



Holiday Pop Up Shops
399 NW 10th, OKC
Saturdays and Sundays, Midtown

More than Money

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Thank you for allowing me to partner with you in pursuing your financial goals. I'd love you to share this newsletter with friends and family. You can learn more about our approach to investing at my [website](#). *John*

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Live and Learn

I have some good news – If you have been waiting for the end of 2020, you only have about 30 days to go! Maybe you are like me and think the best thing about this year will be seeing it in the rearview mirror.

I think it is safe (and likely wise) to say that we will still bring some of these same struggles with us into 2021. But perhaps we could benefit from spending a little time exploring the lessons we could bring with us too.

Sure, we learned that pandemics are bad, there's no good replacement for hugs, too much news will kill you, and no matter how much you like your house and family – we all have our limits. But the big question is, what did you learn about yourself? American Novelist James Lane Allen wrote, "Crisis does not build character, it reveals it." What did this terrible year reveal about you?

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It's quite possible you are wondering why I'm asking you to think about this and what this has to do with your finances and planning. Remember that earlier this year we renamed our firm to Values First Planning. We chose that name because knowing what is more important to you than money is really the foundation to utilizing your family's resources in a meaningful and efficient way. And while we would not have wished this year on anyone, it has provided a great test of who we are, what is really important and how we might want to improve.

Speaking only for myself, I learned that my faith is not only important for how I think, but living it out by helping others has provided surprising mental health benefits. And while I know that money can't buy happiness, a couple of well-timed, reasonable splurges did help keep us going. I also learned that moderate, consistent exercise was a better coping mechanism for stress than eating all the baked goods in Edmond.

Having been tested this year has helped us better understand what really makes a difference – and what doesn't. I can honestly say that what we learned in 2020 will change the way we spend and invest for the next several years.

I do believe there is a light at the end of this tunnel. I believe many things will improve and we will get back to hugging, going, doing and seeing. But will you be the same? How would you like to live better – more deliberately – than you did before? What has 2020 revealed about your values and your character that might help you create a plan for a better 2021?

If you're looking at the world a little differently and would like to explore what it means for your future, let us help.



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