

RAYMOND JAMES®

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CERTIFIED FINANCIAL PLANNERTM

Dear Friends,

Welcome to 2022. Though we continue to face an evolving environment, the start of a new year offers a chance to reset and refocus. 2021 may not have been the year anyone ordered, but underneath the news *there was* positive change that came out of these difficult times.

- Endangered Animals are bouncing back- As of 2021 China's beloved panda came off the endangered list.
- Renewables are hotter than climate change- In 2021 an estimated 90% of all energy projects around the planet were clean.
- Black Lives Matter saw some major wins in the U.S. District attorneys in cities and counties across the U.S., are fighting to end cash bail and no-knock warrants, mass incarceration, and mandatory sentencing minimums.

What can we as a country strive for this year? What will you strive toward this year? Are there resolutions you've written out? Perhaps you're planning to achieve a new level in your career, nurture a hobby or do more for the causes you admire. No matter your resolution, you'll need dedication and thoughtful planning to reach it. We believe in you! Can we get 100 points of light? Let's hear your responses. What is our community hopeful for in 2022?

We'd like to thank you, once again, for your confidence in us. In 2022, let's reach for new heights, work toward meaningful goals and always keep our sights set on the future.

Sincerely,

Peter L. Mendall, CFP[®] Kimberley J. Mondoñedo, CFP[®]



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