



Dick and Lynn from New Rochelle, NY
Clients Since 1993 – 27 years

Dick built this beautiful furniture and Lynn cultivated the radiant floral beds and greens surrounding it. They kept themselves busy during the pandemic with these projects which in turn has given them a peaceful and serene sanctuary in their own backyard to enjoy everyday.



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2021

Bill and Loretta from Salem, NH
Clients Since 2001 – 19 years
Sunset over Salisbury Beach, Salem NH

We would like to give a BIG SHOUT OUT to all who contributed photos for this Calendar.
It was great to not only receive the photos, so many people had a wonderful/interesting story to share.
You have provided us some great shots of beautiful nature right here in our own back yards.

This has been an extremely unconventional year. We are grateful to have been available and not skip a beat when it came to accommodating every meeting with every client. As the global effect of coronavirus (COVID-19) continues to evolve, we are committed to the health and safety of our clients, but also committed to keeping you informed and being available for additional questions or concerns. We hope you have joined us for at least one of our virtual updates and or events we held in 2020. We will continue to work towards staying abreast of what is happening around us and share our information with you. We extend our sincere thanks to you for your ongoing support, loyal dedication and patience during this challenging time. We will all get through this together!



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If you enjoyed this year's photo submissions and would like to be considered for our 2022 calendar, please send your vacation pictures to info@balancewealthadvisor.com

Photos that were used for last year's calendar were converted into wall art for our office by fracture.com. 2020 fracture photos will be given back to respective clients when we replace them with this year's photo.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	31 New Year's Eve	1 New Year's Day Stock Market Closed	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18 Martin Luther King Jr. Day Stock Market Closed	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Bill and Loretta from Salem, NH
Clients Since 2001 – 19 years
Sunset in Nokomis Beach, FL
Snowbirds FL/NH



Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1	2	3	4	5	6
7 Super Bowl Sunday	8	9	10	11	12	13
14 Valentine's Day	15 Presidents' Day Stock Market Closed	16	17	18	19	20
21	22	23	24	25	26	27
28	1	2	3	4	5	6

Dom and Pauline from Pembroke, MA
Clients Since 1985 – 35 years



Beautiful nature photos taken in their backyard. A solitary tulip that appeared one spring out of the area designated for yard waste. A sign of spring in an unexpected place!

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17 St. Patrick's Day	18	19	20
21	22	23	24	25 Purim	26	27 Passover Begins
28	29	30	31	1	2 Good Friday	3



Felicia and MaryEllen from Humarock, MA
Clients Since 2018 – 2 years

Humarock Beach in between Scituate
Harbor and Rexham Beaches

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2 Good Friday Stock Market Closed	3
4 Easter Sunday Passover Ends	5 Easter Monday	6	7	8	9	10
11	12	13	14	15 Tax Day	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1

APRIL



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Francine and Steve from Ashland, MA
Clients Since 2010 – 10 years
Santa Monica Pier, Santa Monica, CA

Sun	Mon	Tue	Wed	Thu	Fri	Sat
25	26	27	28	29	30	1
2	3	4	5 Cinco de Mayo	6	7	8
9 Mother's Day	10	11	12	13	14	15
16 Shavuot Begins	17	18 Shavuot Ends	19	20	21	22
23	24	25	26	27	28	29
30	31 Memorial Day Stock Market Closed	1	2	3	4	5

MAY



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Greg and John from Chestnut Hill, MA
Clients Since 2020 – 6 months
Sunset from Sanibel Island, FL
Snowbirds FL/MA



Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31 Memorial Day	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19 Juneteenth
20 Father's Day	21	22	23	24	25	26
27	28 David Allen's Birthday!	29	30	1	2	3

JUNE



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Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28	29	30	1	2	3
					Stock Market Closed	
4 Independence Day	5 'Independence Day' observed	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

JULY



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Michael and Joyce from Lincoln, MA
Clients Since 1993 – 27 years

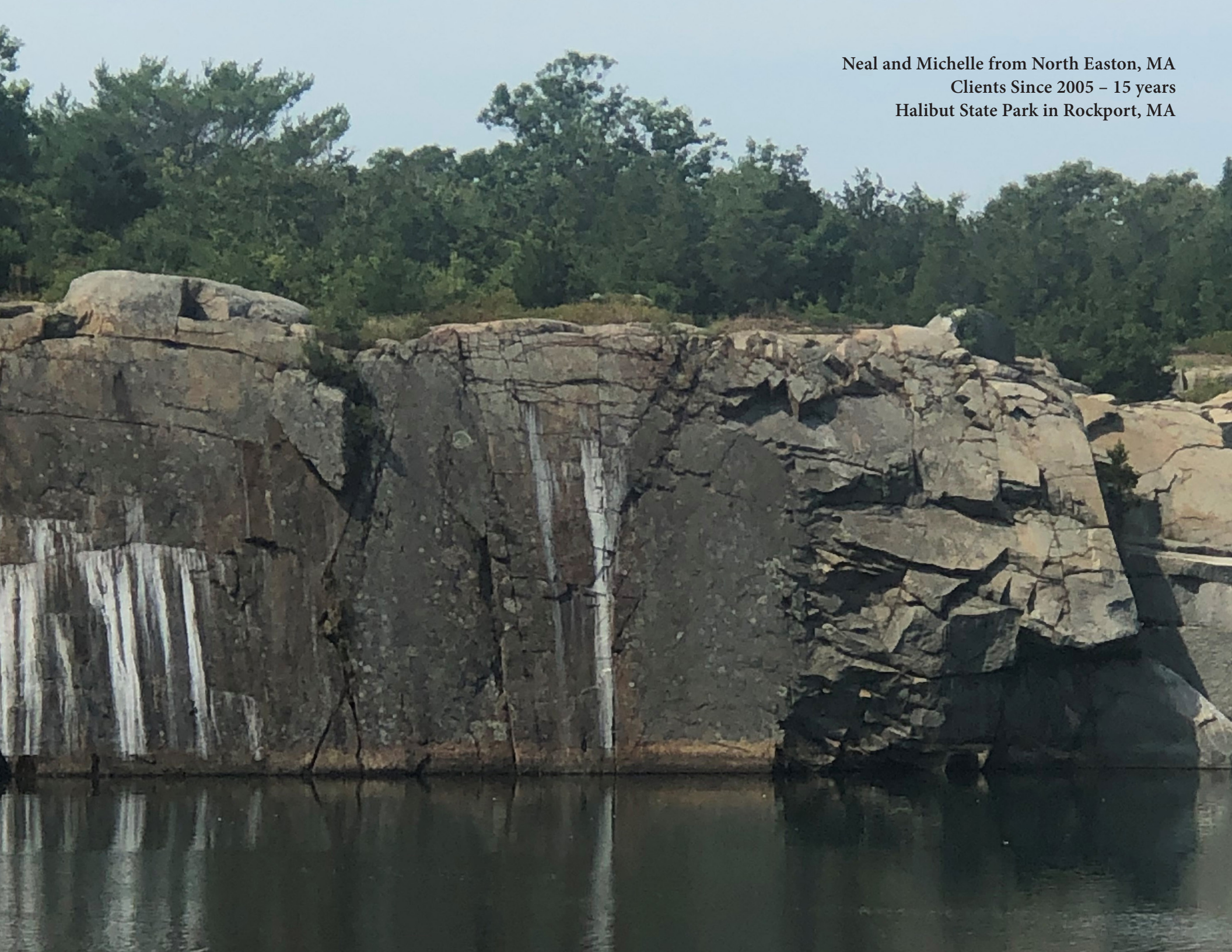
Various photos shot in their backyard
showcasing the beauty and color
of Spring and Fall, 2020.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Leo White's Birthday!	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

AUGUST





Neal and Michelle from North Easton, MA
Clients Since 2005 – 15 years
Halibut State Park in Rockport, MA

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6 <div>Labor Day</div> <div>Stock Market Closed</div>	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2

SEPTEMBER



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Robin and Allen from New York, NY
Clients Since 1994 – 26 years
Various Shots around NYC during Pandemic

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11 Columbus Day	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31 Halloween	1	2 Election Day	3	4	5	6

OCTOBER



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Paul and Anne from North Andover, MA
Clients Since 2010 – 10 years

Clients captured a Storm front rolling in while aboard
Arc Blue showing the dramatic weather in Gloucester.



Sun	Mon	Tue	Wed	Thu	Fri	Sat
31 Halloween	1	2 Election Day	3	4	5	6
7	8	9	10	11 Veterans Day	12	13
14	15	16	17	18	19	20
21	22	23	24	25 Thanksgiving Day Stock Market Closed	26 Black Friday Stock Market Closed	27
28 Hanukkah Begins	29	30	1	2	3	4

NOVEMBER



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Dan and Mary Ann from Framingham, MA
Clients Since 2007 – 13 years
Perkins Cove, Ogunquit, ME

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	1	2	3	4
5	6 Hanukkah Ends	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24 Christmas Eve Stock Market Closed	25 Christmas Day Stock Market Closed
26	27	28	29	30	31 New Year's Eve	1 New Year's Day Happy New Year... Cheers to 2022!

DECEMBER



Dianne & Peter from Freedom, NH
Clients Since 1990 – 30 years
6 Foot Black Bear after the bird feeder in their backyard.



Jeff and Suzanne from Stoughton, MA
Clients Since 1994 – 26 years
Organized Vast Wine Collection in basement during Covid



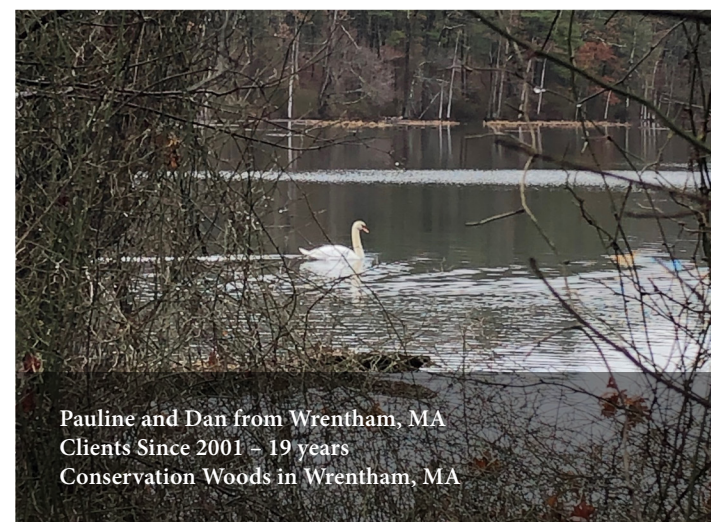
John and Leslie from Framingham, MA
Clients Since 2003 – 17 years
A luminous spot in the sky called a Moon Dog



Lillian and Mort from Ashland, MA
Clients Since 1983 – 37 years
Hakonech Lo Macra Aureola grown in their backyard.



Nicole and Karl from Westborough, MA
Clients Since 2015 – 5 years
Rooftop view overlooking Provincetown, MA



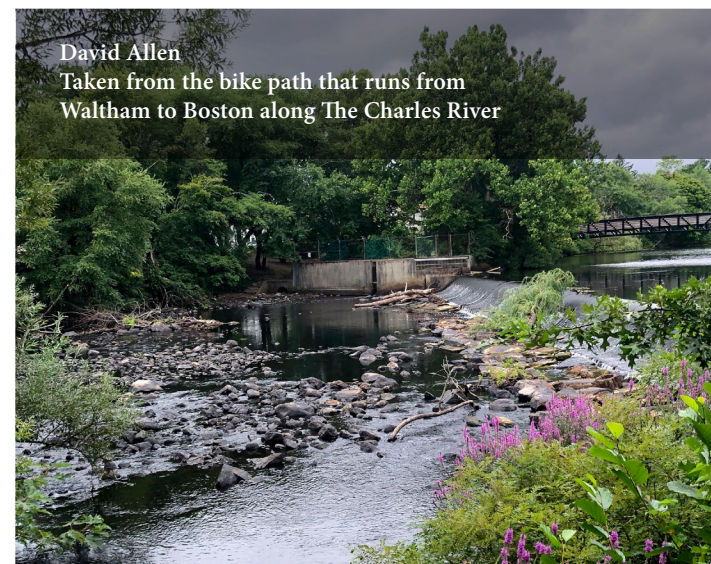
Pauline and Dan from Wrentham, MA
Clients Since 2001 – 19 years
Conservation Woods in Wrentham, MA



Pauline and Dan from Wrentham, MA
Clients Since 2001 – 19 years
Conservation Woods in Wrentham, MA



Stefanie from Watertown, MA
Clients Since 2016 – 4 years
Sunset View in Sint Maarten



David Allen
Taken from the bike path that runs from
Waltham to Boston along The Charles River