



Financial Advisor

News and information for
clients and friends of the
Financial Planning Center

Specializing in Investment Management and Asset Preservation

Hello! We are pleased to send you our Holiday issue of *Financial Advisor*. It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy!

“ Merry Quotes ”

I heard the bells on Christmas Day
Their old, familiar carols play,
And wild and sweet
The words repeat
Of peace on earth, good-will to men!
-Henry Wadsworth Longfellow

The worst gift is a fruitcake.
There is only one fruitcake in
the entire world, and people
just keep sending it to each
other.
-Johnny Carson

Strange, isn't it? Each man's life
touches so many other lives.
When he isn't around he leaves
an awful hole, doesn't he?
-Clarence, *It's a Wonderful Life*

Christmas is not a time nor a
season, but a state of mind. To
cherish peace and goodwill, to
be plenteous in mercy, is to
have the real spirit of
Christmas.
- Calvin Coolidge

Save on Your Travel Costs by Getting Organized

With the ever-increasing cost of fuel, any opportunity to cut down on unnecessary journeys must surely be a welcome one. Often, though, something as simple as poor organization can be responsible for too many stops to keep topping up the gas tank and too many costly trips here, there and everywhere.

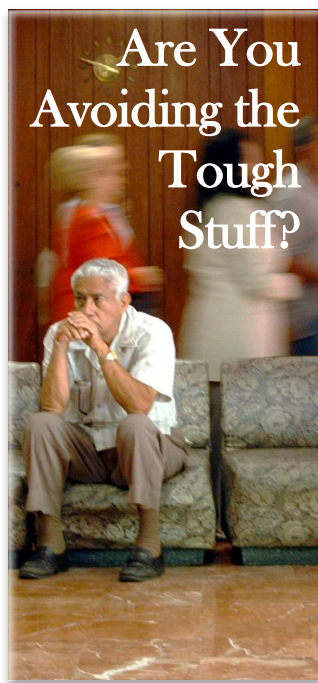
The convenience of having a car can make it all too easy to put aside any type of planning. And yet, arranging meetings, shopping trips, and visits to the doctor or dentist so they can all be carried out at the same time saves not only valuable time but precious money too. Better still, why not leave the car at home and make the most of public transportation, fitting as many of your chores as possible into a single day?

Remember, making lots of short journeys by car doesn't just cause your fuel bill to mount up; it places more wear and tear on the vehicle as well. So get yourself organized to ensure that you keep more of your money in the bank and your time to yourself.

B&B - the Safer Option for Women Traveling Alone

Safety is a huge consideration for anyone who plans to travel alone, but especially for women. While it might be tempting to book into a large hotel, where you are surrounded by lots of other people, the anonymity of being just one of hundreds (or even thousands) of guests can make this option more of a liability than a source of security. Staying at a reputable bed-and-breakfast, however, means that someone generally knows when you are expected back, that you are not likely to encounter drunken guests in the hallway and that you won't have to negotiate dark parking lots at night.

Staying at a B&B effectively means staying in someone else's home, so the level of personal attention and service is very much higher than in a hotel. While there is no obligation to disclose to the owners where you are going and what time you are likely to return, if you do, there is a sense of comfort in knowing that someone will miss you if you don't come back by the expected time.



We've all found ourselves faced with a particularly tough task or assignment at some point in our life, but how do you go about dealing with it? Are you one of those people who make it a priority and tackle it head on, or are you more inclined to try to push it to the back of your mind until you can't possibly ignore it any longer? If the latter sounds like you, then here are a few reasons why you might be better advised to rethink your strategy:

1. Fear breeds fear, so avoiding something because it seems difficult will only make it harder to face.
2. Just because you put off a difficult task doesn't mean that it isn't on your mind. In fact, because you know that you are procrastinating, it's likely to be constantly on your mind at some level, which means that it is also interfering in your ability to get on with the easier jobs.
3. If you know from the start that a task or assignment is going to be a tough one, then surely this should indicate time and effort on it rather than less. Leaving it until the last possible moment increases the stress of tackling it and the chances of messing it up.
4. The jobs that we fear are hardly ever as tough as we imagine, so go on – grit your teeth and get it over with!

Many Hands Make Light Work

We've all heard the old saying "Many hands make light work," but for many people, asking for help to get through the daily chores doesn't come easily. Parents, for example, often find it hard to enlist the help of their children after they have been at school all day. But in fact, getting the kids to do simple household tasks not only teaches them valuable life skills but also frees up more time that parents can then use to spend enjoying activities with them.

Even in today's more equal and less gender-based society, many working women and working mothers in particular still feel compelled to take the brunt of the responsibility for running the home. Chores that take up entire evenings for a single person, though, can be tackled in a fraction of the time when everyone pitches in. This allows families to enjoy more quality time together and lets everyone benefit from some much-needed rest and relaxation.

Running a home that everyone enjoys and benefits from shouldn't be the responsibility of just one or two family members, so don't be afraid to ask for help and don't feel that you are being unreasonable in expecting it. After all, many hands really do make light work.

Life Is Precious - Don't Risk It!

When we think about healthy living, usually what comes to mind? Things like eating a nutritious, calorie-controlled diet and exercising regularly. Living healthfully however, involves more than just watching what we eat and doing a few sit-ups. It also means avoiding behaviors that represent risks to our well-being.

Despite the rise of TV and poster campaigns that often use shock

tactics to warn against driving while under the influence of alcohol or drugs, while overtired, or while using cell phones, countless people are killed and injured every year as a result of these practices. Driving recklessly, speeding and road rage also account for numerous unnecessary accidents and despite the legal requirement in many states, still there are those who run the gauntlet of not wearing a crash helmet.

When you are out on the road every day in a car or on a motorcycle, it can

be easy to become blasé about your own personal safety and the safety of others. A second's inattention, carelessness or irresponsibility, though, can extinguish or change lives forever.

Diet and exercise are important parts of a healthy lifestyle, but so, too, are the other choices we make. No amount of fruit and vegetables or number of sessions at the gym can help protect your health when you're on the road. So do yourself (and the rest of us) a favor and be careful out here!

Did you know ?

In Greek, X means Christ; that is where the word "Xmas" comes from!

The 9-branched candelabrum that holds the Hanukkah candles is called a Hanukkiyah (ha-noo-kee-yah). It's different from a menorah, which has seven branches and was used in the Temple before it was destroyed in 70 CE. A Hanukkiyah is nevertheless a kind of menorah.

A traditional Christmas dinner in early England was the head of a pig prepared with mustard.

Kwanzaa is based on the year-end harvest festivals that have taken place throughout Africa for thousands of years. The name comes from the Swahili phrase "matunda ya kwanza," which means "first fruits of the harvest."

Alabama was the first state to recognize Christmas as an official holiday. This tradition began in 1836.

Although many believe the Friday after Thanksgiving is the busiest shopping day of the year, it is not. It is the fifth to tenth busiest day. The Friday and Saturday before Christmas are the two busiest shopping days of the year.

It is traditional for Jewish families to place the Hanukkiyah in a window to share the miracle and the celebration of Hanukkah with passersby.

Sources:

<http://www.christmas-celebrations.com/trivia.htm>

<http://www.catalogs.com/info/holidays/hanukkah-facts.html>

<http://www.factmonster.com/spot/kwanzaa1.html>



The Hubble Space Telescope

Built by the National Aeronautics and Space Administration (NASA), the Hubble Space Telescope has been responsible for helping astronomers unravel some of the universe's most beguiling mysteries. It is one of NASA's longest-running and most successful missions.

Launched in 1990 from the space shuttle Discovery, the telescope with its massive 7-foot 10-inch diameter has sent back hundreds of thousands of images to Earth and has allowed scientists to see the universe in unprecedented levels of detail.

Even though there are many extremely powerful ground-based telescopes in countries around the world, Hubble's position 353 miles above the surface of the Earth, outside Earth's atmosphere, means that the

images it captures are affected to a far lesser degree by distortion and blockage of light. Among the many things that Hubble has revealed to today's astronomers are the galaxies in their various stages of evolution and the age of the universe (around 13 billion to 14 billion years).

Of course, the Hubble Space Telescope has been in orbit for more than 20 years now, and its life expectancy is nearing an end; it is expected to be taken out of service in 2013. Its successor, the James Webb Space Telescope, is already in production, however, and from its orbit some 940,000 miles away from Earth it should reveal further secrets about the universe, including information about the birth of the stars, solar systems and galaxies.

Happy Holidays and Happy New Year from all of us at the Financial Planning Center!



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