

Hey everyone!

First of all, Shari and I just want to wish you and your loved ones a very Merry Christmas and safe Holiday's. This is always a special time of year and a stressful few weeks as well. Between rushing to parties, getting the presents ready, preparing for Christmas (ending Hanukkah) and ringing in the New Year, it's always easy to lose sight of what really matters.

Please stop right now and ask yourself, *who are the five most important people in your life that you love*. Tell them today! Write a note, send an email, tell them face to face, or just stop what you are doing and pick up the phone. It is truly the best holiday gift you can give.

MERRY CHRISTMAS - [The Christmas Tree - animated Flash ecard by Jacquie Lawson](#)

And on that note, we just really want to say *thank you* to each and every one of you. We have been helping many of you with your money for over a decade, many for over 3 decades and we are truly honored and grateful to everyone that calls us their friend and advisors.

Valerie Holcomb, President
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