

# Thanksgiving Newsletter



## Thanksgiving 2010

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This is the time of year when we reflect upon the many positive things in our lives for which we are thankful. For all of us at Lifetime Financial Advisors, it is our mission and privilege to assist you and your family in achieving the financial goals you have set for yourselves. Thank you for your trust and support in this very challenging and uncertain economic environment.

In keeping with our 15-year tradition, we invite you to enjoy an update from our team who serve you throughout the year. It is always enjoyable reviewing this letter. The firm is definitely maturing, and we'd like to think that we're both older and wiser. It is important for you to know that every one of us enjoys coming to work each day!

### The Van Houten Family

The rapid passage of time has been clearly demonstrated this year at the Van Houten household. With Luke well into his senior year of high school, Avery enjoying her 8<sup>th</sup> grade and final year at Rhoades, and Steve's father, Van, turning 80 in June, we are reminded to enjoy each and every moment of life.

Travel with a focus on Luke's college search was a source of tremendous joy in 2010. The entire family traveled to Washington D.C., Virginia and North Carolina over spring break. Historic UVA, William & Mary and Georgetown Universities provided the backdrop to a history-rich trip that included visits to Monticello, Mt. Vernon, Williamsburg and Jamestown. Luke and Steve savored summer trips to Boston and Chicago combining Steve's business meetings with tours of Boston College, Bentley University, Northwestern, Purdue and Notre Dame. The boys ate their way across the nation without being slowed down by Michele and Avery who are not nearly as focused on food! With Luke's college applications well underway, we are so excited about his future and relishing each and every moment of our time together as a family.

The other major theme of 2010 has been physical fitness and health. Life threw the Van Houtens several curve balls, as both Avery and Luke sustained major knee injuries playing club and high school soccer. While Luke recovered with intensive physical therapy and subsequent weight training, Avery required ligament replacement surgery that occurred on August 10. Luke is fully recovered and is once again playing club soccer. His high school season is just around the corner, and Luke will once again be team captain. Avery continues to recover and has begun her weight and strength training program anticipating her return to her club team in early 2011. Both kids are working hard at school and keeping Steve and Michele laughing with their sibling antics.

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**“We tend to forget that happiness doesn’t come as a result of getting something we don’t have, but rather of recognizing and appreciating what we do have.”**

**-Frederick Keonig**

Steve has been a real inspiration to the entire family as he has worked out for well over two years now with Cle, our family’s amazing trainer. We are all so proud of him! Watching Steve play piano last night at a neighborhood Halloween party reminded all of us that he should get back to tickling the ivories which he loves to do. Michele continues to enjoy her “retirement” as the Van Houten family chief cook and bottle washer, college advisor, science fair monitor, team mom and volunteer.

On July 14, Steve and Michele celebrated their 20<sup>th</sup> anniversary and decided to renew that contract! We are so thankful to God for the blessings and challenges that come with family life. Each and every day is filled to the brim with living! During this official time of gratefulness and Thanksgiving, we wish you and your family the gift of precious time together.

### **Lou Oberman**

For Lou, it’s been a year of recovery and joy following a tragic 2009. He has a new love in his life, Carol Fink, whom he met playing golf. They have taken a number of trips including San Francisco, Philadelphia, New York, Washington, D.C., a Caribbean cruise and recently returned from two weeks in Italy.

Lou has also been assisting his youngest son with a new business he started following the family’s move back to San Diego. One of the benefits is having his 11-year-old granddaughter close by and watching her soccer games. Lou’s other son lives with his wife and three children in Aliso Viejo, and Lou’s daughter resides in Los Angeles with her 22-year-old daughter who attends college and is also working.

Lou remains active in his Rotary Club, enjoying the grandchildren, listening to classical music, partaking in the many San Diego theatres and his greatest joy, being on the golf course.

### **Brian Field**

As 2010 comes to a close, the Field family has had a chance to reflect on another healthy and happy year. There are many moving parts...but that’s life with two toddlers!

Brian’s wife, Daniella, started back into her full-time teaching position with La Jolla Country Day school. Her down time is minimal as her classroom and her boys keep her on the move.....constantly! Although she misses spending the majority of her time with her sons, she absolutely enjoys her career.

Owen is now 3 ½ and is growing up fast! He now rides to school each morning with Daniella singing songs and asking questions about everything under the sun. Owen has certainly enjoyed the school setting and structure, especially the days when he is “star helper” and able to take part in the updated version of “show and tell,” now called “secret share.” Stay tuned for more on Owen moving into kindergarten next year.

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**“There is no sincerer  
love than the love of  
food.”**

**-George Bernard  
Shaw**



James (affectionately nicknamed Boo Boo) is now 18 months. He is blossoming into a full-fledged toddler complete with running around the house, riding big-wheels, and learning how to share with his brother. The Field family warmly refers to James as “controlled chaos” as evidenced by the amount of toys on the ground wherever he is. James is a bundle of energy, smiles and a loving personality. James will stay home for another few years with his grandparents, asking questions and learning the ways of childhood.

Brian is now in his fifth year with Lifetime Financial. The time has seemed to fly by. He enjoys his life’s work with the practice, complete with the challenges, peaks and valleys, bumps and bruises. His learning curve has been exponential, and he looks forward to his continued education in the financial planning business. When Brian is not working on managing portfolios, he enjoys his time with the boys, the infrequent quiet dinners with Daniella and the sporadic golf outings.

### **Leah Beltran**

Leah and Rafael started 2010 with a bang by celebrating Rafael’s passing of the fourth and last portion of the CPA exam. Finally, a year without non-stop studying. Although, he has recently brought up that he foresees an MBA in the near future, so here we go again! Since this past summer was an odd, gloomy one for San Diego, Leah and Rafael took off for sunny Palm Springs and Las Vegas quite a bit to get some sunshine and relaxation by the pool. They are excited that fall is finally here, which means football season and attending San Diego Charger games. At press time, the Chargers are off to a pretty bad (and embarrassing) start, but Leah and Rafael will continue to support their team and hope for the best!

### **Corey Solorzano**

Corey has had a tremendous time since the last installment of this newsletter. Notably, he moved from Oceanside to Solana Beach. He has also expanded his travels by heading to Boston, Las Vegas, New York City and Sioux City. Corey’s family in Oceanside adopted a new puppy. He was found wandering the streets. For all intents and purposes, he appears to be a mutt and was shy at first, but soon became very friendly. No signs were posted looking for him, so he was kept; and after vigorous debate, has been named Jasper. He is truly a sweet bundle of joy. It is quite amusing to watch him interact with our Ragdoll kitten, Shiloh. Jasper also enjoys playing with the local dogs at the park and looks like he’s flying through the air when he runs. He is very photogenic, loves chew toys and stealing BBQ chicken. Health wise, Corey appears to be fantastic, but would like to lose 10 pounds in 2011. He still loves eating, the Padres and the Chargers.

### **Spencer Johnston**

2010 has been a busy and fun-filled year for Spencer and his family. Early in the year, his family’s 2002 Chrysler Sebring started to have problems. With the

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**“I would rather be able to appreciate things I cannot have than to have things I am not able to appreciate.”**

**-Elbert Hubbard**

help of a family member who works for Mazda, Spencer was able to nail a great price on a 2009 Mazda5. Shortly after getting his new vehicle, Spencer and family hit the road for a week-long vacation with extended family at Camarillo State Beach. Being one of seven kids, Spencer was around plenty of family. In July, Spencer finished his series 7 license test, which allows him to assist Steve and Brian when trades need to be done.

Spencer just celebrated his eighth anniversary with his lovely wife, Jamie. They enjoy watching their two kids, Rachel and Sean, grow and cause all sorts of trouble. Rachel is now in first grade and reads like a champion. Sean will be 18 months a few days before Thanksgiving. He loves to run and climb on everything. Occasionally, he enjoys listening to his sister read books to him. Rachel and Sean are good friends and are extremely cute kids. Between work, family and church duties, Spencer enjoys squeezing in a round of golf.

### **Ken Conway**

Over the past year, Ken and Jen have enjoyed quite a bit of traveling. They went to San Francisco for the first time in June. In July, Ken went on a road trip with some friends traveling by RV to Lake Havasu, Grand Canyon, Hoover Dam, Lake Mead and Laughlin before ending in Las Vegas. Ken and Jen just returned from a trip to St. Thomas, one of the U.S. Virgin Islands. St. Thomas was their favorite trip which included a visit to the world-famous Trunk Bay beach on St. John.

Ken and Jen’s dog, Charlie, a Labradoodle, has made a great addition to their home. Charlie’s favorite TV show is “The Dog Whisperer.” Also this year, Ken became a proud Uncle to baby Daniel, his brother’s new baby boy. Ken continues to teach Jazz piano part-time, and Jen plans to defend her dissertation and graduate from UCSD and CSUSM in the spring (their joint doctorate program).

### **Stephanie Peters**

2010 has been a very fun and busy year for the Peters family. Stephanie works in the office one day a week and the remainder at home. She spends most her time keeping up with her two kids, Grant and Lexie, and volunteering at their school. Grant is now seven and enjoying football. Lexie is now five and playing soccer. The Peters have enjoyed many great times together this year watching their kids grow and have made many great memories. She is looking forward to making many more in 2011.