



*

Happy Holiday and Best Wishes

*

Hindsight is '20/20'

By Scott Russell

As we close out the year and start anew in 2021, the phrase "Hindsight is 20/20" has a whole new connotation. To many, it will infer the events that took place during 2020 changed the world. The question for each of us to answer is: How did it change? Was it only for the worse or did some good come out of it? For many facing difficult health and economic impacts this year, understandably, the answer right now is most likely just worse. Even if we weren't as drastically impacted as some, none of us want to see others suffer. However, for many of us it also provided an opportunity to change our perspective in the midst of it all. That is, it just might have helped us to recalibrate our priorities in life. For example, it might have helped us to remember the importance of relationships, the sense of accomplishment that comes from making our own gourmet meal at home, the meaningfulness of a simple hug from a friend, or the joy that comes from helping those in need.

For many of our clients, we know that the last one has always been a priority and we also know 2020 will only reinforce their desire to give back. Here at Concierge Financial Organization, we're proud to say our team also shares the desire to give back. To allow you to get to know our team a little better, here is a list of some of the non-profit organizations near and dear to our hearts:

Bill: The Children's Dream Fund, Florida Craft Art Gallery, and Stageworks Theatre

Robin: A Brighter Community, The Children's Dream Fund, and Meals on Wheels

Glen: Children's Dream Fund, Crisis Center of Tampa Bay, and Living Water International

Diana: Society of St. Vincent de Paul Food Pantry at Corpus Christi Catholic Church, Knights Women Center, and Catholic Charities

Tim: Radiant Church, Society of American Military Engineers, and WUSF

Kimberly: Crisis Center of Tampa Bay, Champions for Children, Feeding Tampa Bay, and Metropolitan Ministries

Scott: Pasadena Community Church, The Mayfly Project, and Compassion International

If 2020 has inspired you to rethink the ways you support the non-profits important to you, please reach out to us. Depending on your situation, there might be ways in which we can help you maximize the dollars you give, allow you to start a legacy of giving during your lifetime, and/or create a long-lasting legacy of giving after you are gone.

As for 2020, we hope that you finish the year out healthy and with the opportunity to appreciate those things in life most important to you. 2021 will undoubtedly bring its own set of challenges to our lives. Our goal continues to be to help our clients navigate through those challenges by providing them the highest level of Clarity, Insight, and Partnership possible.

-Scott

Please share with us those non-profits you support and we'll highlight some of them in our next newsletter! You can email them to: scott@ourcfo.com.

HOLIDAY TRADITIONS

By William Cummings, CPA

It's that time of year when the holidays are upon us. Family traditions during this time have been around for hundreds of years and have evolved into modern day traditions. I know my family has a few classic traditions, which have been affected by COVID-19. I thought I would share how some began and share a few traditions from the CFO staff.

How did the tradition of putting up a Christmas Tree begin? The origins of the Evergreen tree are centuries old. In ancient times, the Evergreen tree was seen as a symbol of life since they survived the cold winter months. Ancient Egyptians used the trees to worship their sun god. Rome, Celtic and Germanic regions of Northern Europe all used them for their winter celebrations. The earliest known record of putting up a tree at Christmastime dates back to 1530 in Alsace, the historical region on the French, Swiss and German border. This tradition spread across Germany and in 1761, it is believed Princess Charlotte of Mecklenburg-Strelitz, wife of British King George III, erected an evergreen in their courtyard. In 1840, a German prince named Franz August Karl Albert Emanuel, married Queen Victoria of Britain. He was later known as Prince Albert and introduced the British Royal family to the tradition of putting up a Christmas Tree. They kept it at Windsor Castle and would then donate the trees to military barracks and schools. These trees became all the rage in Britain when an article appeared in the Illustrated London News. This article was also seen in America and created a sensation, which has become our modern-day Christmas tree tradition.

Annually, Concierge Financial Organization has a holiday tradition, our annual party at the Florida CraftArt Gallery. Unfortunately, it has been cancelled this year due to the pandemic. Many of our local clients look forward to this annual event, with great music and edible treats, plenty of one-of-a-kind items to purchase as gifts, and of course the opportunity to meet and mingle with both the staff and each other. I get a kick out of the fact the number one food item we run out of every year, is the Chick-fil-A nuggets!

CFO STAFF:

Cummings Family Christmas Tradition

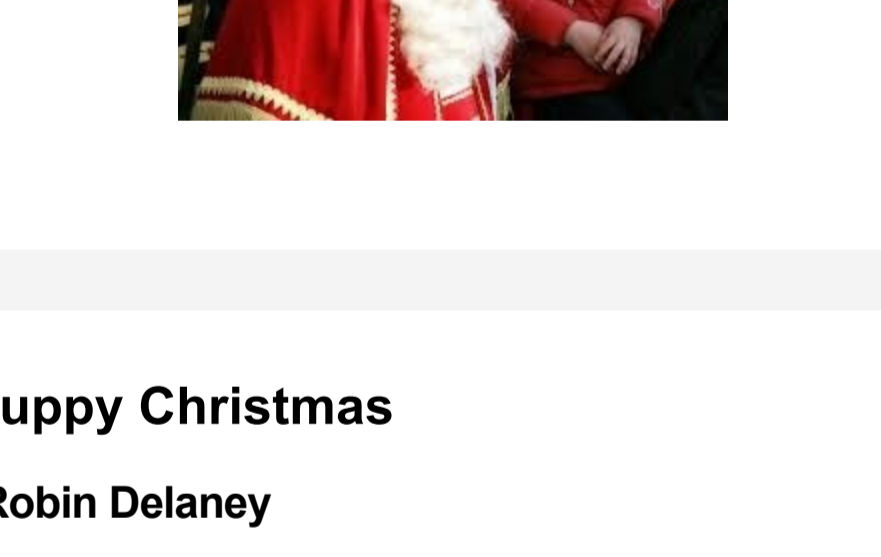
My family has an annual tradition of going to the movies on Christmas night. Traditionally, our 5 kids plus many friends, look forward to this special family time and invariably we run into many of our Jewish friends at the theatre. Each year we rotate who chooses the film. Years ago, after choosing the movie *Night at the Museum II*, I was officially banned from ever choosing the movie. I still stand by my claim that the movie got good reviews...apparently there is no dad respect!

Russell Family Christmas Tradition

Every Christmas my brother-in-law and his family gift us a horribly tacky ornament. The kind of ornament you might see in the store and wonder: Who in the world would buy something like that? In turn, every year we film the 'accidental' demise of said ornament. Some examples of these tragic ornament accidents are; catching on fire, being eaten by the dog, cast as a fly during fly casting practice, dropped into a bowl of baking soda and vinegar, and accidental stomping during a Mexican Hat Dance.

Delaney Family Christmas Tradition

My parents celebrated their first Christmas as a married couple in 1947. They purchased the angel below, Angie, for their Christmas tree. It was an inexpensive, some would even say tacky, ornament. Every year since, Angie graced the top of our family tree. In 2018 when my mother passed away, my sister Meg took Angie to her home. She sends out a picture to all of us as she tops her little tree with Angie. Angie continues to shine, even in her old age.

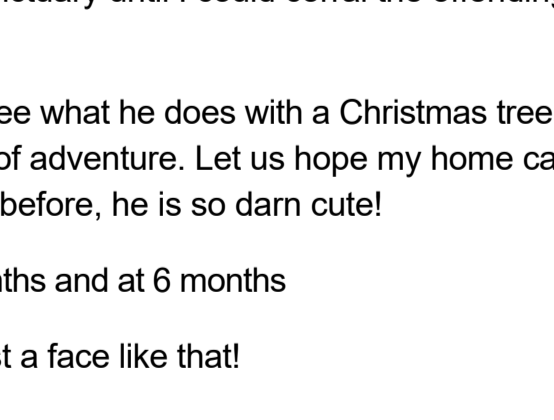


Keports Family Tradition

As a child growing up in Holland, the Christmas holidays always invoked memories of Sinterklaas and his helpers. While the historical context of a Saint Nicholas serving in Turkey and assisted by his Moors helpers is interesting, as a child I was much more focused upon his big red book -- and should I have been recorded as having been very good or very naughty.

My mother certainly utilized Dec 5th to her advantage. This was the night that Sinterklaas would visit to judge me and leave his decision by leaving marzipan, pepernoten (cookies), chocolate initials, drop (black licorice) or perhaps tragically a lump of coal in my klompen (wooden shoe).

At least if it was the dreaded lump, I would have 18 days remaining to "get my act together". Ahh - the good old days...



A Puppy Christmas

By Robin Delaney

If you are a pet owner, you know what it is like to lose one. Mickey left me in June, at the height of the pandemic. Initially, the thought of another dog was far from my mind. But home life seemed too quiet.

After many nights on the web looking at rescue dogs, I wrote an email inquiring about the availability of a certain dog. The foster mother planned for me to meet the dog. The day before she called and said she had placed the dog. She gave me the email of a breeder who was looking to place a young male Corgi. I jumped on it right away and contacted her.

Three weeks later, I was the proud owner of a handsome little black and white Corgi puppy, Sammi. Puppy being the operative word. It has been many, many years since I raised a puppy. But he is so cute!

I now find myself twice a day sweeping out the living room floor. He has gone through so many toys trying out those new teeth of his, leaving a pile of shards in his wake. This includes those more expensive "durable" toys. He is a mighty chewer! But he is so cute!

Despite the challenges of house breaking, he has provided many hours of amusement. Like when he topples over trying to get a chew toy out of the toy box. He will wrestle for a good 10 minutes with the box until he gets just the right one. But he is so cute!

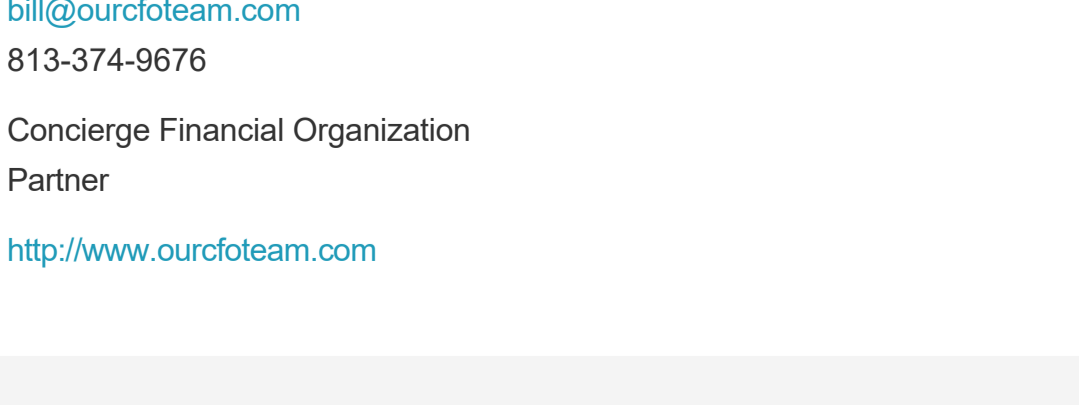
Like most puppies, he is afraid of his own shadow and vacuum cleaners. Sitting one afternoon in the living room as he came hurtling out of the bedroom, ears back and eyes bugging out! A few moments later here comes the Roomba chasing him down. He had stepped on the clean button in his explorations and started it on its journey. He ran right into his crate seeking sanctuary until I could corral the offending alien. But he is so cute!

I cannot wait to see what he does with a Christmas tree. After all the first year of life is full of adventure. Let us hope my home can survive. In case I have not said it before, he is so darn cute!

Sammi at 10 months and at 6 months

How do you resist a face like that!

Happy Holidays
from Your CFO Team



William Cummings
bill@ourcfo.com
813-374-9676
Concierge Financial Organization
Partner
<http://www.ourcfo.com>

Securities and investment advisory services offered through Royal Alliance Associates, Inc. (RAA), member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. Branch Office # 813-374-9676. Branch Address: 4610 N. Central Ave., Tampa, FL 33603

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.
This message was sent by Concierge Financial Organization 813-374-9676 4610 North Central Ave Tampa, FL 33603

[Unsubscribe](#)