

Merry Christmas! We've written that, to you, for decades. This is one of my favorite Holiday Traditions!

We've been intentionally quieter this year. It's our gift to you. While having one of our busiest years managing your money, I've intentionally kept our chatter to a minimum. You've been pummeled all year with news and most of it, annoyingly bad. From Covid strains to supply chains, you've heard it daily. My dad once told me, "It's important to say nothing, when nothing is appropriate." Imagine that...

A good friend of mine said to me, "John, you have to go B I G. Begin In Gratitude!"

With that in mind, we will! We are grateful for you. These two years, especially, show how much we need one another. Clark Associates is dedicated to your wellbeing and prosperity.

I've been in the office from hiding under a desk at age six years-old to being featured as one of the advisors of the year in Philadelphia Magazine. A day does not go by that we know it's because of you.

I personally want to thank my whole team. My team is the most competent and caring out there. I feel blessed with them daily.

The last thought I'd like to leave you with is this... stop being so hard on yourself. I've had countless conversations over the years with clients, but especially this year, this is a recurrent theme. You're just too darn hard on yourselves. So, here is a little self-care list to deal with issues in 2022.

- 1. Can you solve the problem? If not, go to step four.
- 2. What is the next step to move forward?
- 3. Put that step on the calendar and do it!
- 4. Stop being so hard on yourself.

Merry Christmas, Happy Holidays, & Happy New Year, from the entire Clark Associates team.

P.S. Mom and dad say, "Hi."

WE'RE IN THIS



TOGETHER

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