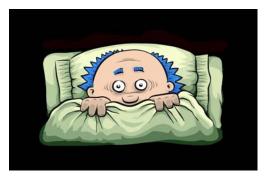
Dear Friends and Clients,

I trust 2009 went out as a good year for you and 2010 will be the same – or better! In our June newsletter, I quoted Charles Dickens "These are the best of times and the worst of times". But who would have thought we'd still be referencing this?

Being in real estate, I've seen this past year how the economy has devastated families, especially when it has involved the loss of the family home. Wall Street seems to be doing great, but Main Street for many is suffering.

I've seen the stark contrast between worry – *and hope*. Hope in the pleasure of seeing first time home buyers move into "their" own home – hope and excitement for the future.



Although many associate these challenging times with the financial economy, we also know many are concerned about relationships, health or job security. Sometimes we can be very concerned to the point of deep worry, and not really be aware of how it consumes us and holds us.

Several Saturdays ago, I was with a group of 28 women for the day. We were talking about his very thing of what is worry and how to deal with it. Many have heard the old story about the rocking chair and worry – you're sure busy going back and

forth, but you don't get anywhere!

I've reflected that a component part of worry is hope. The Hebrew language has a word Tikvah (pronounced teekvah) meaning hope. But it's symbolized by a short string, cord or rope – *something to hang on to!* 



Someone also shared that another component of worry is gratefulness. I just finished reading a book called The Holy Wild by Mark Buchanan. He tells of being in a small village in Uganda (and having a bad attitude!) when he met a woman who was so excited – because she finally got a pair of shoes!

This touched home with me. I have so much.



Worry and hope. Easy to write about – but so profound to understand and carry out!

With Valentine's coming up this weekend, I'm trying to be aware and grateful for all I have – the love of friends and family, and my relationships with you over the years in real estate – and Tikvah for 2010!

lestie Nelson