

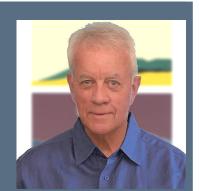
## A moment to reflect at this holiday time

This holiday time is significant for people involved in certain spiritual practices, and not so much for other people. But for many people, regardless of religious or spiritual persuasion, it is also a time of coming together for family and friends. That makes it a time for remembering what is really important, which includes remembering that the situations we consider to be problems are transient and are able to be handled in one way or another. In some spiritual practices, this season is a time of hope, of celebrating a new beginning. I don't think it's a stretch to say that, often, situations we face as problems turn out later to be the platforms for new beginnings in our lives

Here's to new beginnings in 2013!



Malcolm Ruthven
Attorney at Law
San Francisco Bay Area
415.342.4666 Fax 415.869.6645
mruthven@mruthvenlaw.com
www.ca-bklaw



Click <u>bankruptcy</u> for more information from <u>Malcolm Ruthven</u>