

# BEACON INVESTMENT MANAGEMENT

## THE FRIDAY BRIEF

*Distributed to our clients and friends weekly*

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### A Happy New Year

If commodities were traded for black eyed peas, you can bet they would be setting price records about now. Black-eyed peas have long been associated with good luck, particularly in the South and given the bad luck we suffered this year, folks will likely be pulling out all the stops to ensure a better one in 2009. Should you add black-eyed peas to your investment planning?

We did a little research on the investment (good luck) appeal of black-eyed peas and found some interesting facts. Good luck traditions surrounding the black-eyed pea go back to the pharaohs and have roots in many parts of the world. But our interest is here in the good ole USA because our economy needs fixin' and fast.

The black-eyed pea has been a staple in the South for over 300 years. Early on it was feed for livestock (cowpeas) and for the slaves. It was also used to replenish nitrogen in the soil. But not until the 'War of Northern Aggression' (as my grandmother called it) did the pea gain so much prominence as a source of good fortune. One tradition centers around the 40-day siege of Vicksburg. As supplies ran out in the town and people suffered on the brink of starvation, they turned to black-eyed peas in desperation.

Another and more broadly based tradition features the pea's prominence as the only food crop left standing after General Sherman. Burning his way through the South, Sherman destroyed all cash and food crops in his path to bring the war to a faster conclusion. Not wanting to add more misery for the slaves or the livestock, he spared the feed crops. Thus, the humble black-eyed pea became a valuable source of nutrition during those difficult times and all southerners considered themselves fortunate to have them.

Through the years the peas have come to symbolize coins for prosperity. Some add a dime to the peas for an extra boost of luck. Greens were added to the menu as folding money. Toss in a little cornbread for the gold and you have the ingredients for a dawgoned prosperous New Year!

If this menu does not suit your palate, but you want to do your part for a better and more prosperous New Year, here are a few more good luck traditions, courtesy of The Press Enterprise PE.com. Cabbage is associated with wealth and prosperity. The word "cabbage" is also slang for money. In Germany, eating sauerkraut at New Year's is considered good luck. In China, a long noodle represents long life and eating them brings you a long life and good health. Don't cut them, though. You need to have those noodles make it into your mouth in one piece if you want good luck. Spring rolls, too, are considered good luck. In Italy, lentils are supposed to bring you good luck if eaten at New Year's. In some other parts of that country, eating risotto is considered to bring good fortune. In some countries, the circle is considered a symbol of good luck. A circle always comes back to the beginning, so to speak. In Holland, they eat doughnuts to bring good luck. In Spain (and other Latin countries), good luck is sure to come when you eat 12 grapes at the stroke of midnight on Dec. 31. In Germany and Austria, eating pork is good luck. According to the theory, pigs root forward, symbolizing forward movement in the New Year.

As we remember the challenges of 2008 we can't help but be overwhelmed by our many blessings too numerous to count. Despite the loss of trillions of dollars in wealth, we live in a country richly blessed with resources and opportunity. We thank God for it and know that it is and always has been in His sovereign hands. Whatever you eat for New Year's Day, remember where it really comes from and be thankful, as we are for you. Happy New Year.