



FINANCIAL CONCEPTS

A Planning Firm

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“This year, I’m thankful for ...”

You know the game. Every Thanksgiving, we gather around the table and try to think of something we’re grateful for. It’s tradition! And it’s a *fun* tradition ... during those years when the game comes easy. Maybe you got that new promotion you wanted. Maybe a new baby was born into the family. Maybe your favorite team won the championship.

Other years, the game is harder. Maybe someone you love had health problems. Maybe you *didn’t* get that promotion. Maybe your car broke down once too often, or your basement flooded just after you put in the new carpet.

But we have a surefire way to make “This year, I’m thankful for ...” easy *every* year.

Just look around the table.

Look at all the faces of all the people who have come to enjoy the day with you. Look at them and remember:

- Every holiday card, birthday card, and get-well card they’ve ever written
- Every picture, every crayon-smudged doodle, every homemade refrigerator magnet they ever asked you to hang up, or hung up for you
- Every handprint, footprint, or name signed in wet cement
- Every “See you later, alligator,” every “in a while, crocodile”
- Every basketball game in the driveway, every hand of hearts ever dealt
- Every bad dream ever comforted, every nightmare chased away
- Every trip ever taken, even if they were just to your backyard
- Every sloppy wet kiss, every desperate hug
- Every pat on the back, every hand on your shoulder, every encouraging nudge
- Every silent moment shared, every word unspoken that you understood anyway
- Every hot summer’s Popsicle[®], every cold winter’s cocoa
- Every star ever counted, every cloud ever named
- Every “I love you” ever whispered
- Every “I love you, too,” whispered back

Scientists say that mankind needs only food, water, oxygen, and shelter to survive. But sometimes as we continue on this long, strange trek of ours, all we really *want* is a little company to share the ride with.

So this Thanksgiving, as you prepare to play the game, just look around the table. All the best things, all the richest things—

They’re already there.

And as for the “This year, I’m thankful for” game, well—

You’ve already won.

On behalf of all of us here at Financial Concepts, we wish you and yours a wonderful Thanksgiving.

Sincerely,

Rhonda S. Ferguson CFP®, CFS

Scott T. Ferguson