



**FINANCIAL
CONCEPTS**

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November 2016

It's a Great Day to Be Alive

I write this on my 55th birthday, and I can tell you that's my motto. Optimism is Realism. Since our Annual Client Appreciation meeting a couple of weeks ago, this letter has been swirling around in my head. We are inundated minute by minute with negative messages about how bad things are; how much better things used to be. But I couldn't disagree more. We live in amazing times.

I've been a space junkie all of my life. I remember sitting at my elementary school desk and watching those black and white images of early space adventures. As you can imagine, I was very excited to be eating dinner with an astronaut. And those words, "Space, the Final Frontier", kept popping up in my head. But when I stood up to address the audience, I realized there is **no** final frontier. There is no limit to the innovations that humans will endeavor. The progress my baby grandson will experience is unimaginable to his grandparents. We live in amazing times.

I looked around from table to table to witness medical miracles. Friends of yours and mine, who due to medical advancements are alive, but better yet, living lives filled with quality, adventure, family, friends and love. I have a friend who checks her son's blood sugar on her phone while he is busy in math class. I know two people who are truly young at heart due to heart transplants. I'm sure you know people who have had knees and hips replaced so they can continue to do the things they love. We all know folks who have survived illnesses or diseases that not too many years ago would have been death sentences. And recently I've gotten to know a man who has a remote control that he uses on his brain! He can turn the signals up or down to control the impulses he needs to walk or talk. He and his family are enjoying life to the fullest! We live in amazing times.

Did you watch the Jetsons as a child? I did. I thought those things will never happen! And here I am sending pictures back and forth to my children daily. Not too long ago you had to know where the camera was, you had to have film that had to be developed and photographs picked up to share pictures. My grandson Facetime's me to show me crazy things he's doing. I use one device that I keep in my purse to be my camera, my music player, my communicator, my maps, my calendar, and my reminders. If only it could cook dinner like Rosie the Robot did....but wait, I can use that device to order pizza and they bring it to my house. Soon will I order pizza and a driverless car or a drone deliver it? We live in amazing times.

I know that sometimes these social media sites can make us feel like we are growing more distant, and I guess in ways we might be. But I can tell you it warmed my heart to get birthday messages from friends I haven't seen since those elementary days, but that I keep in touch with online. My daughter spent some time in Europe a couple of summers ago. She sent text messages, called, and emailed while away.

(When my husband was in high school, he took a trip to Europe and mailed his parents a postcard at the airport on his way home!) One of my favorite pictures Leslie sent was a “selfie” with a 100 close strangers also taking “selfies” with the Mona Lisa. In the past, the amount of information and things we could see were finite. Remember searching for what you needed to know in the card catalog? Now you can ask Google to answer just about any question and find as much or as little information as you want. I remember reading a story of a woman in Kansas turning 100, and she was asked what did she remember the most? And she said as a child she traveled many miles to go see a whale on display at a carnival. She couldn’t believe she had seen a whale. Our children and grandchildren won’t be able to imagine a life where you can’t watch a video of a whale any time you want. We live in amazing times.

Not too long ago, I had shopped all weekend to find a particular shoe. It wasn’t available in town. My daughter said try Zappos. It was late on a Sunday night. I found the last pair in the world, and ordered them. Lo and behold if they didn’t arrive Monday morning! I thought I must have ordered these on Saturday night, but I checked and double checked. I had ordered them on a Sunday night and had them to wear on Monday. Remember when shipping and handling took 6 to 8 weeks? We live in amazing times.

I babysat my sweet two grandsons not long ago. My 10 year old bounded through the door asking me to help him build a website. He had things to sell and his dad had told him I knew how. I did not know how! I Googled. I tried. But finally had to let him down and say we’d have to find something else fun to do. 10 minutes after he got home, I got a group text from him with a link to his Etsy page. He had busily made arts and crafts that day, and there they were displayed for his entire family to buy out immediately. The modern day lemonade stand. (And I still have an item on backorder.) We live in amazing times.

And last as I close out this long birthday letter, I’m reminded that my grands call me Granny. And before I was Granny, Granny to me was Granny Clampett. I looked up Granny’s age one day. She was 62. My friends who are 62 don’t look like Granny Clampett. Yours don’t either! We live in amazing times.

Sincerely,

A handwritten signature in black ink that reads "Rhonda S. Ferguson". The signature is written in a cursive, flowing style.

Rhonda S. Ferguson CFP®, CFS

P.S. When the negative messages start weighing you down, pick up the phone and call me or Scott. There are too many of these positive things to share in one letter but know we have plenty more where these came from!