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Report

*As 2017 comes to an end, I want to **thank you** for
the commitment you have made
to your own lives,
the lives of your families
and your life with money.*

*It has **been an honor** to watch you bring out the best
of how you want to live your life, as individuals,
couples, and as families.*

In the spirit of the holidays, I send you wishes of



as you spend your time with loved ones and friends.



We have heard the phrase *“live each day like it’s your last”*. We updated it to *“live each day like it’s your best”*.



This Month’s Offer:

*We are offering a tune up to your values and strengths for current clients at **20% off** the normal price.*

Email grace@focusandsustain.com and get your Values and Strengths Tune-up scheduled!

*This offer is good to **December 22nd, 2017***

New Year Trivia

- Times Square **New Year’s Eve Ball** was first dropped in **1907** after a fire-works ban was enacted. Back then, a 700 pound ball embellished with 25-watt bulbs made of iron and wood was crafted. Today, more than a 100 years later, **the ball weighs 11,875 pounds**, is **12 feet in diameter** and is adorned with **2668 Waterford crystals**.
- The beginning of a new year is the **time of many resolutions**. The top five are: to **lose weight**, eat more healthily, exercise more, stop smoking, save money.
- Be careful where you park your car. **More vehicles are stolen on New Year’s Day** than any other holiday, according to statistics from the National Insurance Crime Bureau.
- Apparently, **about 22% of Americans admit to passing out before the clock strikes 12**. I thought being conscious to acknowledge the midnight is the whole reason of the party!
- The **most popular** New Year’s Day parade is **the Tournament of Roses Parade held in Pasadena, California.**, There are flower covered floats, marching bands and equestrian units for those in the area and those watching the Rose Bowl Football game to watch. The 2017 parade featured **44 floats**, 19 equestrian units with **400 horses** and **22 different marching bands**. Let’s see what 2018 showcases.

“You never know how strong you are until being strong is the only choice you have”

Bob Marley

Life Matters

Quick Tips



Money Focus

As you review the money habits and behaviors you have exhibited this year, take the time to **celebrate a significant break-through** you have had with your money behaviors.

It may be:

- * in your communication about money.
- * about staying on track with your financial reports.
- * your gaining control of a financial category that was challenging for you which you resolved.

Celebrating your good habits will enforce their value.

Life Focus

If you have not already done so, **schedule your annual meeting**. As you prepare for it, be sure to put together your agenda to both review this year and preview your destinations for next year. Your agenda should include:

- * **Celebrating the destinations you attained**
- * **supporting your partner's achievements and**
- * **identifying the destinations you want to accomplish next year individually and as a couple.**



Legacy Focus

A holiday family gathering is a great time to add a special tradition to the customary gifts and feasts of the season.

Pick a time such as before dinner begins, or before opening the gifts, to add a moment for each to honor the family in their special way.

It will add to the closeness you feel with each other.

Life Matters



Happy Holidays from N. Cog

“Wooden” you know, **I am not quite ready for the end of the year.** I want that hot, dry summer, which right now I wonder if it really happened. And if I can’t have that, how about a day or two more of those brilliant red and yellow colored autumn leaves?! I did not get a photo of them to send to my family “branches.”

But I digress. The seasons change and I must acknowledge that it is COLD. But you know, none of that really matters, because there is something more important that I want to communicate: I want you to know **how grateful I am to be able to share my view of the world with you as we spent another year together.** I have appreciated your feedback as I have contributed my discoveries and marveled at the world we live in. I have enjoyed sharing my experiences, and revelations and have you chuckle at my

escapades, follies, and other musings.

I do not know yet what 2018 will bring...as you know I am not a clairvoyant or planner—I **like to be surprised and I am ready** for it!

Until next time, **I wish you a restful, appreciative and graceful end of the year as you celebrate this holiday season.**

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