

December 2010

Dear Clients and Friends:

My gosh, those Chargers! They just squashed Indianapolis, which puts us on a winning record and this team looks like the real deal for a Super Bowl run.

What's the basis for their success? First of all, they have a long-term strategy and they've stuck to it. They have passing plays and running plays. If you wanted, you could just do one or the other. All passing, or all running. But if you run the ball some of the time, it sets up your passing game, and vice-versa. The Chargers have Phillip Rivers, the number one passing quarterback in the NFL, but with our strong running game against the Colts, we showed a balanced attack. After the game, Coach Norv Turner explained his winning strategy, "We never put all our eggs in one basket."

Since he came on board as the head coach in 2007, Norv has also worked hard on risk management. In the NFL, that means you don't turn the ball over. We had a tough time with this early in the season, but he's been drilling our offense to avoid fumbles and interceptions, and our special teams aren't letting the other guys run kickoffs back for a touchdown anymore. We're talking basic fundamentals, a road map for success.

A good coach, coupled with a balanced, long-term strategy and risk management is doing the trick for the San Diego Chargers. Go Chargers!

*Sorry .... I usually write a newsletter that has something to do with financial planning. Maybe next time.*

Regards,



Charles M. Shackelford