

## The Holidays

The holidays are a time to gather with family and friends and celebrate our time together, treasured memories, traditions, and to create new memories to pass on. It's a time to reflect on the good in our lives.

As families gather to celebrate, reconnect and enjoy each other's company, it's more important than ever to talk about the things that are most important to you – family, values and a legacy that will last - these truly are priceless conversations.

I recently held a Priceless Conversation™ with a client. This reminded me of just how important it is to share these things with those we love. In our practice, a Priceless Conversation™ is a 30 to 60 minute recorded conversation with clients in which they share with their children and grandchildren all the experiences and thoughts that went into making the client who they are today. It can be a very powerful and integral part of any estate plan. During this particular conversation, we focused on holiday traditions and what he'd like his children to know - family recipes, favorite holiday memories, holiday songs – everything he'd like to pass down to his children and grandchildren should something happen to him. A Priceless Conversation™ captures your total wealth. Your total assets are not just what you have in your bank account or the things you own. Your total wealth also includes your emotional, intellectual, and spiritual assets as well. *That* is what really makes you, you. A Priceless Conversation™ helps capture those invaluable assets and preserves them for your kids, grandkids, and beyond.

For those in our VIP Membership program, we invite you back into the office every year to record a new Priceless Conversation™. We hold these conversations dear to our hearts - just like the holiday season where we share our memories, triumphs, struggles, traditions and most importantly - our love. Here's to those priceless conversations you will be having as you gather around the table and celebrate your own traditions by sharing what's most important to you.

Whether you are a business client, estate planning client, a trusted referral source, mentor, trusted advisor or friend – you are important to me and I value our relationship. I'd like to take this time to wish each and every one you and your family a joyous Holiday Season and a healthy, happy and prosperous New Year.

Sincerely,

Ronald P. Adams