



Every year, we expect certain things to happen around Thanksgiving. We expect the leaves to change colors. We expect to decorate our houses with pumpkins and cornucopias. We expect football on television. We expect to eat turkey and stuffing, potatoes and gravy. We expect our family to gather from near and far.

But the coronavirus pandemic – and all of 2020, really – has turned our expectations upside down. This year, many of us will not be able to see our parents, grandparents, or other relatives. Those who have lost their jobs may not have the means to enjoy the kind of feast we're accustomed to.

Most of us have never experienced a Thanksgiving like this one before. That's because most of us have never experienced a *year* like this.

And yet, it's precisely during a time like this that Thanksgiving becomes more important than ever. Because, it's when life takes certain things away that we realize what *truly* matters. When we learn to live without certain comforts, we learn what we *couldn't* live without. We learn what we really have to be thankful for.

let us tell you: There are *so* many things we are thankful for.

First and foremost, we're thankful for our family. Not being able to see certain loved ones as often makes us realize how much they mean to us. This year, we have treasured every email and letter, Zoom® session and phone call, more than ever before.

Second, we're thankful for the technology that enables us to connect with our families, even when we're hundreds of miles apart, or simply separated due to social distancing.

Third, we're thankful for our amazing team. Their dedication, professionalism, and attitude inspires us every day. When the markets were crashing, they were on the phones, working hard to reach every client we have. When the lockdowns started, they worked from home without skipping a beat, working to take care of you even while they took care of their own families. We do what we do because their hard work empowers us to.

Fourth, we're thankful for life's daily luxuries that we too often take for granted. Can you imagine going through this pandemic the way people would have hundreds of years ago? The pandemic has reminded us just how accustomed we are to always having food, always having water, always having power, always having shelter. In the 21st century, we have books and games and movies to keep our minds occupied. We have pets to keep us company. Let's face it, this pandemic has even reminded us how much we take toilet paper for granted. Toilet paper!

As difficult as it is to live with COVID-19, the modern world makes it easier than past generations could have imagined. And we're grateful for that.

Fifth, we're thankful for the men and women striving to end this pandemic. The doctors and nurses on the front lines, caring for the sick. They are *literally* putting their lives on the line, working from sunup till sundown. All to save lives and to reunite families. And let's not forget the scientists and researchers, racing against the clock to deliver the world a vaccine in record time. We could never do what they do. We're so thankful they're doing it.

Sixth, we're thankful for the members of our community who keep our community functioning. From teachers to police officers. From grocery store baggers to truckers. From utility technicians to sanitation workers. Many are working double shifts. Others have converted their offices into makeshift bedrooms. Too often, their work goes unnoticed and unsung. But they are considered essential workers for a reason – because none of us could live without them.

Finally, we're thankful for you. When the pandemic began, our team tried to reach as many clients as possible. Not just to talk about your investments, but to talk about *you*. To see how you and your family were doing. But very soon, we realized we didn't *have* to call each of our clients. That's because most of our clients were calling us! Not to ask about the markets. Not to ask about their money. But to ask about *us*. To check in on *us*. To express their appreciation for *us*.

There is never a day that goes by where we are not thankful for what we do – because of who we do it for.

This pandemic has changed so much. How we live, how we celebrate. But there are some things it *hasn't* changed. It hasn't changed what we care about. It hasn't changed who we love.

It hasn't changed how much we have to be thankful for.

On behalf of our entire team, we wish you and your family a safe and joyful holiday season. Happy Thanksgiving!

Sincerely,

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