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**Doing all
the things
other
advisors
forget to
do.™**



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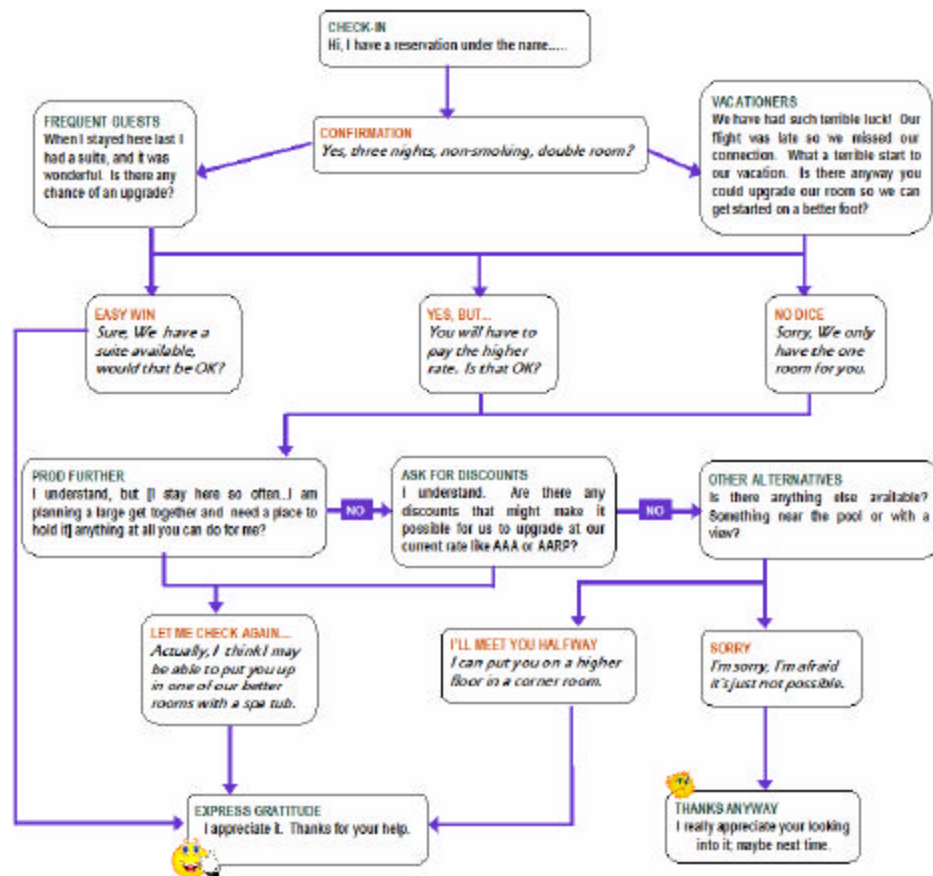
"We do all the things other advisors forget to do"™

Hey! It never hurts to ask... "What about an upgrade?"

I hope this finds you well. My family and I were blessed with fun, food and fond memories this past holiday season, I hope yours was memorable also. I know you may be traveling this upcoming year so I thought I would throw you a few hints that I've picked up over the years on getting upgraded hotel rooms.

May I have the President's Suite?

Getting an upgrade when at a hotel may be as simple as providing a smile and a reason. If you are a frequent visitor of the hotel chain mention it...If you are thinking of coming back to the hotel mention it...If you've had bad luck so far with your traveling mention it...If you are going to be planning a big event soon, such as a wedding...mention it. And then, be polite but be persistent. If you just persist a tiny bit and they have a better room, they will put you in it (it doesn't cost them a cent.) Here's an example:



A Note from Donald O'Connor, MA, abd Ph.D

You know, putting on a smile and being persistent doesn't just work for hotels, it works on all sorts of things. Try it next time you are speaking with the ticket agent at the airport. Try it with your dry cleaners. Try it with your bank for free check blanks or safety deposit box. Smile and ask, you will be surprised at what it will yield for you.

Now I would like to give you a smile and ask, is there anything you need? Is there somebody you know that could benefit from our retirement planning expertise, say someone who has recently retired or changed jobs? If so, please let us know. We are at your service.

And.....HAVE A HAPPY NEW YEAR!

Sincerely,



Donald O'Connor, MA, ^{abd} Ph.D

Bubba's Chargrilled Oysters

Recipe courtesy Uncle Bubba's Oyster House



1 pound butter
1 teaspoon garlic powder, or 2 teaspoons fresh minced garlic
12 fresh oysters on the half-shell
Freshly grated Parmesan
French bread, or breadsticks, for serving
Preheat a charcoal grill.

Put the butter in a pot on high heat and bring to a boil. Make clarified butter by scooping all of the foam that rises to the top and discarding it. Add garlic powder or fresh garlic to the butter.

Put oysters on an open flame grill and sprinkle Parmesan over top, making sure not to completely cover the oysters. Let them cook until the cheese starts to brown, about 2 to 3 minutes. Then drizzle the garlic butter generously over the oyster, cook another 1 to 2 minutes and remove from heat. Serve immediately with extra butter, if desired, and with bread or breadsticks.