

Financially Speaking
With Trisha Arndt, CFP®

Giving that Warms the Heart

Congratulations Verona!

I saw a news story last night about the start of the Salvation Army's annual bell ringing campaign. It mentioned that the highest donation total for any kettle in the area last year was achieved at Miller and Sons here in Verona. That is a pretty impressive statistic – and one that we should all feel proud to have been a part of. Despite the state of the economy a year ago people in Verona dug deep and gave generously to help others. It is that sense of community and deep compassion that drew me to Verona a few years ago and continues to make me proud to be part of the business community here.

As the 2009 holiday gift giving season kicks off I find myself feeling especially thankful for all of the blessings in my life. Where last year I, like many of us, was consumed by all of the negative headlines and freefalling stock prices, this year I am determined to truly live the Christmas spirit. Like Ebenezer Scrooge emerging from his night of hauntings I find myself wishing to give to all of those around me in need so that they too can enjoy the holidays with their families.

Unfortunately, I don't have the same type of budget as good old Ebenezer so I have to find more creative ways to give.

I'll start, of course, with helping to ring the bells for the Salvation Army. Last year my then four year old son and I spent a few wonderful hours at Miller's ringing the bell and basking in the generosity and good will of the people who shop there. It was a wonderful experience for both of us and one that will be an annual tradition for both of my sons.

If you have a couple of hours that you could spare to ring the bell to help out those in need please visit the volunteer web site at www.ringbells.org.

There are lots of other wonderful organizations that help people in our community all through the year that would really appreciate the gift of your time. If you're not sure where to start finding an opportunity consider contacting a local church or the Verona Chamber of Commerce and asking for ideas. They are often involved in a number of charitable organizations and could likely point you toward one that would fit your interests and values.

To try and make charitable work relatable to my children I try to frame everything in terms of helping little boys and girls who "don't have many things". My son enthusiastically rang the bell for those boys and girls last year and this year we plan to take it a step further.

Like so many households in America, mine has a toy problem. Despite my protestations that it would never happen in my house and the best efforts of both my husband and I, my kids have more toys than they can possibly play with. Between doting family members and generous friends they get a lot of gifts - and of course Santa does contribute to the problem.

Before the holidays bring another influx of presents we've decided to spend the weekend with our boys going through every toy in the house and giving everything we don't play with to families with children who aren't as fortunate. If I can make just one small child happy on Christmas morning then it is more than worth the effort.

While many organizations don't accept used toys there are some locally based groups that do, as well as opportunities to give directly to families in need. By calling my church I found a wonderful group that works with at risk families to prevent child abuse that was thrilled at the idea of getting some toys in time for the holidays.

In addition to toys there is a need for all types of clothing and household goods for a number of different organizations. Look around your home – do you have things that you just don't use but that others may have a need for? Consider donating them.

As you celebrate the upcoming Thanksgiving holiday remember to take time to think about those that don't have as much to be thankful for. Even if you can't afford to donate monetarily you can still give something of value – and those will be the gifts that warm your heart the most this holiday season.

Have a financial question or a topic that you'd like to see a column on? Email me at Trisha@wealthstrategies.biz.

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