

Thanksgiving Newsletter



Steve Van Houten, CFP®
LPL Registered Principal

Lou Oberman, RFC
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Thanksgiving 2009

Just one year ago, the world's economy looked dark and appeared to be on the edge of collapse. There was a sense of panic and fear was in the air. Today that deep sense of panic has subsided as the world economies and financial markets appear to have stabilized with governments injecting massive amounts of liquidity into the economy. This unprecedented monetary intervention helped prevent a bad situation from becoming much worse.

Newton's law states that every action has an equal or opposite reaction. There will certainly be consequences for printing massive amounts of money. Economists speculate on many potential outcomes. We are indeed in very uncertain times. We financial advisors certainly have our work cut out for us in guiding our clients through the headwinds of economic uncertainty. At Lifetime Financial Advisors, Inc. we are up to this challenge as we face the new normal.

In these times when everything seems to be out of our control, we have worked diligently on the few things we can control, including our internal operations and client service. I am proud of the team we have assembled. Our mission is to communicate a sincere and caring attitude to every client. I believe we are doing our best to meet that mission on a daily basis.

I am thankful to each and every client who has placed their trust in Lifetime Financial Advisors, Inc. Please enjoy reading our traditional update from the team members who serve you throughout the year.

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The Van Houten Family

The Van Houten family continues to count their blessings as they celebrate another year of health and the contentedness that comes from what Steve calls the "stirring the oatmeal" of family life. They have particularly enjoyed the hours spent with family and friends. The Van Houten's celebrated all the birthdays and holidays with Steve's parents, Van and Gen, and Steve's sister Amy, her husband Steve and the Poway cousins Brad, Christa and Wes. Following the death of Michele's mother Barb last December, Michele's siblings Stephanie, Jay and Jennifer renewed their commitment to meet each year at a different destination. They celebrated Stephanie's 50th this year in San Antonio. The Van Houten's also enjoyed their annual summer excursion with the Dutra and Ponder families reveling in the beauty of Mammoth.

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“Thanksgiving Day is a jewel, to set in the hearts of honest men, but be careful that you do not take the day and leave out the gratitude.”

-E.P. Powell

Steve and Luke have continued their vigorous workouts with their personal trainer Cle. There is no doubt that the training has helped to sustain Steve during his long hours at the office.

Luke, a junior at Santa Fe Christian recently completed his 10th year of club soccer. His BU16 Rancho Santa Fe Attack team once again qualified for premier level play. Luke is handling the pressures that come with an intensive academic schedule and was recently inducted into the National Honor Society. He has completed his SAT and ACT tests and is looking forward to his high school soccer and baseball seasons. Luke relishes the Saturday mornings when he can sleep in.

Avery, a 7th grader at The Rhoades School just returned from a trip to Catalina Island with her classmates. She enthusiastically told us of her adventures night snorkeling and watching as wild bison crossed her friends’ path. Avery is playing her 6th season of club soccer with the Carlsbad GU13 Lightning Premier team. Avery and Michele have become members of the National Charity League, a six year program where moms and daughters do volunteer work together in the community.

Lou Oberman.

For Lou, 2009 has been a tragic year. Following a very successful chairmanship of a Wheelchair Basketball tournament to benefit the San Diego Adaptive Sports Foundation, two of his best friends died within a month of each other. He knew them from his public school days and flew to Texas and Virginia on both occasions. During a June trip to visit family in Iowa and Illinois, Gloria’s medical condition grew worse and upon returning home we learned she had liver cancer. Gloria returned to Ames, Iowa to a hospice to be near her family and passed away on August 6th. Lou flew back to Iowa for a celebration of her life, followed by a tribute here in San Diego. During this time, Lou moved twice and is now settled in Carlsbad. Some good news for Lou is that his son and family are moving back to San Diego from Tucson, so Lou will have his three kids and their families close to home.

Lou remains active seeing clients, enjoying the grandkids, participating in Rotary, listening to classical music, going to the theatre and, of course, playing golf.



Gloria McNurlen

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***“If the only prayer
you said in your
whole life was,
“thank you”, that
would suffice.”***

-Meister Eckhart



Brian Field

It has been yet another exciting year for the Field family. Brian and Daniella welcomed their second son, James Robert Field, into the world on April 3, 2009, which happens to be Steve’s birthday as well! And we must report, it wasn’t planned that way. James is a sweetheart. He loves to smile, bounce, and roll all over the place. Next on the list is crawling. Then it will really get interesting. Owen is now 2 ½ years old. He is smitten with James and so far has been an excellent older brother. Owen will be starting pre-school next year at La Jolla Country Day where Daniella is working as a teacher’s assistant. Let the fun begin! She loves the free time and flexibility it gives her. Although the part time work is nice, Daniella is looking forward to having her own classroom again. She will make the transition back to her own room for the start of the 2010-11 school year. Brian’s free time is spent chasing Owen, playing with James, being a husband, and sometimes finding his way onto the golf course. Life is moving fast, but they wouldn’t have it any other way. Stay tuned as Owen heads to school, James starts to walk, Daniella heads back into her career, and Brian continues to work hard at Lifetime Financial Advisors, Inc.

Leah Beltran

Leah had a pleasant 2009, celebrating her first wedding anniversary with her husband Rafael in October. There weren’t any major trips planned for the former newlyweds as Rafael spent 2009 studying for and taking his CPA exams. He has successfully taken (and passed!) 3 out of 4 exams, with the fourth test planned for the week before Thanksgiving. Some good news for Leah is that her youngest sister, Heather, recently obtained a teaching job in San Diego, so Heather and her husband moved from Rancho Cucamonga, where Leah grew up, to San Diego in August. Her other younger sister, Amy, is currently living in Reno but plans to move back to San Diego next Spring. So Leah is excited to have family living nearby.

Come 2010, Leah and Rafael hope to get back on track with their weekend travels. In the meantime, they are enjoying the football season attending Chargers games on Sundays.

Corey Solorzano

It has been another good year for Corey, and the focus for 2009 has been physical fitness. He became a lifetime member of 24-Hour Fitness and plans on competing in a 5k run on Thanksgiving Day. In an effort to take full advantage of all his medical benefits, Corey received a physical, visited the eye doctor, and went to the dentist twice. Corey is pleased to report no cavities or any other health problems, although his eye prescription is changing every year.

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*We hope you
and your
families have a
blessed and
festive
Thanksgiving
holiday.*

He went to Las Vegas over New Years and visited Indianapolis over Labor Day weekend. Corey looks forward to planning more vacations in 2010. He continues to vigorously fund his Roth IRA and 401(k), and purchases occasional Chargers football tickets from his co-worker Leah.

Spencer Johnston

Spencer has been a part of the Lifetime Financial Advisors, Inc. team for three and a half years now. He has been married for seven years and has one daughter and one son. Spencer's daughter Rachel, who will celebrate her fifth birthday in early December, loves attending kindergarten and her weekly martial arts class. His son Sean is six months old and spends much of his time smiling and eating all objects in sight. When Spencer gets an opportunity between family and work, he can be found studying for his Series 7 license. He likes to squeeze in a round of golf on the weekends when possible.

Ken Conway

Ken and Jen were married on June 26, 2009 in Chicago, IL. The event included great fanfare with trolley transportation and great music and dancing. In the middle of October, they adopted a labradoodle dog named "Charlie" who has been a fun and loving addition to their household. Ken continues to teach piano students "Jazz Piano", and he recently began taking lessons again from his fifth jazz piano teacher, the accomplished Doug Strock (see his songs on i-tunes). Jen is working on her dissertation proposal, which will advance her to candidacy in her doctoral program at UCSD in Educational Leadership. She currently teaches Honors Freshman English at Mira Mesa High School and is active there in my clubs. Ken and Jen enjoy attending plays and musical events together and are looking forward to planning a cruise next year.

Stephanie Peters

Stephanie joined Lifetime Financial Advisors, Inc. in September 2009. 2009 has been a very fun and exciting year for the Peters family. Stephanie has enjoyed many special memories with her husband Spencer and kids, Grant and Lexie. Grant is six years old and is in 1st grade. He enjoys baseball and swimming. Lexie is 4 years old and is attends Pre-K. She enjoys gymnastics and playing soccer. Stephanie is looking forward to spending a snowy Christmas with her family at her parents Montana Ranch. She is also anticipating a great 2010 full of great memories, travel and lots of fun.