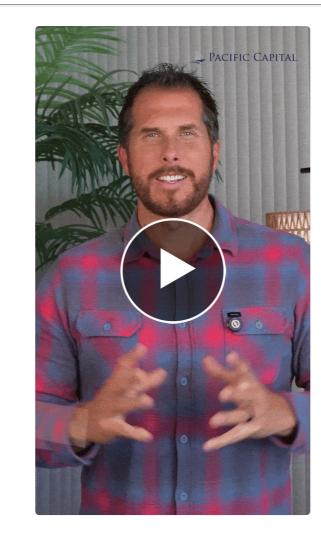
What Christmas is really about...

# PACIFIC CAPITAL



December 24, 2024

Merry Christmas [FIRST NAME GOES HERE]!

### Do you know what's truly magical about today and tomorrow?

It's not the presents under the tree or even the festive atmosphere in the air...

It's the little things that most of us take for granted.

Like when our kids were little, and one of them would wake up at 5:30 AM to 'sneak' downstairs (not so quietly) to peek at the presents...

Or watching our teenagers, who might typically act "too cool" or hide their emotions, suddenly turn into little kids again as they tear through wrapping paper with anticipation...

Or seeing my wife's face light up as she opens the gift she thought nobody knew she wanted.

Or my personal favorite, seeing my kids gift each other or us something they paid for or made with their own efforts... and how much heart and love went into their humble gift!

These are the moments that remind me what Christmas and the holiday season is truly about.



See, as entrepreneurs and investors, we're wired to think about profits and investment returns...

- What's the ROI?
- When will our profitability hit the mark?
- What's the upside potential?
- How can we maximize gains?

But the dividends that matter most can't be calculated on a spreadsheet.

They're paid in:

- Morning hugs from your kids
- Conversations and reflection with your spouse
- Belly laughs catching up with old friends
- The joy of helping others succeed

#### Christmas has this beautiful way of making us

#### PAUSE (and serve others)...

Of helping us see that our greatest blessings in life aren't the zeros in a bank account...

- They're the people around us
- The relationships we have •
- The love we share
- The memories we create



## So today, my wish for you and your family is simple:

May your home be filled with laughter...

Your heart with gratitude...

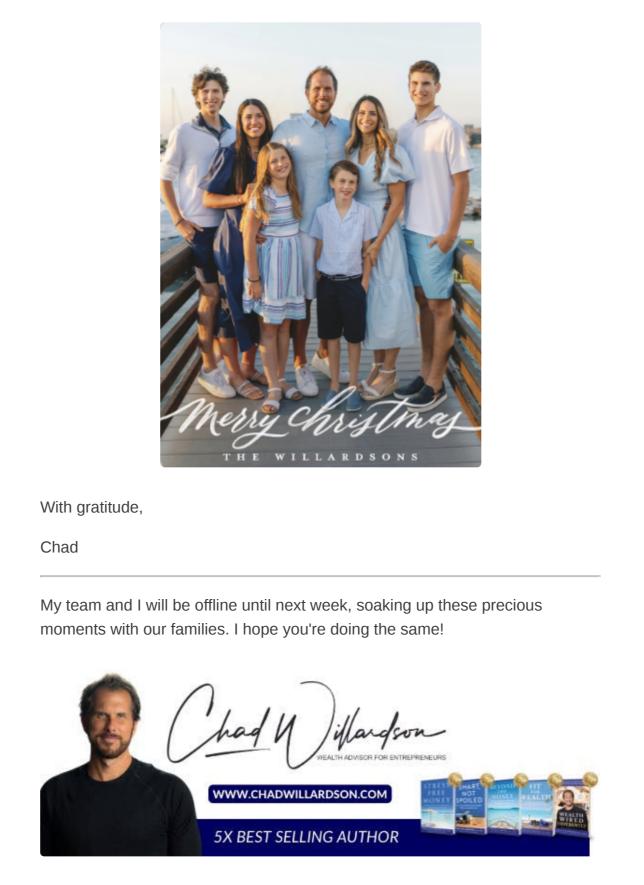
Your mind with reflections on what you enjoyed this past year...

And your day with a few moments that become cherished memories in the future.

May you feel the joy and peace that this season brings...

And may you remember: the greatest gift we can give is our presence and love!

From our family to yours - Merry Christmas & Happy Holidays!



P.S. While you're enjoying this Christmas downtime with family... and maybe starting to think about crushing it in 2025... check out my recent chat on the Millionaire University podcast. We dig into how to build serious wealth WITHOUT becoming another burned-out entrepreneur who misses their kids growing up. I break down exactly how I've built multiple 7-figure businesses while still making it to my kids' games and actually enjoying life. Plus some real talk about why most New Year's goals fail (and what to do instead).



P.P.S. If you're an entrepreneur with at least \$10M in liquidity and want to make your money work even harder for you, set up a call with my team, and let's explore new ways to make that happen.

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