

Dear Client,

On the way in to the office this morning, I was listening to WOOD radio and an interview with local psychologist Dr. Paul Critelli. Dr. Critelli was addressing the fear and panic resulting from all of the financial and economic turmoil we keep hearing about on a daily basis. He used the following **P.R.I.D.E.** acronym as a guide to what we can do on an individual basis to address our own personal situation:

P = Pause don't panic; take stock in what you have and what you CAN control
R = Recognize how YOU deal with stresses
I = Identify your financial stresses; how much is owed on credit cards, job security, develop a budget plan
D = Develop new ways; based on budget, where can you save
E = Even out the score; seek out professional help (financial advisors, credit counselors, etc.) to give you an objective perspective

Focusing on the "IDE" areas of this acronym, I have asked Brian Harris here in our office to help any of you that may wish to have an independent, third party objective perspective over your personal finances. As many of you are aware, Brian worked in the banking industry for 20+ years and he is very familiar with credit cards, auto loans, home equity loans and mortgages. You may not be aware that Brian and his wife Wendy are completely debt free, so he obviously conducts his personal finances in a way that many of us envy.

Brian's rate is \$50.00 per hour but he has agreed to cap his total fee at \$200.00 for any CFG client that wants to take advantage of personal sit-down with him. You can email Brian direct at bharris@cfg2020.com to set up an appointment.

Continued Success!

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