



As 2020 comes to a close, we'd like to wish you a joyful holiday and a happy, healthy, and prosperous New Year.

The year has been more difficult and challenging than anyone could have imagined. First and foremost, our hope for our planet is a speedy resolution to COVID-19. We hope you and your loved ones are well.

Christina

My role as Client Service Specialist continues to evolve here at FPS. COVID-19 has added even more tasks to my plate. At the top of the list is coordinating the multitude of Zoom Meetings we are all having on a daily basis. In the early summer I took the major step and moved to a new apartment. I have taken advantage of the extra time at home to spend more time on my cross-stitching. In addition, I picked up a paintbrush for the first time in over a decade and started painting again, doing virtual paint nights both by myself and with friends.

Andrew

As the newest financial planner on our team, I have successfully completed the coursework at Boston University and am eligible to sit for the grueling, Certified Financial Planner™ designation exam in the spring. The combination of practical study along with real world experience here at FPS has been invaluable to me. I also joined the local Rotary Club this spring and have enjoyed the opportunity to work alongside some great people on valuable volunteer projects in the Newton community. In addition, I was also able to enjoy my summer, with weekends spent on my brother's sailboat in Long Island Sound as well as on the golf course.

Rick

My family and I have acclimated to the new life in 2020 as best we can. My wife Leslie is still providing therapy counseling and Pilates training except now she is doing it all virtually. I continue to oversee the Pro Bono Financial Coaching Program at Dana Farber Cancer Institute which provides free counseling to those patients who are struggling financially due to a cancer diagnosis. COVID has not helped. Nearly 600 families have been helped since inception. My most challenging physical activity was a recent climb to the summit of Mt. Katahdin in Maine. At an elevation of 5,269 feet, it is the tallest mountain in Maine. My two oldest are working and doing well, and my youngest is a tenth grader and still figure skating when safe to do so.

Lyman

Since March, I've been lucky to be able to work from home. This spring I spent a lot of time outside, especially taking walks in the town forest, and eating lunch and reading the Wall St. Journal in the front yard. I think the best thing about working from home this summer was being able to go barefoot all day. My daughter is now in grad school at Clark University majoring in community development. Our middle-child (son) is a sophomore at the University of

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Rhode Island, majoring in journalism. He was home in March and worked for FedEx and the U.S. Census. He keeps us laughing. Our youngest son, is a high school junior playing boys volleyball at Natick High. He is now far better at v-ball than me (but not taller—yet). My wife has had a challenging year as Wellesley College has had to make dramatic and late changes to their fall curriculum. She never complains and always keeps our whole family prepared in every way.

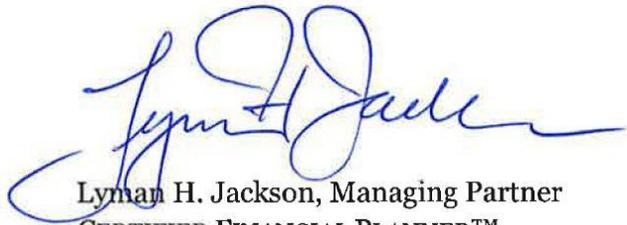
We know that 2020 has been a rough year for almost every one of our clients in some way. Many of you have been touched by a family member or friend who has come down with the coronavirus. And, the election and job worries have only added to the stress for many. We hear you and want you to know that we are with you together until this is over. It won't come soon enough but eventually it will be over.

Lastly, thank you for being our clients. We think about you, your family, and your finances every day and we are grateful that we get to help you achieve your life goals.

As we look toward 2021, we wish you all the best!



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P.S. This year we continued our significant financial commitments to the **Dana Farber Cancer Institute**, **Homestart**, the **Anti-Defamation League**, and have added **The Greater Boston Food Bank** as our newest cause.

