton, MD - Shepherdstown, WV (54 miles)

What a difference a day makes! Last night, when I finished the ride, I was totally out of gas. I've only experienced that feeling a few times before, and it's debilitating. I could hardly take another step. On a bright note, we stayed the night at Berkley Springs Inn and Spa, located in Berkley Springs, WV.



This was a 6-mile shuttle from where we ended the ride in Dayton, MD. Berkley Springs Inn and Spa is America's first spa. The dining room looked very nice, but I didn't have the energy to sit still and enjoy a nice dinner. Instead, for probably the second time in my life, I ordered room service: a bowl of French onion soup and 10 Asian chicken wings. I enjoyed my feast in bed. The soup was very flavorful, but a bit too much bread. The wings were delicious, but I could only eat around five. After an exhausting day like yesterday, I typically lose my appetite. The bed was extremely comfortable, and I got my first good night's sleep of the trip. The timing couldn't have been better.

I went downstairs for breakfast at 7:00 AM, but apparently everybody else was told 7:30 AM. I just can't get the breakfast time right; either I'm half an hour late or half an hour early. I enjoyed sipping a cup of coffee in the beautiful lobby, until the dining room opened. The shuttle took us back to Dayton, where Josh and Becka cleaned and lubricated the chains, and removed pebbles from the chains. The bicycle, which got the derailleur ripped off by the mud, got repaired, and we were all on the road by around 9:30 AM. Today was partly sunny, and started out at 56 degrees, and made it up to the mid 60's. No humidity. The first 12 miles were probably the easiest 12 miles of the trip so far. The Western Maryland Rail Trail (WMRT) was paved and well-maintained. We had a gentle breeze at our backs, and we zipped along. The WMRT ended, and the C&O Canal

Trail resumed. The C&O is the one we had the problems on yesterday. Once again, it was problematic, but not as bad as yesterday. There were many downed trees blocking the trail, some a good 3 feet high, that we had to climb over. One had so many branches that we needed to go down the embankment, by the Potomac River, to get around it. Once you stand still, the mosquitos move in for the kill. It's a good incentive to keep moving through the branches and foliage and get back on the trail and moving again. There was silt on the trail from the floods, but it was navigable.



Hydro dam on Potomac River



Beached boat



Flooding Potomac River

After 13 miles, we arrived at Fort Frederick, MD for our second rest stop for lunch. This is a stone fort that served as Maryland's frontier defense during the French and Indian War in the 1750's.



The park rangers said the trail up ahead was still under water, so Josh and Becka had to come up with an alternate plan. We shifted from the trail to the road. About half the group decided to take the sag wagon to Antietam, MD, rather than ride. The road had a 65 MPH speed limit, and some places had no shoulder. However, there wasn't too much traffic, and all the drivers were polite, giving us a wide berth. The road was pretty hilly, with constant ups and downs. It was more invigorating than tiring. Maybe I was just catching my stride today.

My appetite finally came back around noon. Problem is, Wilderness Voyageurs has this thing for healthy food. They keep serving quinoa (where did that even come from?), pita bread sandwiches with bland turkey meet, greens that are mostly spinach, and celery with peanut butter. We've been eating from the same bag of nacho chips and salsa since Sunday. Once we got off the trail and onto main roads, the good places to eat (like gas station delis) started appearing. I stopped in the very first one I saw and ordered a bowl of spicy chili. The fried chicken was a close second. I plopped my fat behind on a bench in front of the gas station and proceeded to show that bowl of chili who's boss. Finally, some food with flavor, and I got to fill up my water bottles with ice. Now this is the way you're supposed to tour.

Our next stop was Antietam National Battlefield. The bloodiest day in American history occurred on September 17, 1862, when 23,000 soldiers were killed,

missing or wounded in 12 hours of battle. Like Normandy in France, this is now a very serene, pastoral setting.



Cannon



Battlefield



One of many monuments



Farmers caught between two opposing armies

We spent around an hour at the Antietam visitor center and battlefield, before heading to Shepherdstown, WV, where we are staying tonight at the beautiful Bavarian Inn. My room has a balcony (redesigned for the night as a cigar and

wine lounge) high above the Potomac River. I'm still working on my weekly cigar I started Sunday night. The dining room looked great, and most people on the trip were going to meet there for dinner, but Tommy's Pizza was calling for me. It was a half-mile walk from the hotel, through the campus of Shepherds College, which is right across the street. The campus was very quiet, as the semester is over. Shepherdstown has a really nice feel to it, and West Virginia is a very scenic state with nice people.



Bavarian Inn



Potomac River from balcony



Tommy does make a nice pizza!

Becka told me breakfast tomorrow is at 8:00 AM, and she rounded up two witnesses to prove it's not her if I again show up at the wrong time tomorrow. We'll learn our route to Leesburg, VA in the morning, but I'm sure we'll be on roads as the C&O Canal Trail only gets worse as the Potomac approaches "*The Swamp*" in Georgetown. I prefer road riding over trail riding anyway. There are just two days left of the trip, and they should be relatively low mileage (in the 40's), so I'll do my best to just enjoy them. Tomorrow is supposed to be sunny and 78 degrees. We've had a great week weather-wise.

Year 11, Day 5: Shepherdstown, WV - Leesburg, VA (30 miles)

Well, just one more day to go. Today was a very low mileage day, due in part to our being forced onto roads in West Virginia, instead of taking the C&O Canal Trail in Maryland. The tradeoff is that the roads of West Virginia are very hilly in the Appalachian Mountains. At the same time, the bucolic land is beautiful. The northern part of West Virginia is much healthier economically than the coal regions to the south. Once again, the cars gave us a wide berth, and were very polite and friendly. The key to tackling the hills, at least from my perspective, is twofold: Get a good running start, especially if there is a downhill preceding the climb, and look down at the road as you climb, not up at the hill in front of you. Tackling those hills, one after the other, up and down, was very exhilarating. The temperature was in the low 70's, and no humidity. Another day of perfect biking weather.



About 2 miles outside Harpers Ferry, WV, we went off road and onto a very primitive sharp stone road. At the end of the road, the town of Harpers Ferry appeared out of nowhere. This is one of the most historic and militarily strategic towns in America, yet the population is only around 300. A lot of tourists come here. We had around 1.5 hours to hang out, until Josh came to pick us up to shuttle us to Purcellville, VA. I chose to get a coffee milkshake, and just sit and relax looking at the mountains that surround the town, and the confluence of the Potomac and Shenandoah Rivers. George Washington designated Harpers Ferry to be the location of America's second armory, and this is where we started

making standardized weapons. Lewis and Clark traveled to Harpers Ferry in 1803, to have weapons manufactured for their expedition. Harpers Ferry is also the location of abolitionist John Brown's raid on the Armory in 1859, which was a flashpoint for the start of the civil war. Union and Confederate armies also battled at Harpers Ferry.



Confluence of Shenandoah and Potomac Rivers



Town of Harpers Ferry

LEWIS AND CLARK

Meriwether Lewis arrived March 16, 1803. Oversaw building of collapsible iron framed, skin-clad boat and acquired supplies, tomanawks, and rifles. Left for Pennsylvania on April 18; returned July 7 to gather materials and left next day for Pittsburgh. Followed Ohio to Falls; met William Clark for trip to explore and study land, waterways, animal life, natural features and resources of West.

WEST VIRGINIA DIVISION OF ARCHIVES AND HISTORY, 1992

Work on the railroad and canal progressed slowly at first, but by 1834 both companies had completed construction to a point opposite Harpers Ferry. The canal had won the race to this point, and it continued up the Maryland side of the Potomac.

The B&O Railroad, plagued by land disputes with the canal, crossed the Potomac at Harpers Ferry in 1837 and rapidly pushed on. By 1842 it reached Cumberland, Maryland, and a decade later the railroad was open to Wheeling on the Ohio River.

Business boomed at Harpers Ferry with the arrival of the railroad. Refrigerated cars brought oysters and other luxuries to the town. Thousands of travelers visited Harpers Ferry as it became a gateway to the Ohio Valley.

The Civil War shattered Harpers Ferry's prosperity. Much of the town was destroyed, and Confederate raiders constantly sabotaged the railroad. Despite the war, the railroad escaped permanent damage, and the B&O survives today as a main artery of transportation in the United States.

Rail transportation in the United States began in Baltimore, Maryland, on July 4, 1828, when Charles Carroll, the only living signer of the Declaration of Independence, laid the cornerstone of the Baltimore and Ohio Railroad.

On the same day President John Quincy Adams turned the first spade of earth along the Potomac River for the Chesapeake and Ohio Canal.

The race was underway as the progressive railroad and the traditional canal struggled to become the first to connect the Ohio Valley with the east coast. Harpers Ferry was one of the first milestones of that race.

As the railroad streaked westward from Harpers Ferry, the C&O Canal fell hopelessly behind in the race for Ohio.

Burdened by a lack of building supplies and a scarcity of skilled labor, the canal encountered serious financial problems and did not reach Cumberland, Maryland, until 1850 — eight years after the railroad reached that point. Plans to continue further westward were abandoned.

Made obsolete by the faster and less expensive railroad, the C&O Canal never attained any great measure of economic success, but did transport coal, flour, grain, and lumber to Washington for nearly 90 years. Canal operations ceased in 1924 when a flood devastated the Potomac Valley, leaving the canal in ruins.

Josh and Becka then shuttled us to the quaint town of Purcellville, VA for lunch. Just before arriving in town, I spotted Monk's BBQ. We rounded the corner, and parked the van and trailer. As Josh and Becka set up lunch, I squirreled around the corner to Monk's. I ordered the pulled chicken BBQ sandwich with baked beans to go. When I returned with my lunch, I saw they were setting up a "Mediterranean" lunch: Raw vegetables! Maybe it's me, but as

I watched everyone chomping on their raw vegetables, I sat hunkered on my Adirondack chair with my face covered in BBQ sauce. I did use a knife and fork, in an effort to appear half-civilized.

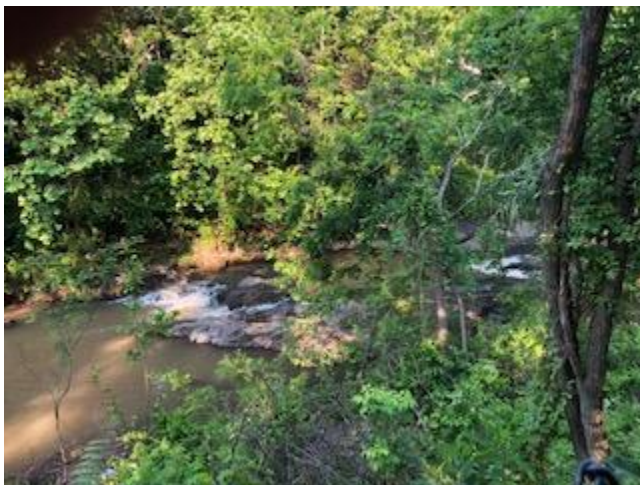
After lunch, we mounted our bikes to ride the well-maintained/paved Washington & Old Dominion rails-to-trails path to Leesburg, VA. I was able to get some serious speed going on the trail; it felt good. Tonight, we staying at the very luxurious Homewood Suites; my suite is enormous and luxurious. Once I send this update, I'm heading downstairs for complementary happy hour, then the entire group is heading out to Fireworks Pizza for our final dinner together.

Tomorrow morning, we ride the Washington & Old Dominion trail into Georgetown (aka *The Swamp*), where we'll disband. I'll bum around DC, and spend the night at Fort Myer, VA, which is adjacent to Arlington Memorial Cemetery, then fly home first thing Saturday morning.

Year 11, Day 6 and Final: Leesburg, VA - Washington, DC (40 miles)

We met for breakfast this morning at 7:00 AM. I really enjoyed our stay last night at Hilton Homewood Suites. The room was a spacious suite, and they had a very tasty complimentary happy hour. I think I'm going to move them to the top of my search list next time I travel. We all went out for dinner at Firecracker Pizza in Leesburg. I had a wood-fired shrimp skewer appetizer, with pesto mayo and spiced pepper aioli and pineapple. It was fantastic! Then, I had a 10" pizza and cannoli for dessert. It was a great meal, especially knowing that Friday would be a short day, and our last day.

We were on the road for 8:00 AM. We rode the Washington & Old Dominion trail for around 24 miles, before stopping in Vienna, VA for a break. I arrived around 40 minutes prior to the slowest group, so I rode to Starbucks to enjoy a Grande Frappuccino. It tasted great, especially as the temperature is now heating up, and the humidity is back. The timing couldn't have been better. We successfully dodged the rain the first two days, and had perfect temperatures and no humidity. Once the rest of the group caught up, we headed out again to ride our last leg to Washington, DC. The trail was paved and well-maintained. This is obviously a very affluent area. Much of the wealth comes from the hundreds of billions of dollars sloshing around this area, with contractors (aka "Beltway Bandits") cashing in. This is where Gina, Erica and I used to live, before moving to Carnation in 2003.



Creek Along W&OD Trail

Once we crossed the Key Bridge over the Potomac River, we entered the Georgetown area of Washington, DC. At this point, we were supposed to reenter the C&O Canal Trail, but we couldn't find it. Instead, we dodged traffic on M Street, as we tried to find our way to Thompson's Boat House on the Potomac. We finally made our way there, and took photos at Mile Zero.



Georgetown University



Me at Mile 0 of C&O Canal



Becka (guide)



Josh (guide)

Most everyone with whom I spoke told me they think the economy is doing well where they live. Once exception is a lady from Waverly, Ohio, who told me her area never really recovered from manufacturing jobs going elsewhere.

It sure was nice having support this year, especially since the recent flooding necessitated so many detours. Had Josh and Becka not been leading the trip, I would have been up late at night trying to figure how to detour around the flooding, and cancelling/rebooking reservations. Like in previous years, there were days when I questioned why in the world I put myself through this every year. But after pushing through the discomfort and fatigue, better days come out on the other end, and I have another year of memories which will last a lifetime. The big questions for next year are: Where to ride, and alone or with a group? Plenty of time to figure that out. Thanks to Erica for holding down the fort all week. Home tomorrow, and back at the desk on Monday.

[The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any opinions are those of Michael Fiset, and not necessarily those of Raymond James. Raymond James is not affiliated with, and does not endorse, the services or opinions of any of the organizations listed.]