

December 2020  
**Wishing You a Season of Joy**

Dear Friend,

Did you know the ancient Babylonians are said to have been the first people to make New Year's resolutions? As far back as 4,000 years ago, there were people looking back on what had transpired throughout the past year while simultaneously looking ahead to improve their future.

Many years later, the ancient Roman god Janus was honored with a January holiday, as he symbolically looks in two directions at once: behind to remember what has happened, and ahead to build the future based on lessons learned from the past year.

December is settling in with those early, dark evenings and we are on the precipice of another winter season. My friend, I hope you can find a moment this month to pause in silence and really take stock of how much this year gave us: the opportunity to grow, to learn, and to prove to ourselves that we could thrive under tough conditions.

It has been a challenging year, admittedly, but I am going to enjoy every moment of this holiday season and I hope you do, too. This is a year to savor every moment that was hard earned, indeed.

I hope you wake up smiling with joy every day in December at the thought of contacting a friend later in the day or trying a new wintery recipe in the kitchen; I hope you have mornings filled with happiness, afternoons filled with joy, and I hope you end those days by falling asleep smiling when you simply can't keep your eyes open a minute longer.

I also hope you are starting to build your list of resolutions to whittle down throughout the month because, symbolically, under the cold earth are seeds of new life and January is just around the corner...

My friend, I wish you a very, merry holiday season!



Rick Miller

*Your Trusted Financial Advisor for Life!*

P.S. Thanks for letting me reminisce! I'd love to continue the conversation with you, or you can connect me with any other friend who you think might enjoy a happy story by dropping a line to: [Rmiller@CSlwealth.org](mailto:Rmiller@CSlwealth.org) or just have them call me at (626) 294-0414.

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Wishing you retirement success, Rick Miller