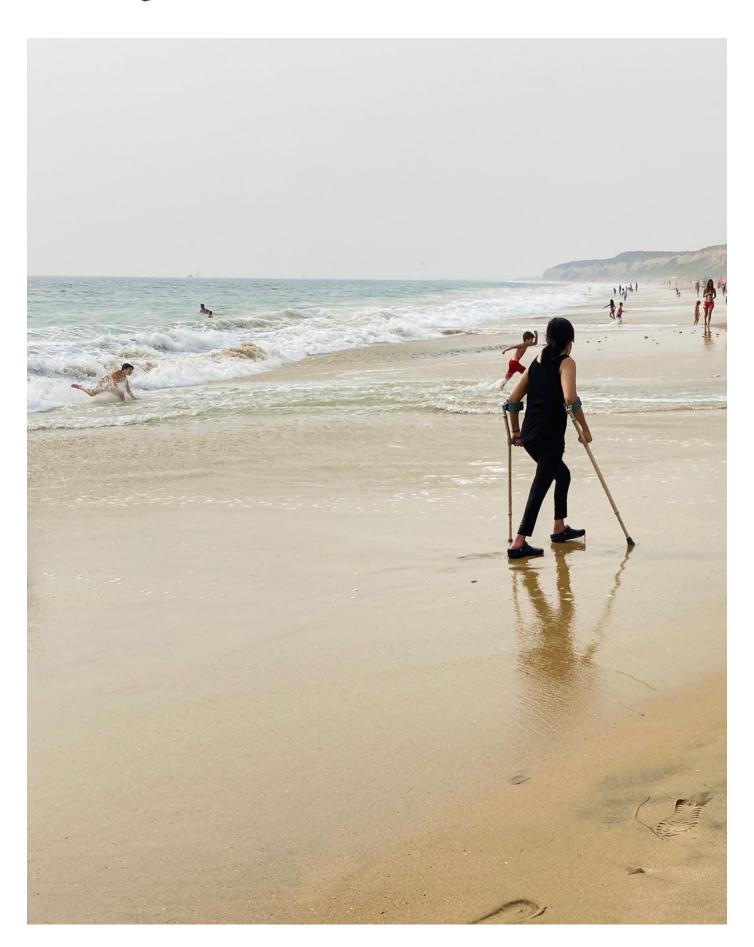
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September 14, 2020

I helped carry this lady down down some stairs and the sand ledge on Saturday afternoon.

She was really struggling and everyone was just kind of staring at her.

When I got her down to the shore, I asked, Can I carry you wherever you are going? And she said, "No, but, THANK YOU. That was very sweet. I just want to go on a walk by the shore."

Big smiles from her, and she went on her way.

She proceeded to struggle and labor, one awkward step at a time in the wet sand... as the ocean whitewater washed through her shoes and pants.

I got a big lump in my throat.

What a special moment to remind me to not take little things for granted, and to be more grateful.

My kids were watching, and we kind of just watched her in awe and she made her way up the coast and out of sight.

Just a reminder that most of the things we complain about are simply inconveniences and we have much to be thankful for.

Today's newsletter has nothing to do with money or financial planning, but with all the terrible news in the world, it felt right for me to share this. Hope you have a great week and find ways to make someone's day.

Sincerely,

Certified Financial Fiduciary[®]
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