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November 07, 2008

Dear Reader:

For me, Thanksgiving is "it" of all the holidays in the year. This one has to be my favorite for a number of reasons. It is a time to get together with family and friends, and enjoy the camaraderie, and of course, the great food as well.

This year, it is easy to be more cynical and less than thankful given the economy, the poor markets, political uncertainty, rising cost of living, and dropping real estate values. But, before you succumb to all those negative thoughts, please take a moment to think of all the good you have experienced this year. Be thankful for our great country, our military who keep us safe, heat to keep us warm, and food to nourish our body.

Please take the time to remember those less fortunate. Did you know...

...83% of the world does not have safe drinking water? ...  
and  
...50% of the world's population is malnourished?

Please see the attached flier for how we are hoping to help folks right in our backyard. We are excited to join forces with the Blue Ridge Area Food Bank. We have pledged to fight hunger by matching any donation that we receive. Help us help them!

In the past years, I have shared with you ideas to help us all focus on being thankful. Some of you may remember "the three kernels of corn." (Give each person 3 kernels of corn at the Thanksgiving table. Share 3 things you are thankful for with the other people at the table.) As for me, I am thankful for you! Without you, Scovan Financial would not be here. Thanks to each and every one of you for all of the trust and confidence you have place in me and my team.

Happy Holidays to you all!

Sincerely,



Scott A. Koehn  
Financial Advisor, RJFS  
Registered Principal, RJFS

**Scovan Financial Services would like to ask your help in aiding the Blue Ridge Area Food Bank this Holiday Season.**

Scovan Financial Services is willing to match any food donation that you bring to us before the end of the year. If you bring in 10 canned goods, we will add another 10 cans and donate to the Food Bank. If you make a cash donation, Scovan Financial will match that donation\*

(Scovan Financial will match up to \$1000.00 in total donations)

**Most needed items:**

Beef Stew	Peanut butter
Chili with Beans	100% Apple Juice, 4-6 oz boxes
Rice	100% Grape Juice, 4-6 oz boxes
Canned Tuna	100%Pineapple Juice, 4-6 oz boxes
Boxed Mac & Cheese	Grape Jelly
Dried Beans	Strawberry Jelly
Canned Corn	Canned Green Beans
Canned Peas	Pork & Beans
Chicken Noodle Soup	Cream of Mushroom Soup
Spaghetti Sauce	Pasta
Cereal	Cash Donations

The Blue Ridge Area Food Bank's Mission:

***“To reduce hunger through programs and partnerships which efficiently obtain and distribute nutritious food and other products to people in need.”***

**\$1.00=1 lb of food**

Donate at [www.scovanfinancial.com](http://www.scovanfinancial.com) or [www.brafb.org](http://www.brafb.org)

We will also have a box in the office to collect canned goods.

Thank you!

