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This giving season comes on us fast, doesn't it? In the hubbub, you might enjoy three stories I heard recently about gifts that don't cost a penny.

A kind word. Tom Ziglar, son of author and speaker Zig Ziglar, said that one day when they were playing golf, his dad turned to him and said, "Son, I don't think I tell you often enough how proud I am of you and how much I love you." After that, they seldom saw each other without the elder Ziglar expressing the same sentiment again.

A written note. Pastor Chuck Swindoll tells of the time he dashed off a quick note to someone on a yellow pad of paper, thanking them for something. Not too long after that, he found himself in their home, and to his surprise, he found that note framed on their wall! "The first thing I did was check it for spelling!" Swindoll shares, "You have no idea how much impact a simple note in your own handwriting (not emailed or typed) can mean to someone."

A hug. None but his family saw former president Ronald Reagan much after the onset of Alzheimer's disease. His son Michael was a bit frustrated as the disease progressed at not being able to talk to his dad anymore. Michael's wife suggested that he just give him a hug. So although neither one had been a big hugger, they did that every time afterwards. One time, after a visit, Michael was already out the door before he realized that he had forgotten to give his dad a hug. As he turned to go back inside, he found his dad already walking toward him, arms outstretched.

A word, a note, a hug – each free, each priceless.

As we close the year, we are reminded of the tremendous gift you give us in letting us help you meet your financial goals and make prudent financial decisions. We remain committed to earning your trust and confidence each day. As a small token of our gratitude for this opportunity, please find enclosed the Norman Rockwell 2013 calendar.

In your honor, we continue our commitment to the local community by supporting the *Joan Jacoby Fund* at Bridgeport Hospital and to the global community with a donation to the *Women's Empowerment* fund through HEIFER International.

Please note that our office will be closed on December 24th – 25th for the Christmas holiday and on December 30th - January 1st for the New Year's holiday.

We wish you and yours, good health, abundant joy and every success in the coming year. Whatever your celebration plans this holiday season, we hope they are both merry and bright!

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