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HAPPY THANKSGIVING!

NO DEGREE IN HAND - Just 32% of American adults at least age 25 graduated from college with at least a bachelor's degree, i.e., 68% of American adults did not graduate from college (source: Census Bureau).

AT MY BEST - The average American borrower reaches the apex of his/her decision-making abilities with regard to fees and interest costs at age 53, i.e., the experience and knowledge acquired during your 30s and 40s is maximized at age 53 but then declines thereafter as cognitive abilities diminish in older Americans (source: Sumit Agarwal, Federal Reserve Bank of Chicago).

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The days are getting shorter and colder. Leaves are changing, fall is here, and Thanksgiving is fast approaching.

This season is a time to gather with family, friends and other loved ones. A time to acknowledge what (and who!) we have, and express how thankful we are for all of it. It is a time to spread love, gratitude, and good spirits, as well as make memories and tell each other how much we care.

But when it comes to Thanksgiving, there is something for which our society seems to reserve too little time.

You see, once Thanksgiving dinner is over and the cleanup is done, we all feel the need to jump back into the fray of our lives. The biggest shopping day of the year is only a day after! In many cases, Thanksgiving dinner has become Thanksgiving lunch in order to jumpstart the shopping season, leaving the holiday itself, and the good spirits it brings, quickly forgotten.

The rush to get the best gifts and the best deals begins. In stores around the country people line up, push, shove, and bicker. Manners and etiquette can be quickly forgotten, and sometimes we treat those outside our circle of family and friends poorly. Often we have no idea who these people are or the battles they are fighting in their own lives.

With all of the events happening this year – political or otherwise – it seems as if bad news has been rampant. No matter how fast Thanksgiving seems to be coming, it doesn't seem soon enough. Now, more than ever, we need this holiday to lift our spirits and remind us of how truly fortunate we are to have each other. Not only our family and friends, but all of the other heroes in our lives:

- The nurses who take care of your loved ones when they are ill
- The police who truly put their lives on the line to keep us safe
- Teachers who strive to better the mind of our young ones
- Our troops, hundreds or thousands of miles away fighting and dying for our rights and our way of life

Many of these heroes are the same people we will bump into this shopping season, or be competing with to get that killer deal.

Let us do things a little differently this year by really taking the time to sit down, enjoy, and focus on the things that matter. Once dinner is over, the dishes are done, and everything is cleaned up, let's do everything we can to remember to not only be grateful for our family, but for everyone we meet in life.

Above all, let's remember that Thanksgiving might last only a day – but the spirit it brings should last all through the year.

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