



*“I may walk slowly, but I never walk backwards.”* – Abraham Lincoln

Happy New Year!

Every January, our minds drift to Lincoln’s quote above. That’s because this is the time when people set new goals for their lives. *I’m going to lose weight. I’m going to quit smoking. I’m going to learn the piano. I’m going to retire. I’m finally going to write that book.*

But we all know that, while goals are easy to set, they aren’t always easy to do. Life is constantly throwing obstacles in our way. Distractions and setbacks abound. Sometimes the road to our goals curves unexpectedly. Sometimes the climb gets too steep. Sometimes we get stuck in the mud.

When this inevitably happens to us – or, we should add, when it happens to our clients – we always try to remember Lincoln’s words. After all, *there* was a man who knew something about setbacks and obstacles. When he was 23, he tried his hand at business by opening a general store. It failed. Next, he ran his first political campaign for the Illinois General Assembly. He lost the election. A decade later, he campaigned for a seat in Congress – but couldn’t even get nominated. A decade after *that*, he ran for the Senate for the first time to no success. Then, in 1858, he ran one of the most famous political campaigns in history – most notable for his seven debates against rival Stephen Douglas – but *still* lost.

Of course, you know what happened next.

You see, amid all those setbacks, Lincoln also scored numerous victories. He eventually *did* get elected to the Illinois Assembly. He opened a successful law practice. He served one term in the House of Representatives. Sometimes, those victories were temporary. Sometimes, they were less grand than he hoped. Sometimes, they were mere steppingstones to what he really wanted.

The older we get, the more we realize how similar the road to *our* goals is to Lincoln’s. There are wrong turns and false starts. Dead ends and cul-de-sacs. Pitfalls and potholes. Our progress may get interrupted or delayed.

But every time we take that next step –

Every time we measure progress not by time elapsed but by distance run –

We are doing what Lincoln did. Walking slowly...but *never* walking backwards.

So, this year, as you pursue new goals and embark on new journeys, we encourage you to remember Lincoln’s words. Whether your goals be physical or financial, vocational or spiritual, you *will* achieve them. All you have to do is take the next step.

That way, when the next twelve months are up and people ask how your year was, you can answer with a single word.

“Lincolnesque.”

From everyone at Hudock Capital Group, we wish you a Happy New Year! Make it the best it can possibly be!

Sincerely,



Barbara B. Hudock, CIMA®, CPM®  
Chief Executive Officer  
Founding Partner



Michael J. Hudock, Jr., CPM®  
President and Founding Partner  
Wealth Consultant

P.S. One more thing. As you set new goals this year, never forget that our team is a resource that's *always* at your disposal. Whether you need financial advice or just someone to cheer you on from the sidelines, we are here to help. Nothing gives us more joy than to see you succeed!

---

400 Market Street ● Suite 200 ● Williamsport PA 17701

---

570.326.9500 ● 866.855.0569 ● fax: 570.326.9577 ● [www.hudockcapital.com](http://www.hudockcapital.com)

---

Hudock Capital Group, LLC, is a Registered Investment Advisor. Certain representatives of Hudock Capital Group, LLC, are also Registered Representatives offering securities through APW Capital, Inc., Member FINRA/SIPC, 100 Enterprise Drive, Suite 504, Rockaway, NJ 07866 (800) 637-3211. (12/21).