PACIFIC CAPITAL

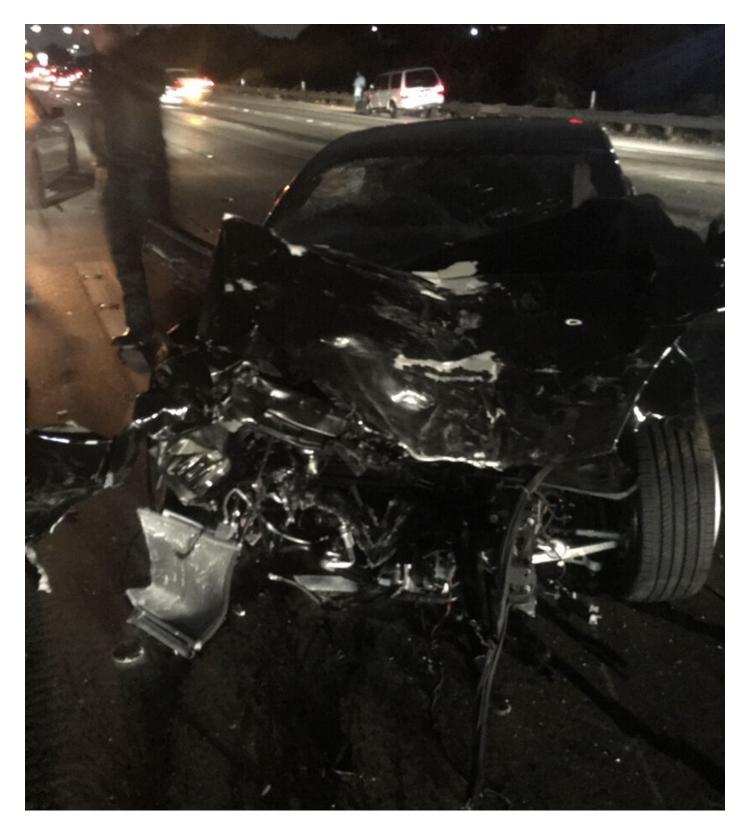


BUY EXPERIENCES

(click the image above to play 45 second video)

November 2, 2021

If the last 20 months have taught us anything, it's that life can change in an instant. Four years ago today my wife and oldest daughter were in a major car accident that involved 10 cars and shut down the 91 freeway for over two hours.

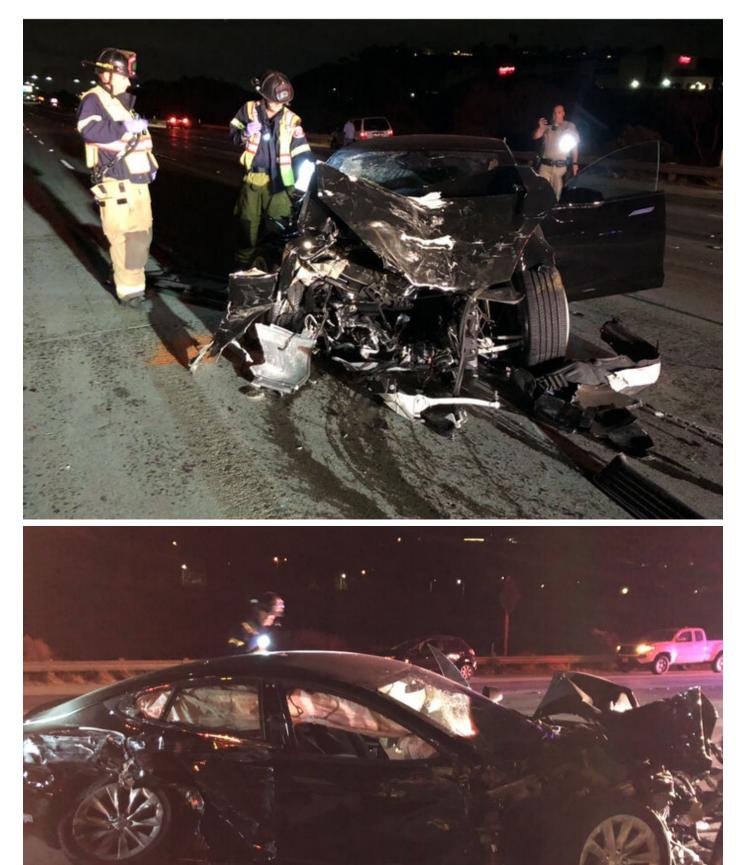


It was caused by someone illegally cutting over through the fast track barrier right in front of them. It's a miracle my girls survived this accident.

I will never forget when the fire captain called me from the traumatic scene - he happened to be a personal friend of mine. "Chad, I got your wife and daughter. We are taking them to the ER, but they're going to make it."

I was home putting our youngest four kids to bed after my son's football practice.

We almost had our 2 year old and 4 year old go with my wife that night, but at the last minute, I got them out of the car and told them to come with me to football practice instead of going with mom.





They of course would've preferred to ride and hang out with mom, but I'm so thankful they stayed with me. They would NOT have survived this crash. As for my wife and our oldest daughter? Broken bones, lots of tears, pain and physical therapy... but they survived.

This story has a happy ending, but not all of them do. Cherish every single day with your family. Life is precious, and more fragile than we believe.

The news will always be here to promote fear and panic. You have the choice where you spend your money, your time, and your attention. As I shared in the video above, I encourage you to buy experiences, not things.







Speaking of experiences, our family had a great time together on Halloween. Dressing up as one theme is a family tradition. This year, we were outta this world!

Happy November. Spend time with the people you love this holiday season!

If you want to chat about your financial life with our team, simply <u>CLICK HERE</u> and pick a time.

P.S. My audiobook for SMART, NOT SPOILED is finally out on <u>Amazon</u> and <u>Audbile.com</u>! Yes, I recorded it in my own voice this time!

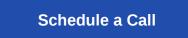
P.P.S. I've been a guest on 60+ different podcasts in the past year. If you enjoy listening to podcasts, our team has uploaded some of the newer ones here.

Have a great day!



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