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Complete Cycle -

The jobless rate in the United States was 5.0% in October 2005, then doubled to 10.0% by October 2009, and now has come full circle to 4.1% in October 2017. The last time we had an unemployment rate that was lower than 4.1% was in December 2000 or almost 17 years ago (source: Department of Labor).

Increase Everyone -

Individual income taxes paid by American taxpayers would have to increase by +42% in order to eliminate our \$666 billion deficit from fiscal year 2017 (source: Treasury Department).

MERRY
CHRISTMAS

If you pay attention to the holiday ads, you hear about gifts you're supposed to buy for others, gifts you're supposed to buy for yourself, and gifts you're supposed to want someone to buy for you. If you celebrate the season this way, you can easily get lost in the frenzy of holiday parties, decorating, and buying presents (the right one, the right size, the right price!) for everyone.

Hard as it would be on the markets, I can understand the impulse to rebel and not give *any* presents!

But then when I see the holiday classics in the TV listings, I remind myself how important our relationships with others are – the joy of the ones we've built, regrets for the ones we haven't, and hope for the ones yet to come.

Whether or not we give presents this season, let's give the gift of our presence. Ideally, that gift would be uncluttered by the hurts of yesterday, undistracted by competing loyalties today, and unburdened by worries for tomorrow. But even though cluttered, distracted, and burdened – as everything human is – we can try to focus on love, on strengthening or rebuilding what is or should be. This is the true wealth that no balance sheet reflects and that is never diminished by any market.

I thank you for allowing me to be a part of your life!

Peace and joy in the New Year!

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