

PACIFIC CAPITAL



My heart beats red, white and blue!

July 4th, 2022

<<First Name>>-

I love America.

To me, America means freedom. It stands for individual liberty, variety, religious freedom, business opportunities, a melting pot of people from all backgrounds who seek to blaze their own trail to a better future. No country is perfect and there will always be some division. We are going through some tough times right now. But I still love this country. We have much to be grateful for, especially our freedom and opportunities. We have so many clients who immigrated from other places and who have such a deep love and respect for America. Their stories inspire me.

I hope you had a great July 4th holiday. In our family discussions this weekend, we really focused on what we have to be thankful for and what makes America unique. With all the negativity in the news and social media, I believe (now more than ever) our young people need to learn about the great parts of our country and why we are fortunate to be Americans. As an elected government official, I take the sacred oath of service in our community and get to participate in many events that celebrate our nation.



We need to keep the optimism and hope that our future will be bigger and better than our past. The best is yet to come. As an investor, that belief is required. You only invest money with the hope and expectation of growth in the future! You cannot believe the future is doomed while investing.


There are many opportunities ahead. There will be bumps in the road (inflation, tax increases, rising interest rates, recessions), but we can help you navigate through those. [Click here to schedule a time to talk!](#)

P.S. Here are the [top 100 BBQ grilling recipes](#) for the summer! I personally think #32, #35, and #47 look delicious!!

Have a great week!

Schedule a Call

Sincerely,



Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS
 Certified Financial Fiduciary®

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B Bonita ★★★★★

"We love the family feeling with Pacific Capital. Their customer service is personal and efficient, their staff is very knowledgeable and ready to be of help. An all around great company of people we trust."

Google Verified Reviews ★★★★★

Schedule a Call

