

January 4, 2021



## **WE DID IT!**

Another year is in the history books, and what a year it was. There are few people, I imagine, who are sad to see the year 2020 go – mainly because it felt like ten years rolled into one.

Yes, the universe threw a lot at us this year. Many of us had to learn how to work from home. Parents had to figure out how to homeschool their children. We had to wear masks and social distance. We had to replace family gatherings with Zoom calls, more exciting forms of recreation with long walks in the park, and alter dozens of other activities we once took for granted.

More seriously, we had to contend with a new and horrifying virus. We had to worry about keeping ourselves and our loved ones safe. We had to worry about a historic recession and all the hardships that come with it.

Then there were the headlines. Wildfires. Protests and politics. Murder hornets. (Murder hornets!) At times, the uncertainty these headlines generated was almost unbearable.

And yet we bore it. We got through it. We lived through one of the most difficult years in modern history and made it to the other side.

Despite everything we've faced in 2020, I think it's important to remember that great and wonderful things happened this year, too. Babies were born. Loved ones got married. Soldiers came home. Communities banded together. Scientists achieved stunning advances. Records were set. History was made.

Most importantly, we learned how to stare adversity in the face and laugh. We learned how to cope and adapt. We learned what we're truly made of.

We've all been ready for 2020 to end, and yet, in the future, I think we'll look back on 2020 with a certain kind of pride. Because 2020 is the year that shaped us, refined us, hardened us. There will be difficult times in the years to come, and yet we'll go into those years knowing we can handle it – because we've handled it before. Market crashes and recessions, diseases and disasters. Epoch-defining, society-changing, life-altering events. We've been there, done that.

As a financial advisor, I help people work towards their goals every day. In my experience, reaching your goals takes more than just saving money, investing wisely, or planning ahead, critical as all those things are. It takes the ability to encounter obstacles and be willing to find a different route. It takes the fortitude to fall and then get back up. It takes the vision to look at a mountain and see a speed bump.

We had to do that in 2020. Which means we can do it this coming year and all the years to come. And that makes reaching your goals only a matter of time. So, take a bow. Give yourself a pat on the back. The Year 2020 is over, and a bright New Year has begun. You did it.

**On behalf of all of us here at Steve Robbins Office...**

**HAPPY NEW YEAR!!!**

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