



LESSONS FROM THE FIRST THANKSGIVING

When Thanksgiving is a blur of food, family, and football, it's all too easy to lose sight of the holiday's real meaning. After all, Thanksgiving is an enduring holiday for a reason: there are inspirational lessons to be learned from our ancestors.

The Pilgrims' story is one of succeeding against the most difficult odds through hard work, sheer determination and getting the right help. For those of us who caught up on our sleep during American History 101, let's review: the Pilgrims wanted a different type of life with greater religious freedom. So they packed up their few possessions, grabbed their loved ones and embarked on a two-month journey across the Atlantic to pursue a better future.

They endured sickness, starvation and other harsh conditions, both on the voyage and after landing in New England. But through it all, they stuck it out and created the basis for the great country that you and I know today.

What's important to the story is that the Pilgrims were *not* experienced sailors, explorers or farmers. They were just every-day people who wanted a better life and aspired to make it happen. While they encountered obstacle after obstacle, they stayed focused on their vision and simply kept putting one foot in front of the other. Through their determination, as well as expert guidance from their new Native American neighbors, they succeeded.

Here are some lessons we can all learn from these incredibly hardworking people:

CREATE A VISION

The Pilgrims kept going because their vision was bigger than any obstacle that might have gotten in their way. We can all benefit from digging deep to reflect and deciding exactly what we want the vision for our life to be. Taking time to make sure we set the right goals is vital since that is the only way we'll have the faith to pull us through when times get tough. Here at Signal Ridge, we are positioned to help drive this meaningful process: through financial planning, we help you get clear on just what it is you want most out of life. It might be to leave a legacy, protect your family or maybe something totally different. By creating a clear vision, we can stay focused on what we really want.

FIND THE RIGHT GUIDE

We can't all be experts at everything. Normally we do our best when we acknowledge our strengths and weaknesses and get help when we need it. Especially when we're forging a new path, whether we're changing careers, selling our business or preparing for retirement, there's wisdom in finding help from those who've walked that path before us. For the Pilgrims, that guide was Squanto, a brave Native American who had spent nine years living in England after escaping from slavery. Squanto is widely credited with helping the Pilgrims survive their first harsh winter in an unfamiliar land. While the rest of us may not need Squanto, we hope that you can rely on us at Signal Ridge to help you navigate the naturally emotional and complex financial landscape and stay accountable to your own vision.

CREATE YOUR OWN "COMPACT"

The Pilgrims didn't have any legal right to stay in Massachusetts, so they had to get very clear on what they were doing there. They realized this clarity by creating the "Mayflower Compact," which spelled out their commitment to form a new government. There is something powerful about putting a plan in writing. We see this in action as we help our clients



LESSONS FROM THE FIRST THANKSGIVING (CONTINUED)

develop a customized financial plan; the words, numbers and charts help document and clarify our vision and inspire action. Then our plan helps keep us accountable to our own goals so we stay on track.

STAY DETERMINED, NO MATTER WHAT

When we're working on large, long-term goals, life naturally throws obstacles in our way. We will struggle; we will make mistakes. But like the Pilgrims, we can't let fear stop us. The fear will subside and experience and wisdom will take its place; this is how we grow. Instead of resisting these unknown events or issues, let's just keep working hard, knowing eventually, we will succeed. It worked for the Pilgrims amidst the direst odds. Their work ethic was something to behold; we can all benefit from reminding ourselves that there is no substitute for old-fashioned hard work and discipline.

PLAN AHEAD WHEN YOU CAN

As we gain wisdom, we realize that no one is right 100% of the time. For the Pilgrims, it meant relying on each other and their Native friends to learn what was needed to survive. While we may not experience what the Pilgrims did, in our financial lives, we learn to account for uncertainty by diversifying so we can weather the tough times. While that applies in investing it is certainly applicable to other parts of our lives as well. It's never a good idea to put all of our eggs in one basket.

REMEMBER: RISK IS PART OF LIFE

The Pilgrims risked everything, striving to succeed where many had failed before them. This is a far greater risk than most of us will ever have to take. That's good, but that doesn't mean we shouldn't regularly take some risk. Facing our fears and going beyond what we think we can handle gets us out of our comfort zone. Whether it's in our personal lives, business, or in the markets, doing something new and bold can open us up to new landscapes. In the financial markets, we've learned that taking calculated risks can be rewarding. Let's keep in mind Warren Buffett's words, "Be fearful when others are greedy and greedy when others are fearful." As advisors, we're here to help be your guide in taking advantage of opportunities that arise (and steering clear of treacherous seas).

AND LAST, BUT CERTAINLY NOT LEAST, BE GRATEFUL

We're reminded of this old saying when we think of the power of gratitude: "It is not happy people who are grateful; it is grateful people who are happy." Something we're very grateful for is having all of you as our clients. We're honored that our calling allows us to work with so many amazing people, helping you determine what you want out of life and helping you get there!

*Happy Thanksgiving from
all of us at Signal Ridge!*

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