



HANSEN'S
ADVISORY SERVICES, INC.

"Investing in companies that give a hoot"

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Increasing Your Holiday Confidence

The Gift that Keeps on Giving

Eating organic, local, nutritious food regularly is a way of giving your body and mind the clearest path to wellness. It is a cycle of giving. The body and mind need recurring nutrients which in turn make us feel continually healthy.

You could also look at investing as having the ability to keep on giving through the periodic building of shares in your account. When a stock pays dividends, you have the choice of having those dividends reinvested by buying more shares of that company's stock. The more shares you have the more value you have in that investment. Mutual funds can have stocks and/or bonds in their portfolio which pay dividends. This repeated increase in the number of shares of your mutual fund, may in turn, make your investment more healthy. The more shares you have to multiply times the share price, the higher your asset value.

Giving can be such fun!! Many of us love fun, especially during the holiday season. Remembering years past, the visions of strolling or hurried shopping to buy just the right gift, wrapping presents, seeing them displayed and watching the wide-eyed recipients when they open them was such a delight.

Then the after season, bills blues became a reality. Now—it seems perfectly logical that boxes wrapped with inexpensive items or fewer items would have had the same effect for the receivers and the budget would not have suffered. If—starting right now, rather than realizing this fact later, presents were given according to the immediate ability to pay, a definite confidence could be building about the capability to manage money.

All around us there are material things we or someone in our household coveted at one time and are clutter to us presently. Our purchases could have been only ones that could be recycled, were aesthetically pleasing, used for many

years, and allowed our space to be free of extraneous possessions causing muddled planning.

Giving less through the years may actually be giving more! We would be giving ourselves more savings, lessons to those around us about thoughtful gifting, less stress at holiday time, and the facility to be present in interactions with friends and family.

Lessons are learned from past experiences. Sometimes we think of it as failure and most often it is a step to growth. When we

take away some of our habits of thinking, we can exchange those thoughts for ones that make our life more pleasing. Since giving is a personal pleasure, we need to ask a question about our gift. Is it something that gives us confidence or are we giving because we think we will look better from someone else's perspective? Thoughtful, affordable gifts equal more gifting pleasure.

Confidence at its depth is bred from the values within us and not from the perceptions of others.

**Giving sensibly
creates confidence.**

"Nobody can make you feel inferior without your consent."

Eleanor Roosevelt



Did You Know?

Jackson Hole, WY has taken a small, unused plot of ground and turned it into something special—a 30' vertical greenhouse. Verticalharvest.org tells you about the multifaceted plans. It has the potential to: Provide year-round crop production of fresh, vitamin nutrient food locally, increase yield when compared to traditional farming, avoid weather-related crop failures due to droughts, floods, and pests, add energy back to the grid via renewable energy sources, decrease the amount of water used for crop production and convert underutilized properties into food production centers. The employees will be mostly adults with developmental disabilities and will be partnered with mentors.

While visiting your post office this season, you may want to ask if they are offering a special premium-priced stamp which will contribute to funding projects supported by the Multi-national Species Fund. The stamps will be available for a minimum of 5 years and the premium you pay will go directly to this fund. Many species are threatened or near extinction and this particular effort is directed specifically to generate funds for rhinos, tigers, elephants, great apes and marine turtles. At this time the bill has passed the House and is going before the Senate. The premium Breast Cancer stamp, issued in 1998, has raised more than 70 million dollars for research. Let's hope this one is equally successful in helping to keep the delicate balance of nature.

*"In the middle of any difficulty
lies an opportunity."
Albert Einstein*

Fair News of Fair Trade

It's always best to focus on things to feel good about during the holiday season—and to share these with others can make us feel even better! Here's some recent good news from the Fair Trade industry worth sharing – and some ideas on how we may join the momentum and involve ourselves to continue making a difference while doing what we are already likely to be doing during the holidays: shopping, giving gifts, and getting together with friends and loved ones.

First, the good news – SPINS, the first company to offer sales data of Natural Products to the industry, reported in October that sales of Fair Trade Certified™ items at grocery stores are up by 30 percent this year, to \$140 million. Also, Fair Trade USA announces many major name brand product ice creams, teas and coffees we already know and love are expanding their lines of Fair Trade Certified™ products, some even committing to have all of their products certified in the near future. This voting with dollars meant, in 2009, more than \$48 million additional income and funding was available for education, health care, clean water and other vital services for more than 1.2 million people in Fair Trade Communities worldwide. You can visit <http://>

fairtradeusa.org for more information.

You can be part of a Green America project to help "Fair Trade" your own supermarket, if you go to <http://www.fairtradeyoursupermarket.org/> for kits, information and ideas. Order a kit, and you'll get comment cards that you can place on the shelves or produce counters, letting your store (and other shoppers) see your approval for items which are Fair Trade™ or, telling them "I would buy this . . . if it were Fair Trade."

For more ideas on promoting fair trade, or online gift ideas, consider visiting Global Exchange's Blog, Shop Fair, Give Fair at <http://www.globalexchange.org/blogs/fairtrade/2010/11/03/shop-fair-give-fair/> Here, you'll find links to many gifts ideas, as well as ideas such as Hosting a Fair Trade Home Party, suggesting your office choose Fair Trade for its Corporate Gifts, or preparing a Fair Trade dish for a holiday gathering. All of these ideas and more information can be found at www.fairtradefederation.org and www.fairtrade.us.

It can be that easy to share Fair Trade news this season and make a positive change in the world – and isn't that something to feel good about?



HAS News

We have a new website at www.hansensadvisory.com. The goals of the new website are to make sure you find it useful and enjoyable to visit. We are striving for it to be pleasing to the eye, educational, easy to navigate, and valuable to you and others who are interested in financial planning and sustainable investing.

Also, we hope this will be a place you send friends and/or family. This site may help them know whether they would be interested in the types of conversations and planning you discuss at Hansen's Advisory Services, Inc.

In January, we will be seeking someone who fits our criteria (on website) to rent office space.