

FINANCIAL SECURITY
PLANNING SERVICES, INC.SM



Looking Forward To A New Year & Inspirational Video From Commonwealth

December 29, 2020

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Looking Forward To A New Year!

As discussed extensively in our client newsletter on November 24th, [2020 Holiday Perspective](#), our COVID world is now a time of compounded grief. Too many have lost loved ones this year. And, in the face of so many unwanted changes, almost everyone is grieving the loss of a sense of normalcy. With a beguiled effort to find some silver linings, I offer the following perspective:

We made it through 2020, and we should feel relieved about that. The year 2020 gave us the world's first COVID pandemic; Constitutional crises and election crises that continue to threaten our democracy; wild market swings and volatility, including the largest single day market drop in history, as well as the largest single weekly drop and quarterly drop in market history; a time when stores and businesses were boarded-up and shuttered; record-high unemployment rates, basic shortages for house supplies; synagogue and church services, and school learning operating remotely; civil unrest, violent and destructive riots, and social justice protests, as well as election interference by foreign powers. In spite of all these terrible events, our communities and our nation is still standing. If we can make it through a year like this, perhaps we can make it through anything.

We'd love to know your silver linings and perspectives on 2020. If we receive sufficient replies we will share them in our next client newsletter. Thank you.

Inspirational Video

Like most gatherings, Commonwealth Financial Network held a virtual National Conference last month. Although it was virtual, it was full of inspirational and educational sessions, as well as compassion for one another.

I'm happy to share this short video, which gives you a taste of this organization, as it serves independent financial advisors serving clients across the country.



My staff and I look forward to a New Year, a better normal, and appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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