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So who's excited for 2022??? [Crickets chirp loudly]

Yes, that seems to be the general reaction. While a new calendar year typically means exciting new opportunities and a chance for a fresh start, 2022 feels like it could be another disappointing sequel to 2020.

It makes sense—we're all beaten down. We've socially distanced, worn masks, Zoomed and Face Timed into important life events for what seems like an eternity. Each time we've made progress toward normalcy, a new variant comes along and pushes us back into a Twilight Zone reality.

Despite the prevalent doom and gloom attitude, we believe this next year is going to be a continued movement forward due to our growing knowledge and effective tools to fight against the COVID disease.

2021 was a year of many events:

- Loss of our partner, Larry Henshaw, in late December. We remember and reflect on his life and the positive influence he had on ours. We honor his memory in all that we do.
- New leadership with the election of a new United States President.
- Flight to outer space – two private companies made successful launches into space.
- Olympic Sports are back – the 32nd Summer Olympic Games took place in Tokyo after a year delay.
- U.S. withdrawal in Afghanistan.
- WHO heralded the first vaccine against malaria after decades in-the-making.
- FDA authorized the first antiviral pill to treat COVID.
- U.S. re-opened its borders to citizens of thirty three countries who were barred by COVID restrictions for eighteen months.

In 2021, the markets reached record highs on low interest rates, government stimulus and a large rebound in earnings. In an effort to dampen inflation, we may see the Federal Reserve hike short term interest in what would be the first increase since 2018.

Whatever 2022 brings, our team is dedicated and ready to assist you in planning for your future, achieving your goals, navigating through challenges, creating a legacy plan, establishing a gifting foundation, portfolio review, retirement analysis or anything else you may want to discuss.

A New Year is usually accompanied by resolutions. Here are a few we have heard so far;

“Stop feeling guilty for taking time off”.

“Stop being available all hours of the day. Work and personal life has completely blurred since working remote”.

“Pick a day of the week and devote 2-3 hours for a creative or restorative activity”.

“Don't continuously scan for emails all day long. Dedicate time to read/respond so I can fully focus on other work”.

Thanks to those who have shared their 2022 resolutions! Please send us yours to add to the list.

We hope to hear from all of you in this New Year of 2022!

Unwavering and Committed to serving you,

—Jim, Rob and Launa