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*"Blessed is the
season which
engages the
whole world in a
conspiracy of love!"*

—Hamilton Wright Mabie



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Living in Gratitude.

Experiencing Holiday Cheer Throughout the Year.



Dear Friends:

Here we are, once again, welcoming in the Holidays—or at least most people seem to welcome them. Even if retailers stretch the season (and our patience) to the limits, the Holidays provide the perfect opportunity to look beyond the commercial, to uncover our individual humanity, to assess our purpose and our place in this world.

Bah Hum Bug!

Alright, I know not everyone looks forward to the Holidays. Burdened by debt, overcome by stress, laden with fear, some would prefer to ignore the season altogether. Yet, I can't think of a better time of year to look for hope, to find a guiding star, to become the joy you want in the world. Even Ebenezer Scrooge found himself transformed by the goodwill of the season. If you find yourself, or someone you know, struggling a bit this year, maybe some of the following ideas will help. Taken from a variety of sources, this is my gift to you: ideas to help create a better life and a better world.



Lay-Away For Debt-Free Days. Major retailers are re-introducing the lay-away plan. This requires some advance planning but is well worth the payoff (think ahead to next year). Simply identify the items you wish to buy and the retailer sets them aside for you. Then make scheduled payments toward the purchase. Once the item is paid for you pick it up debt-free. A type of forced savings, this allows you to make purchases without adding to your credit card debt. Plus, it reduces the urge to buy impulsively.

Share and Share Alike. Do you have a long shopping list this holiday season? Consider setting a limit on the number of gifts exchanged at family gatherings. Share the gift-giving responsibility by having a gift "exchange" where each person brings only one present which is then claimed by someone else in the group. You can make this fun by taking turns and allowing each recipient the opportunity to claim someone else's present. Get creative! Not only will you save money and time, you'll extend the joy and the fun as the presents are opened. (Hint: set a price range for the gifts and even a theme, e.g. kitchen gadgets or games, this helps keep things even).

Slow Down Your Breathing. One way to beat holiday stress (or stress any day of the year) is to literally take a deep breath. Actually, take several deep breaths. The conscious act of breathing forces us to slow down, it increases oxygen to the brain, relaxes muscles, decreases blood pressure, and reduces our heart rate. Next time you feel stress edging its way in, count to 10 with long, slow breaths and feel the difference.

Pay it Forward. One of the best ways to keep holiday cheer flowing any time of year is to readily give to those less fortunate. There is an old proverb which says, "I cried because I had no shoes until I met a man who had no feet." The act of giving moves our eyes and our energy away from our own problems, freeing us to receive blessings in return. And don't feel you have to give money if your resources are scarce this year...time and comfort are valuable gifts too!

Giving Thanks for All You Have.

Gratefulness is the true spirit of the holiday season, and I am grateful for you, my family and friends. Next issue we'll look at the real estate market and where it may be headed in 2011. In the meantime, houses continue to sell, even during the Holidays! Remember to give thanks for every blessing in your life, wherever and however you find them. After all, miracles begin with something as small as a child—

Merry Christmas!

Trish

Planning for the New Year? Is this the right time to buy or to sell? I can help put your real estate needs into perspective. **My business is built on your referrals!**

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