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November 18, 2015

*For each new morning with its light,
For rest and shelter of the night,
For health and food, for love and friends,
For everything Thy goodness sends
-Ralph Waldo Emerson*

*Thanksgiving dinners take eighteen hours to prepare. They
are consumed in twelve minutes. Half-time takes twelve
minutes. This is not coincidence.
-Erma Bombeck*

Monthly Musings

Thanksgiving is my favorite holiday of the year. So when we are out and about during the month of November, it's slightly annoying to hear Christmas music and see all the stores already decorated for the holiday shopping season (and this seems to start earlier every year). The mail is full of gift catalogs and TV is brimming with Christmas commercials. Thanksgiving seems to be getting crowded out more and more-even Black Friday no longer starts the day after Thanksgiving. In 2013, Macy's opened for Thanksgiving for the first time in the company's 155-year history! I realized that maybe the reason Thanksgiving matters has a lot to do with personal finance principles.

Things Financial

Without the tradition of gift-exchange, this holiday is about a different kind of spending- on time and fellowship with loved ones around a table together to enjoy a meal and express gratitude for all our blessings- and there isn't the pressure to spend.

Credit card debt tends to increase dramatically the months preceding and especially through the holiday season, and statistics show that every year, millions of Americans are still paying off in December the debt incurred from the previous Christmas.

Thanksgiving requires some hard work and planning ...putting in the hard work ahead of time, for the payoff tomorrow, is what much of financial planning is all about. More effort in the short-term is rewarded by a delicious (er, worthwhile) payoff. Thanksgiving is a day devoted to thinking about all that we have to be grateful for-including the hard work we put into striving toward our personal financial goals and providing our families with financial stability.

Office Developments

Our recent growth and desire to maintain our high level of personal client service has created the need for an additional administrative assistant. We're very pleased to welcome Ms. Diane Bise to our staff, beginning December 1st. Diane brings a strong background in friendly and efficient client service. She will primarily be working with Thad handling administrative duties and phone inquiries. You'll also notice a new last name for Steffanie. She is still the same Steffanie that has been with the firm for over 8 years, but after her marriage earlier this year, she is now Steffanie Hargus."



Clearly, we don't get enough opportunity to personally say "thank you" even though we are thankful every day. Yet at this special time, we want to personally express our deepest appreciation for placing your confidence in us, and supporting our firm with your friendship and referrals. Wishing you and yours a very Happy Thanksgiving.

Sincerely,

Robert J. Boronski, MBA, CFP®

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