

December 10, 2009

Dear Client:

Another California Christmas is approaching and the first decade of the new millennium is disappearing. Everyone is wondering what "Twenty-Ten" will bring, and whether its direction will be up, down or the same.

There seems to be a strange serenity in this holiday season. As many scale back their spending, stress is downsizing also. People are discovering that excess spending and instant gratification are not required for holiday bliss. Name brands and big screens are not as satisfying as family interaction and real face-to-face conversation. The stories of the "good old days", the excited laughter of children, the quiet peacefulness of spending time with someone special are not things found underneath the tree. Perhaps the economic uncertainty has helped us find true serenity in the holidays by turning our focus to the often-overlooked value of one another. We hope that your holidays are filled with warmth and comfort, family and friends, and the gifts you treasure are "unwrappable" and wonderful!

We will have 2010 wall calendars available in our office for you soon, as is our annual tradition. Please feel free to pick one up at your convenience and visit a little, or give us a call to mail you one. Thanks for all your support this last year and we all wish you the best for this holiday season and the upcoming "Twenty-Ten" year.

*Happy Holidays!*

*John*     James     Todd

*Lyddi*     Kacey     Suzanne  
Andrew     *Cookie*

***Dimas***