

Thank God It's Friday!



December 28, 2007

With 2007 almost in the books, now is the time to make plans and resolutions for 2008. To help ring in the New Year, we bring you these valuable ideas from the financial planning department.

*Happy.*

**N**ow is the time to increase savings to your retirement plans. For 2008 you can contribute: \$5000 (or \$6,000 age 50 or more) to an IRA or Roth IRA, and \$15,500 (or \$20,500 if you are 50 or more) to a employer sponsored plan (401k, etc.). These are great places to invest a raise, bonus or gift you received.

**E**veryone 18 and over should be preparing to vote in 2008. Now is time to get past the campaign slogans, research the issues, and make your statement in the voting booth.

**W**ay too much in your mail box? You can stop some of your unwanted mail and phone calls. Check <http://www.privacyrights.org/fs/fs1a-basics.htm> (619-298-3396) for a list of resources. Good places to start are The Do Not Call Registry [www.donotcall.gov](http://www.donotcall.gov) (888- 382-1222) & the Mail Preference Service [www.dmaconsumers.org/cgi/offmailinglist](http://www.dmaconsumers.org/cgi/offmailinglist). To opt out of credit card offers - [www.optoutprescreen.com](http://www.optoutprescreen.com) (888-567-8688). You can check your credit history at [www.annualcreditreport.com](http://www.annualcreditreport.com) (877-322-8228).

**Y**ou're ready to travel in 2008 but don't know the language - visit <http://www.bbc.co.uk/languages/> for free lessons in Italian, German, French, Spanish, Chinese and others.

**E**nergize yourself by giving back; reuse and recycle, volunteer and contribute. Check out a charity before you give at <http://www.charitynavigator.org/> and <http://www.give.org/>.

**A** little money may be out there that you have forgotten about. Check for Unclaimed Property in states where you have lived. In California, contact <http://scoweb.sco.ca.gov/UCP/> or call 1-800-992-4647. Other states have similar official resources. But don't spend it - gift it or invest it!

**R**evel 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, Chartered Retirement Planning Counselor

INDEX	12.28.2007	12.31.2006	%Change
DOW JONES	13,366	12,463	+7.2%
S&P 500	1,478	1,418	4.2%
NASDAQ	2,674	2,415	+10.7%
Bond YIELD	4.1%	4.7%	-12.7%*

Bond Prices

Bond Yield %