



Dear Constant Investor,

Bad news ... I know I am fatigued by it. Yet, that is not why I write. I write to say, "Merry Christmas." Christmas is a time to celebrate a new life, a birth, a new beginning. It is a time to lean on grace and embrace (although virtually) our friends and family. Human beings have an uncanny ability to endure, adapt, and advance.

Clark Associates Financial Planning exists to help people realize their goals and dreams. But, another reason, perhaps even more important, is helping people get through terrible times. Death, unemployment, and business failures happen. Watching people rise out of it is amazing. And we thank every one of our clients for allowing us to be a part of their journey.

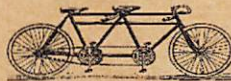
I want to let you in on something that you may not have thought about. By being an investor, you helped contribute during this current pandemic. Hang with me a moment... people rarely ever mention this. Investors, YOU, own these companies doing amazing things like developing vaccines, transporting them, and even helping provide the food that graces our tables.

Lastly, check out our blog next year. There was a tremendous amount of changes for 2020 related to tax and investments. As our executive branch changes over, expect more change. We will be utilizing our blog more and more to keep you alert and informed.

Most importantly, have a Very Merry Christmas and a Happy New Year. If you need us, call or email! Don't keep us a secret and God bless us, everyone.

With Warmest Regards,
The Clark Associates Financial Planning Team

WE'RE IN THIS



TOGETHER

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