



The Power of
Coffee

Is the Starbucks Brand Strong Because Their Coffee is *Soooo* Delicious?...



End of Year Financial
Clean Up

P2



Being Thankful,
Christmas in
Davidson and Our
Open House

P2



Interest & Dividends

By David Hedges, CWS

When is Coffee Not Just Coffee?

Well, I would venture to say, most of the time.

There's a very good reason why Starbucks has become the company that it is and I'm fairly certain that it's not the outstanding cup of coffee that they serve. Now before you disagree with me, I fully understand that if you are a coffee drinker, Starbucks may be your favorite and that's fine.

The point that I'm trying to make is that Starbucks and their people (Howard Schultz & Co.) have done a great job of creating an atmosphere and culture that people are attracted to. If you are a coffee drinker and even if you're not (I'll drink coffee occasionally, but I'm more of a green tea guy), there's a huge social factor that plays into why people enjoy walking into a Starbucks and it has to do with a certain vibe that exists.



Now aside from the atmosphere and vibe that you experience when you walk into a Starbucks, coffee itself has a reputation of bringing people together. Let's forget about Starbucks for a second and get back to when coffee is not just coffee.



Think about how many introductions that you and others have had to friends, clients, boyfriends, girlfriends, husbands, wives, business partners, etc. because of the proverbial cup of coffee over time.....

If someone has a business opportunity that they would like to tell you about, what do they ask you? Would you like to go have a cup of coffee? If one of your close friends has a problem that they would like to confide in you about, what do they ask you?..... You guessed it! Would you like to have a cup of coffee? And how about the date that's not really a date? You know, the

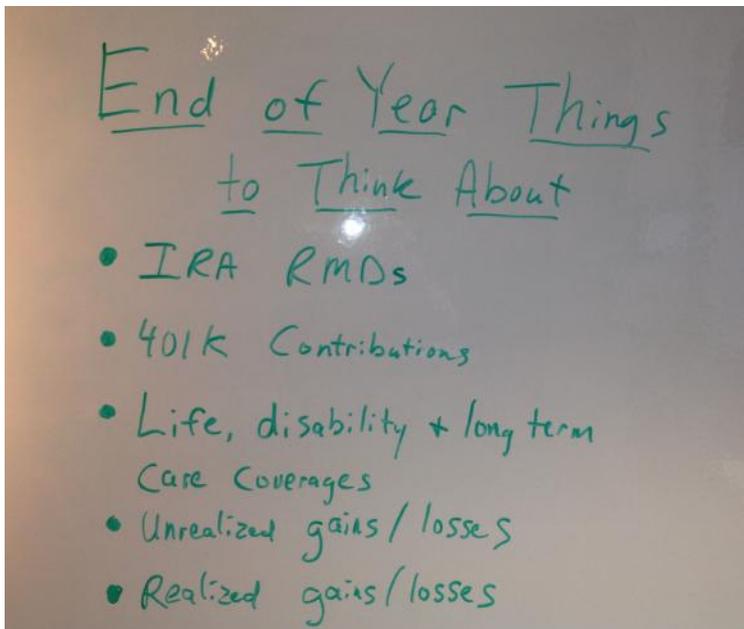
one that allows for a very *brief* meeting if need be! You know what I'm talking about :). The "low risk" intro that is about as casual as casual can be. The point I'm making is that a cup of coffee can lead to all kinds of neat stuff. New personal relationships, new business relationships, solving problems, creating opportunities, etc.

I personally can think of many friends and clients that I have due to just having a simple cup of coffee.

So, the next time someone invites you to go have a "cup of coffee", take the time if you can and you may be surprised by what comes of it!



Enjoy your November edition of Interest & Dividends!



The end of the calendar year is quickly approaching and with that comes a few items that deserve a little attention. I've listed a few of those above and this list is certainly not exhaustive.

The end of the year is a good time for you to at least start thinking about your financial situation and any adjustments that need to be made related to your money and insurance coverages. As you know, life is dynamic and with it comes constant change.

If I can be of help and service in any way, please call or email me and we'll take a look at your situation and how we may be able to improve upon the position that you are currently in.

I'll be available through the holiday season during regular business hours with the exception of Thanksgiving, Christmas and New Year's Day.



Just in case you're curious, here are a few Thanksgiving Day factoids. Here in the U.S., the modern Thanksgiving holiday tradition is commonly traced to a very poorly documented 1621 celebration at Plymouth which is the present-day Massachusetts. The 1621 Plymouth feast and thanksgiving was prompted by a good harvest.

It wasn't until the late 1660s that Thanksgiving became a regular affair in New England. The tradition continued until George Washington proclaimed the first nation-wide thanksgiving celebration in America on November 26, 1789. The tradition continues to this day.

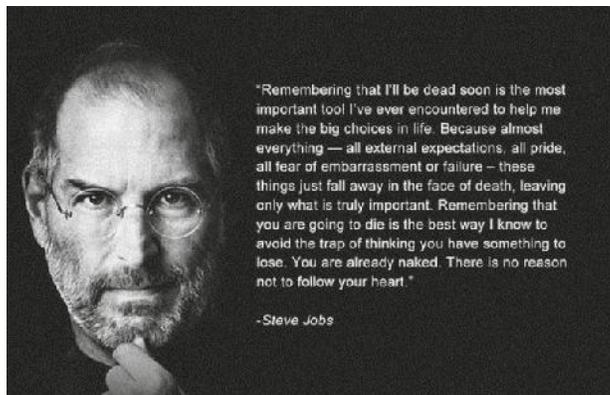
And with that, I hope that you and your family have a safe and happy Thanksgiving.



This year's Christmas in Davidson is just around the corner and continues to be one of Davidson's marquis events. You can find out more at www.christmasindavidson.com.



Our Bookman Bright Open House Event will be **Saturday, December 7th from 4pm—7pm at our offices which are located at 126 S. Main Street, Suite 2c Davidson, NC 28036.** There will be plenty of food and drink. If you have any questions about where to park, etc., please call me at the office. I hope to see you there!



I put the above quote in this issue because I've referred back to it myself a number of times. Not that I think that I'm going to "move on" anytime soon. It's just good food for thought. No matter what your age, health condition or what I refer to as your station in life, I think that it says all that needs to be said. Cheers Mr. Jobs :)

You may find it helpful just as I have :).



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