

## December 2022 - NEWSLETTER

### Season's Greetings

by: Bill Cummings, CPA/PFS

It doesn't seem real that it was just last Christmas that we were dealing with social distancing, wearing masks with COVID top of mind. Three of my adult kids had COVID and could not join us for Christmas. We had staff and friends getting COVID in the month of April. And, during the first half of the year, we primarily used Zoom for our client reviews. We had gone two years without having our annual holiday party at the Florida CraftArt Gallery. I am happy to say we finally resumed our annual holiday party, "Art Uncorked" on December 1st, 2022. I'm grateful for the technology that allowed us to meet during COVID, but I am most grateful we can now meet "live" and in person!

There were a number of clients who could not attend "Art Uncorked" this year for various reasons including living outside of the Tampa Bay area, so I want to share some of the highlights.



The party was held at The Florida ArtCraft Galley in beautiful downtown St. Petersburg, FL. The gallery sells art that is fine crafted, i.e. jewelry, glass, pottery, wood, clothing, metal, and paper mâché. The art is prominently displayed so one can touch and feel the art. Every gallery room was decorated in a festive manner with Christmas trees and lights for the Holiday season.

We had a nice mixture of family, clients, friends, and colleagues. There were heavy Hors d'oeuvre of cheeses, cold cuts, vegetables, olives, and of course everyone's favorite, Chick-fil-A Chicken Nuggets. I am happy to report that this year we bought an extra serving of nuggets and did not run out!

My favorite part of the evening was being able to speak, face-to-face, shake hands, and hug our guests. As I walked around, I could hear great conversations and plenty of laughter. I really did not eat much as I kept going from conversation to conversation (my wife says it's because I talk too much...hmm). Over the next several days, I received so many emails from guests thanking the CFO team for putting on the event.

I truly appreciate the opportunity to provide you and your family the advice and tools that help you maintain your financial comfort. Moreover, the chance to help make a difference in your life is something I am truly grateful for. "For the yesterdays and today's, and the tomorrows I can hardly wait for – Thank you." (Cecelia Ahern)

Have the best Holiday Season Ever!

### Post-COVID World of Education

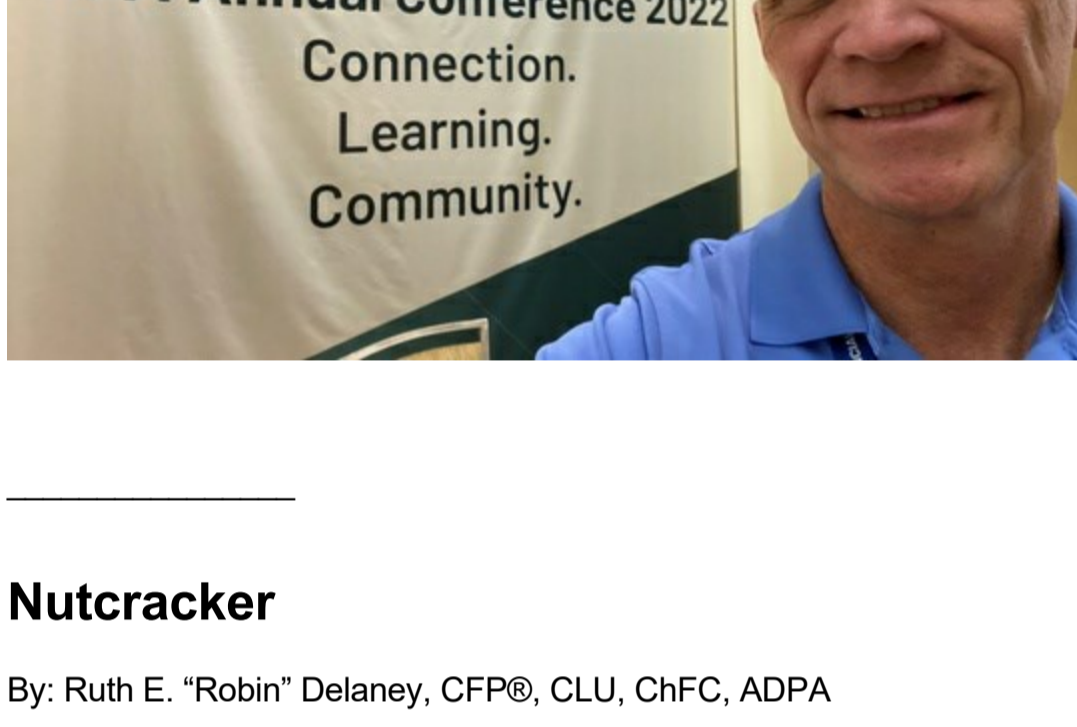
by: Scott Russell, CFP®

So...I'm at my first educational conference post-COVID and it's in Seattle! The weather is how you might imagine this time of year (rainy and cold). To be more specific, this is the Financial Planning Association Annual Conference. Primarily, attendees are comprised of Certified Financial Planners from across the country. This is their first conference held in-person since 2019. Some of the topics I'll be learning about pertain to the current world of special needs planning, retirement income planning, and the always entertaining tax update!

To be honest, as I attend this conference, I'm interested to see if in-person conferences will continue to differentiate themselves from content we can consume online. As those that attend educational conferences know, they are a great place to network and learn from others, but they do take you away from your business and they can be costly. So far, I am leaning towards there is still need for this type of in-person environment. For me personally, I have always done my best brainstorming in the lobby of a large hotel or conference center about everything from business to relationships, to all my extra-curricular activities in the community. It seems listening to all these great thought leaders gets the creative/goal-setting juices flowing.

All the advisors at Concierge Financial Organization are diligent about consuming education continually to keep us up to speed on the advice we give in our ever-changing financial world. This just happens to be one of the ones I have attended in the past before the world changed. Whether it's for your occupation or just to fulfill your love of learning, I hope you don't let our new world hinder your own lifelong learning journey. If it has, it's time to jump back in!

Now, it's time for me to find some delicious salmon for dinner!



### Nutcracker

By: Ruth E. "Robin" Delaney, CFP®, CLU, ChFC, ADPA



When my father retired from the Navy and the family settled on Long Island, my parents were in a much stronger financial position. My parents were able to attend the ballet in Lincoln Center every season. This was my mother's dream; she loved the ballet. Every Christmas she would purchase tickets to the Nutcracker and take her four daughters into Manhattan to see the show. I am not sure who was more excited, my girls or my mother. It was a spectacular event, Tchaikovsky's beautiful music, the dancers, and the scenery all in a splendid setting. It was a real treat that we looked forward to every Christmas Season.

This Thanksgiving, I had the opportunity to re-experience that childhood memory. My friend, Doug Van Dyke invited me to attend the Nutcracker in Savannah. I invited my brother Bill and his wife Cathy to attend with me. What made this event even more special, was Doug's son Joshua was one of the principal soloists. I had met Josh one or two times as a teenager. And even then, he was very enthusiastic about ballet. He's now dancing for the Columbia City Ballet.

Josh's performance was Sugar Plum Cavalier. The part that showcased his talent best, was as the Sugar Plum Cavalier dancing a duet with the Sugar Plum Fairy. It is one of the signature pieces in the ballet. Josh was able to show off his skills, not only as a male partner, but also as a soloist. He did his family proud.

As in New York City, there are many children's parts in the production, and they are usually played by students from local ballet schools. These children were adorable and danced their parts well. Many of them were totally enchanting.

While the theatre in Savannah couldn't hold a candle to Lincoln Center, the music and the production were just as magical. I was transformed back to that young girl, many years ago watching this fabulous story unfold on stage. It brought back fond memories of my mother and my sisters enjoying a girl's day out in New York City and was a wonderful start to the Christmas season.

### A Veterans Day Retrospective

By: Tim Keeports, MBA



This past Veterans Day many events were sidelined due to Hurricane Nicole. Despite the unanticipated delay, a local elementary school in my neighborhood decided to move forward with an exceptional presentation honoring some local veterans. I was fortunate enough to be invited, but not sure exactly what to expect. I anticipated it would be a brief 30 minutes of meet and greet with the kids and I would be off to my normal day of work. To my delight, it was a 2+ hour extravaganza! I do not know if the two-week delay allowed the schoolteachers and administrators to add more content or if it was planned as such from the beginning, but what a surprise.

The "Veterans Day Celebration" began promptly at 7:15 AM (it has been a minute since I have been in an elementary school), so THAT'S REALLY EARLY for this retired Colonel. Fortunately, our arrival time included a wonderful breakfast prepared by the teachers with lots of much needed coffee. After our meal, we headed off to the school gymnasium for the presentation. Another shock – the entire route was lined with kids holding American flags and the whole school was there waiting for us! From pre-K to 5<sup>th</sup> grade, they cheered us in and led us to our designated front-row seats.

Each Veteran was presented with a certificate and an American flag lapel pin, as everyone stood proudly for the Pledge of Allegiance. In scanning the program and seeing the excited kids, I realized as did my fellow veterans, that this was much more than what we anticipated. As we settled in, several students read poems and we enjoyed their renditions of the Star-Spangled Banner, Grand Ole Flag, America, American the Beautiful, and a grand finale featuring God Bless America. The pre-K and the kindergarteners were entertainingly wiggly, the 1<sup>st</sup> to 3<sup>rd</sup> graders very creative with red-white-blue clothing and patriotic hats, and the 4<sup>th</sup> and 5<sup>th</sup> graders quite vocally talented. I had a few curious students come and sit with me with large eyes and inquire about my time in the military. I did not have enough time to tell them about all my Top Gun exploits (...there were a few...) so I simply patted each on the head and said, "I loved every minute of it."

One of the parent's is active duty and took the stage to offer some sage advice. The kids "got the message" and then proceeded to ask him a multitude of questions about life in the military. The school resource officer (also a veteran) next took the stage to receive his honors and clearly is extremely popular with the kids, as he received a significant cheer.

If you have not had a chance to wander through a school recently, I am sure like me, you will immediately acquire a new admiration for the hard-working principal, teachers, and all the assistants. I do not know who had a better time, us or the students; but if the school decides to hold this event again next year, I'll be the first to "enlist".

William Cummings

[bill@ourcfoteam.com](mailto:bill@ourcfoteam.com)

813-374-9676

Concierge Financial Organization

Partner

<http://www.ourcfoteam.com>