

Thanksgiving Newsletter



Thanksgiving 2011



I am pleased to present to you our annual Thanksgiving update on the lives of our team members who serve you throughout the year. I am fortunate to have assembled such a talented and loyal group of people with a heart for service.

This past year we have experienced an assortment of many unexpected events. Unusual uncertainty is how Chairman Ben Bernanke recently expressed it. We are going through major global realignments that are remarkably complex. Global markets are undergoing profound changes that have caused unprecedented volatility of investment accounts. This is uncomfortable and often confusing.

Accepting the futility of attempting to control the things that are out of our control, our firm has strived to properly execute the things we can control. Our Lifetime team works diligently to provide our clients the very best service. High tech and high touch is in our blood.

It is with mixed emotions that I am announcing the retirement of my longtime partner and friend, Lou Oberman. Lou and I have worked closely over the past 20 years to build a premier financial planning firm. Lou's good nature, intelligence, and humor will be missed. We wish him the very best as he begins his official retirement January 2012.

On this Thanksgiving, share your table and your heart. We wish you and your family a blessed Thanksgiving and our warmest wishes for good health and continued prosperity in the coming year. Thank you for your partnership with us.

Warm regards,

Steve Van Houten, CFP®

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THE VAN HOUTEN FAMILY

When we look back, 2011 will be remembered as a very precious year in the life of the Van Houten family. It was a year of many celebrations, transitions and a preparation for our future.

After an extensive search and many family college trips, Luke decided on Boston College and the Carroll School of Management. To be certain Luke understood what he was signing up for, we made a mid-January trip to a post-blizzard Boston! It was a magical time as we tromped through the snow in sub- zero temps experiencing a world very different from San Diego. Luke confirmed his BC decision and we spent the rest of the year valuing each and every moment a little more, knowing that our day to day family life would be changing.



Athletics were once again a major part of our year as Luke's high school soccer team won the CIF Championship and Avery successfully completed physical therapy and made her way back to the soccer field with her club team following her August 2010 knee surgery. Avery's middle school basketball team won their league championship and watching her run up and down that court was a real blessing for us all. Luke continues to play intramural soccer at college and Avery is getting ready for high school soccer following the completion of her club season. Sports truly are a training ground for team work, overcoming adversity and perseverance and we are so proud of both kids.

Graduations clearly mark a time of transition and we experienced two of them this spring. Avery's graduation from The Rhoades School marked the completion of 13 years at that excellent institution for the Van Houten family. They were 13 years filled with wonderful teachers, friends, events and memories we will always treasure. Luke's graduation from Santa Fe Christian was an exceptional event when we celebrated the accomplishments of Luke and all his friends as they marked the end of this very special time in their lives. We have no doubt that many of his friendships will last a lifetime.

2011 found us gathering with family and friends celebrating Steve's mother Gen's 80th birthday and Ohio cousins Nicole and Travis' college graduations. Our annual trek to Bass Lake with the Dutra family was as always, filled with lots of joy



“Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos into order, confusion into clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.”

—Melody Beattie





“Feeling gratitude and not expressing it is like wrapping a present and not giving it.”

–William Arthur Ward

and laughter. We said a sad farewell to 17 year old Charles the cat whom we loved dearly and still miss so much. Michele is enjoying her career as Chief Operating Officer of the Van Houten family as well as volunteering for Avery’s school, sports team and National Charity League.

Steve continues to work harder than anybody we know because he takes the responsibility of managing the dreams and futures of the Lifetime Financial families he serves very seriously. Working out with his trainer Cle keeps Steve in shape to stay on top of his game to serve his clients, family and community. Together, we have savored the events of this transitional year counting our blessings. They are many.



LOU OBERMAN

Lou and Carol spent much of the year visiting many of the fine theaters in San Diego enjoying the Opera, the San Diego Symphony, as well as various dramatic, comedy and musical performances. They love the diversity offered by the many theater venues in the San Diego area. Additionally, they took two trips to the Washington, DC area to visit relatives and enjoy sightseeing activities.

The big news will be Lou’s retirement on December 28th, his 80th birthday. After over 50 years in the financial services in both New York City and southern California, he and Carol plan to travel, spend time with their families, play more golf and volunteer for local causes.

Lou’s first post retirement commitment will be as Chairman of a charitable project basketball show sponsored by his Rotary Club to benefit two local non-profit organizations in May 2012. Lou has arranged for the Harlem Ambassadors to play a local team of players, officials and celebrities to raise well needed funds for both beneficiaries.



Carol & Lou



Owen & James Field

"Not what we say about our blessings, but how we use them, is the true measure of our thanksgiving."

--W.T. Purkiser



Leah & Rafael

BRIAN FIELD

With 2011 almost in the books the Field family is happy to report another successful, fun-filled, and exciting year with the boys, both of whom are quickly growing---where does the time go?

Brian's wife Daniella continues her career teaching 3rd grade at La Jolla Country Day. This will be her 11th year with the school and she will soon see her first "graduating" class (Daniella started teaching kindergarten back in 2001). She is thankful for the opportunity to work in a career she loves and hopes to continue with Country Day until both boys have graduated (which at the pace life is going will be in no time).

Owen turned 4 back in May and is now in "pre-k" at La Jolla Country Day. He hitches a ride to school with Daniella each day where he chats constantly in the back seat. I will tell you, the questions he asks are getting tougher. What happened to the questions about "the moon" or the "morning fog"? These have been replaced by music questions, questions about sign language, and words in Spanish. Owen is looking forward to kindergarten next year when James will also attend Country Day.

James turned 2 back in April---but he thinks he's 7. Believe it or not, James mastered riding a bike this past summer....which scared the "you know what" out of Brian and Daniella. Thank goodness for helmets! James also started nursery school this year. He loves his time there playing with his toddler friends and learning the confines and structure of a school setting. Next year James is set to attend Country Day with Owen. We are not sure if Daniella is looking forward to the driving duties...time will tell.

Brian has celebrated his sixth year with Lifetime Financial Advisors, Inc. And what a six years it has been! The day to day learning experience has been priceless. Brian continues to enjoy his life's work with the practice and looks forward to increasing his knowledge and expertise within the financial planning field. When not at the office, Brian can be found playing with his boys, enjoying the occasional round of golf, and trying to fit in a quiet dinner with Daniella.

LEAH BELTRAN

The big trip for Leah and Rafael this year was spending a week in August at Lake Almanor with Leah's parents, sisters, brother-in-law and cousin. Lake Almanor, which is in northern California, is where Leah's family has spent summer and winter vacations since her grandparents built the house on the Peninsula in 1976. But, it's been six years since Leah has been, so she was excited to go and to show Rafael the place where her fondest childhood memories occurred. Against Leah's wishes, they all decided to make the long drive instead of taking a short flight to Reno and then driving 2 hours. It was a 10+ hour drive and felt much longer than she remembered as a child! Everyone agreed that next time paying for a flight would be worth it. Once they arrived, however, they spent the whole week



wakeboarding, boating, jet skiing, and going on “booze cruises” each night on the patio boat. Cell phone service was scarce, but they actually enjoyed leaving their cell phones in the house all day and not being constantly “connected”.

The remainder of 2011 will be spent watching football and celebrating the holidays with family. Rafael continues to run and is looking forward to his second half-marathon this year. He completed the OC Half-Marathon in Newport Beach last May, and will be running the Las Vegas Half-Marathon in December. Leah will be starting her fifth year at Lifetime Financial Advisors, Inc. on January 1st. She continues to enjoy the unique characteristics of her predominately-male co-workers.

COREY SOLORZANO

During 2011 Corey continued to work out at the gym at a feverish pace. Unfortunately, he is not losing much weight. Corey continues to enjoy spending time with his dog, Jasper and cat, Shiloh. Even though they live at his parents’ house he still manages to see them at least once a week. Corey and his girlfriend Victoria traveled to Orlando, Florida this summer and spent a few days traipsing about the Walt Disney World Resort. They stayed at the Dolphin Hotel. In case you didn’t know, there are four major theme parks on the Disney Campus. Corey enjoyed Epcot most of all. After Orlando they rented a car and drove north to Pawley’s Island, South Carolina where they stayed at a wonderful beach house. Corey enjoyed swimming because the water temperature was 80 degrees. He was lucky he didn’t get stung by a jellyfish and laughed when an annoying little boy was stung. On their way to South Carolina they stopped in Savannah, Georgia for four hours. They wish they would have been able to spend the night in Savannah due to the lively atmosphere on the water front.



Spencer, Sean, Rachel & Jamie

SPENCER JOHNSTON

2011 has been just as busy as 2010 for the Johnston family. Their oldest child, Rachel, moved from 1st grade to 2nd grade. Her love for reading has only continued to grow. When she has down time from playing and homework, she can be found on her bed reading. She loves to read Judy B. Jones, Rainbow Night Fairies, and occupationally fit in Captain Underpants. Early in the year we put her in tennis lessons, and now she is singing in a children’s choir. She has performed at the Escondido Performing Arts Center and will have two more performances in November. Sean is 2 ½ years old and is busy mastering his language and throwing skills. He was able to turn the word Truck into a bad word for about three months. It was funny at first, but can get nerve-racking in the wrong situations. Also, he loves to throw stuff around the house and at anyone passing by. We feel it is his way of expressing his love to us. Otherwise, he is a wonderful and sweet boy.

Spencer and Jamie are expecting a little girl, their third child, in early January. Rachel couldn’t be more excited to have another girl in the house. She



Brock

wants to name the baby Rose. Life is good in the Johnston home and will be even better when their little girl arrives. Besides sleepless nights, 2012 is looking to be a good year.

BROCK ALLMARAS

2011 has been a very productive year for Brock, as he became an employee with Lifetime Financial Advisors, Inc. in December of 2010. He became full-time with LFA in April of this year, and also continues to tend bar a few nights a week at a local sports bar here in Encinitas. Brock enjoys working both jobs, and sees it as a great opportunity for him to save a little while paying the remainder of his student loans. After being here for almost a year, Brock plans to begin studying for the Series 7 and Series 63 exams to further his knowledge and future in the financial industry.

Brock also enjoys keeping active in his spare time, as he has played sports his entire life. Brock currently plays on two softball teams, one of which is undefeated going into the playoffs. He has been playing baseball/softball consistently since he was old enough to swing a bat. He also enjoys going to the gym, playing tennis, watching sports (Chargers/Padres), and recently "attempting" to golf. Brock plans on remaining active and setting new goals for himself in the future.



Ken & Jenna

KEN CONWAY

Ken and Jenna have had an exciting year. Jenna completed her doctorate in Educational Leadership from UCSD. She also started a new job as Vice Principal for the School of Creative and Performing Arts in San Diego. She is very excited to be in this new role, despite the challenges the schools face with budget cutbacks.

Ken and Jenna plan to visit his Mom over Christmas in Holiday, Florida where she has recently moved. They expect to get a ride in her new boat through the river ways which ultimately connect to the Gulf of Mexico. The waterways have great fishing, islands, and places to dock for a quick lunch. Ken continues to teach piano part-time and is having a Christmas Concert the second week of December. Since they are both originally from Chicago, they are traveling back to see the San Diego Chargers play the Chicago Bears during Thanksgiving. Jenna will be wearing her Bears gear and Ken will be supporting the Chargers.





Lexie & Grant Peters



STEPHANIE PETERS

2011 has been a great year full of happiness and great memories. 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 and volunteering in the PTA at their school. Grant is now 8 and in the 3rd grade. He loves school and enjoys playing football. Lexie is 6 and in the 1st grade. She also loves school and has really made some great friends this year. She really likes taking gymnastics after school. The Peters have enjoyed many great times together this year with sports, traveling and camping. They have learned that keeping up with an 8 and 6 year old keep them every busy. 2011 has come and gone so fast. Stephanie and Spencer spend a great deal of time watching their kids grow and learn, and they are enjoying this precious time together. Stephanie is looking forward to another fun and busy year with friends and family.

Happy Thanksgiving!