If you want to know your past life, look into your present condition; if you want to know your future life, look at your present actions.
--Padmasambhava

The San Francisco Chronicle recently reported: "Across the country, major foundations are slashing their giving, because the stock market decline has sharply eroded their assets."

**Be The Change:**
During this holiday season, give to local non-profit organizations that may be affected by the economy.