

Thank God It's Friday! and **HAPPY NEW YEAR!**
December 29, 2006



With 2006 almost in the books, now is the time to think of all the good things 2006 brought you and you loved ones as well as make plans and resolutions for 2007. A few thoughts from the financial planning department:

HAPPY...

Now is the time to increase the savings to your retirement plans.

For 2007 you can contribute: \$4000 (or \$5,000 age 50 or more) to an IRA or Roth IRA \$15,500 (or \$20,500 if you are 50 or more) for employer sponsored plans (401k, etc.).

Estate laws have changed and maybe so have you. If you have not had your trust, will, and powers of attorney reviewed in the last few years, call your estate attorney and ask them if you need to update. Check the beneficiaries on your accounts and insurance.

While you have the camera out for the holidays, take pictures of your home and belongings. Back these up with details and receipts. Keep a copy in a safe deposit box. These will be invaluable if you ever need to file a claim on your homeowner's policy.

Your loved ones deserve a bit of planning. If you have not done so lately, consider your life, disability and long term care insurance needs. Review your policies with an experienced broker who represents multiple companies to be sure you have what you need through a quality company at the best rate.

A few more purchases this time of year? Watch for ID theft by reviewing your statements each month, shredding before discarding, and checking your credit history with www.annualcreditreport.com or call 877-322-8228 (this is the official free site).

Energize yourself by giving back; reuse and recycle, volunteer and contribute.

Revel in the joy of a new year and all the opportunities it offers to bring joy to your life and the lives of others!!!

By Nancy Tredwell

	December 29, 2006	December 30, 2005	Percentage of Change
DOW JONES	12,463	10,717	+16.29%
S&P 500	1,418	1,248	+13.62%
NASDAQ	2,415	2,205	+9.52%
10-year Bond YIELD	4.71%	4.39%	+7.23%*

*When yield goes up, prices go down