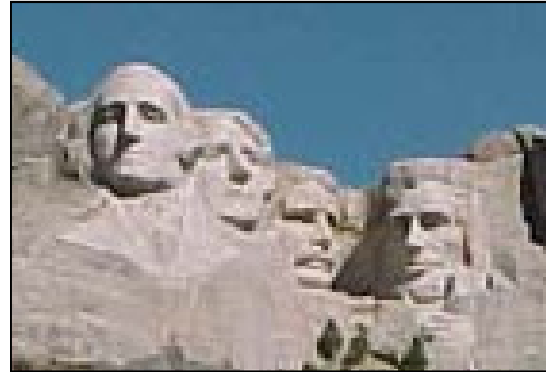


### Office Calendar

Feb 26	Bruce vacation day
Mar 9	Bruce—FPA meeting in AM
April 2	Good Friday—Office closed



### A Letter to Myself

An interesting financial planning idea that is making the rounds these days is also one of the simplest: a letter to yourself. More specifically, a letter from your future self to you, today.

Come again? Imagine yourself in five years, assuming everything has gone more or less as you hope it will. You're healthy, in good financial health and--well, you know your hopes much better than I do. The point is that the You-In-The-Future is writing a letter of thanks to the You-Today. Future You might thank Today You for exercising regularly, because Future You is fit and looks good. Future You might thank you for being thrifty and watching your budget, because in that future date, you're on track to retire comfortably--or you may even BE retired and in good shape financially.

Future You might thank you for taking the time to smell the roses along the way, for maintaining close relationships with friends and family, for spending a little more time accomplishing goals (Writing a book? Starting a side business? Traveling to see relatives or the world?) instead of unproductive downtime in front of the TV.

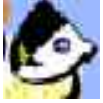
Whatever it is, you are thanking yourself for taking these actions, and be specific about what you did. Then look over the letter, and know that these are all things which you will thank yourself for someday, make a commitment to do them, and save the letter.

Every week or two, take the letter out and take another look at it. Are you on course? Are you earning the thanks that Future You gave you?

The point here is that you want your future life to be as good as it can be--as full of fulfillment and happiness, joy and prosperity as possible, and your actions between now and then will--or will not--make that happen. The letter to yourself is a fantastically powerful reminder you that you're really counting on yourself to take care of yourself in the future.

Meanwhile, in between the times you spend with the letter, you can get to know a variety of Future Selves (You-Next-Week, You-Next-Year, You-Five-Years-In-The-Future), and begin to ask these future versions of you about decisions you make now. How much of the money you earn should be given to your future self for retirement? What would you, a week from now, like to have cleared off your desk? Would you like to have learned a new foreign language by this time next year? Are there things which are hard to do now, but which you will wish you had done? Chances are, you know what that person who will be you would really like you to be doing now, which lets you navigate through the complexities of your life with very clear vision.

And if you can do THAT, you'll be one of very few in a world where most of us are muddling through our days. You could be one of the few who arrives in the future with no regrets about how you spent the precious, irreplaceable hours of your life.



## On The Light Side

### CATHOLIC COFFEE HOUR

Four Catholic men and a Catholic woman were having coffee. The first Catholic man tells his friends, "My son is a priest, when he walks into a room, everyone calls him 'Father'." The second Catholic man chirps, "My son is a Bishop. When he walks into a room people call him 'Your Grace'." The third Catholic gent says, "My son is a Cardinal. When he enters a room everyone says 'Your Eminence'." The fourth Catholic man then says, "My son is the Pope. When he walks into a room people call him 'Your Holiness'."

Since the lone Catholic woman was sipping her coffee in silence, the four men give her a subtle, "Well....?" She proudly replies, "I have a daughter,

slim, tall, 38D bust, 24" waist and 34" hips. When she walks into a room, people say, "Oh My God."

### HEALTH CARE SOLUTION FOR SENIORS

So you're a senior citizen and the government says no health care for you, what do you do?

One plan gives anyone 65 years or older a gun and 4 bullets. You're allowed to shoot 2 senators and 2 representatives. Of course, this means you will be sent to prison where you will get 3 meals a day, a roof over your head, and all the health care you need! New teeth, no problem. Need glasses, great. New hip, knees, kidney, lungs, heart? All covered.

And who will be paying for all of this? The same government that just told you that you are too old for health care. Plus, because you are a prisoner, you don't have to pay any income taxes anymore.

IS THIS A GREAT COUNTRY OR WHAT?!

### LEATHER DRESSES

This just in about leather dresses... When a woman wears a leather dress, a man's heart beats quicker, his throat gets dry, he gets weak at the knees, and he begins to think irrationally? Ever wonder why?

It's because she smells like a new golf bag!



### LOVE : Real World Definitions

*A group of professional people posed the question 'What does love mean?' to a group of 4 to 8 year-olds. The answers they got were broader and deeper than anyone could have imagined. Here are just a few. See what you think...*

'When someone loves you, the way they say your name is different. You just know that your name is safe in their mouth.' Billy - age 4

'Love is what's in the room with you at Christmas if you stop opening presents and listen.' Bobby - age 7

'If you want to learn to love better, you should start with a friend who you hate,' Nikka - age 6 (we need a few million more Nikka's on this planet)

'Love is when Mommy gives Daddy the best piece of chicken.' Elaine-age 5

'You really shouldn't say 'I love you' unless you mean it. But if you mean it, you should say it a lot. People forget.' Jessica - age 8

And the final one, the winner, was a four year old child whose next door neighbor was an elderly gentleman who had recently lost his wife. Upon seeing the man cry, the little boy went into the old gentleman's yard, climbed onto his lap, and just sat there. When his Mother asked what he had said to the neighbor, the little boy said...

'Nothing, I just helped him cry.'