

December 2016

We Wi\$h You a Merry CHRISTma\$

Christmas has been described as a time when people spend money they can't afford to buy presents that are not wanted for people they don't like.

It is also a time for family, fun and faith. Strangers smile at each other. People (even men) sing in public. Schools and workplaces wind down and/ or stop.



"A DAY IN THIS OFFICE IS LIKE CHRISTMAS... I DO ALL THE WORK AND THE FAT GUY IN THE SUIT GETS ALL THE CREDIT."

off the mark by Mark Parisi
www.offthemark.com

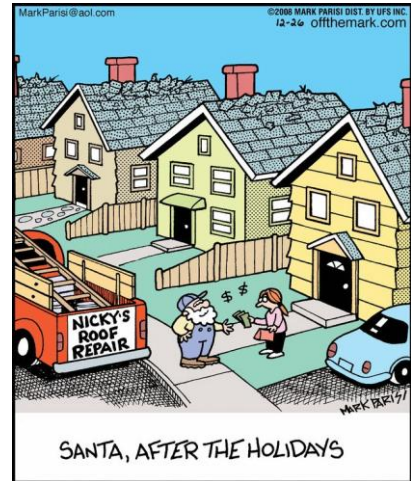


Randy Glasbergen
sbergen.com

Whatever your take on Christmas, it is generally a time when people spend money less astutely than they may at other times.

This year – let's be wise! Look for bargains! Only buy what we can afford!

(Remember that rent, phones, water and electricity will still all need to be paid after Christmas as well.)

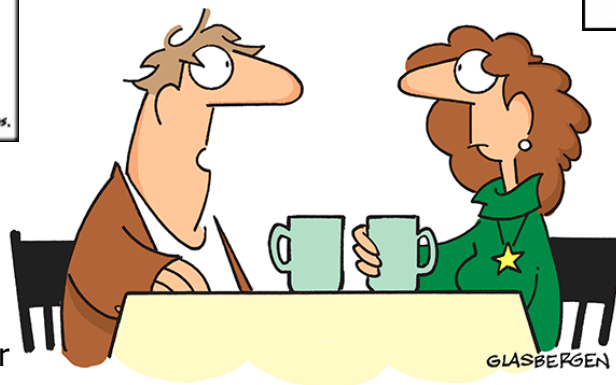


SANTA, AFTER THE HOLIDAYS



Christmas Eve 2002 - John had just been laid off, so we had to use our grocery money to buy Christmas presents. We got each other cans of peas and carrots, beans, and tomatoes.

Maybe this is the time to check out ASIC's webpage <https://www.moneysmart.gov.au/> while things are a little slower for great money savings.tips.



"I heard Little Drummer Boy 9 times, White Christmas 12 times, Rudolph 16 times and Holly Jolly Christmas 14 times... and I only had the radio on for 30 minutes!"

Another valuable addition to your holiday season may be to connect with a church and celebrate the Christ of Christmas. I am certain your local church would love to see you and I KNOW you would be welcome at Genesis anytime. For more about Genesis you can check out their [webpage](#)

So, as we sign off for 2016 I wish you and yours a happy and safe holiday season and look forward to reconnecting with you in 2017.



This Newsletter is produced and edited by John Bassett, chairman of Seeds of Hope, Carrara and is presented as general information only.

It should not be considered as financial advice.

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