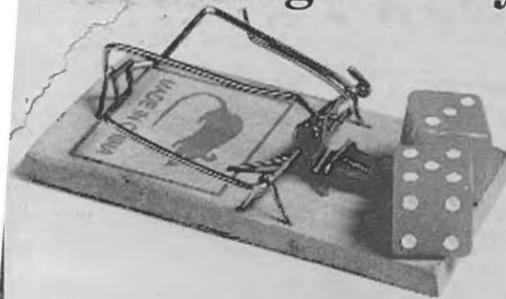


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Holiday Time... X'mas Time...

NOT THE TIME...

Driving downtown this morning staring at all the pretty holiday decorations sort of got me in the "mood" of this time of year, and more specifically, had me do a quick balance sheet of the almost year gone by, and I couldn't help but think how hard I've worked, how hard my family has worked, how hard my friends have worked, and how hard the general population at large works too.

We all bust our butts, at school, at work, at home, and earn a living in so many different ways. But what we all have in common (more that 98% of us, anyway) is that we get up early, stare at the 6 o'clock AM alarm clock, albeit still dark outside, put in a long, hard honest day, try and have some kind of life at night, and as Dolly Parton used to sing, "Working 9-5...what a way to make a living..."

How can we be so gullible, so short-sighted, so silly, as to waste our money, some 23 billion Canadian dollars annually in Canada, gambling?

People, WAKE UP please! We work hard, no? We work to save a bit for a rainy day, no? (Remember September's weather?) We work hard to put aside a few dollars for our children's education, no? We work hard just to keep up and pay the basic daily, weekly and monthly bills, no? We try and save for the odd vacation, no? And what about for our elusive retirement? We will all one day, hopefully, have a properly planned out retirement, no?

Howard Hughes had a great line where he said, "Money isn't impor-

tant, but it's a great way to keep score." It's not the actual dollar bills put away in the bank, or your savings stuffed in an old sock. It's what the comfort and security of the money gives to you.

To waste it, spend it, and throw it away on lottery tickets and/or gambling is shameful and potentially harmful. It's never the money you won that's the problem; it's the money you LOST. That's the money you want back, huh? It cannot happen. It won't happen. It never does.

I guess I am just getting a bit sentimental this time of year, realizing that so many family problems due to gambling could be, and could have been, avoided.

Money, at times, is evil. And when money is lost in such a nonchalant way such as with cards, dice, lottery tickets or such, it hurts to see. Gambling IS a dangerous pastime, at the best of times.

This time of year, let's give each other one of the best gifts possible. Responsibility. Security. Financial freedom to the best of your ability. Save. Put aside. Spend wisely and safely.

Santa Claus understands that this time of year can be, and should be, happy. Let's not disappoint the old bearded man.

For more information Howard P. Riback the Gaming/Gambling Specialist and Inspirational Speaker a.k.a. "The Cleaner" can be reached at: 514 659 5621 or howard@theribackgroup.com or view his website at www.theribackgroup.com .



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