

NEWSLETTER

IN SUPPORT OF
Your Journey PERSONAL WEALTH

> > > > >
 GENTIAN
 — FINANCIAL INC. —

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> > > **Giants Rest**

by: *-Chris Doughty*

As the weather darkens, they stick around and face the coming storms and cold
 They prepare by shedding their coats to bravely face the coming winter
 Foreshadowed by the nippy nights, and the smell of autumn
 They will remain, as tried and true, to see us through another winter
 Their job is done for the season
 They have gone through the storms
 Shed a limb
 Been a home for a growing family
 They have gone through birth and regeneration
 They have added a ring
 The hair yellows, oranges and reds - some falls out
 The light gets a little shorter
 Reflection occurs
 Nights begin to nip
 And color begins to show
 Transforming from the green that the sun so generously gave
 Maturing into the colors that take our breath away
 Some shine in Glorious colors of the rainbow
 Some brown and fall
 Some prefer to leave their needles on
 They shed the coat that provides us shade and protection
 Forming a blanket that we jump in
 And feeding the earth that we grow in
 It is full circle and the circle of life
 The Giants point out the turning of the seasons
 They guide us to prepare, reflect, and appreciate
 And show Gratitude as the cycle of life continues



A PLAN FOR ALL SEASONS

DATES TO REMEMBER

DEADLINE

DEC 31ST

NEW YEAR'S EVE IS THE YEAR-END CHARITABLE GIFT DEADLINE FOR CHECK AND WIRE TRANSFERS.

LAST DAY

DEC 31ST

LAST DAY TO TAKE 2021 REQUIRED MINIMUM DISTRIBUTIONS FOR THOSE WHO TURNED 72 ON OR BEFORE 2020.

THINGS TO DO

- ❑ **Open enrollment:** Ready your documents for Medicare's open enrollment, if you're eligible or you can make changes to your existing Medicare coverage from Oct. 15 through Dec. 7th. If you're working and your employer offers benefits, take the time to understand them or give us a call!
- ❑ **Spruce up your plan:** It's important to monitor retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed. The holidays can be a good time to do this if you want to discuss what you're planning with relatives or close friends.
- ❑ **Analyze your portfolio:** Invested in mutual funds? Capital gains distribution dates typically fall in December. And that is why we will talk with you and consider balancing your realized capital gains with losses where appropriate. If you'd like to schedule a call with us to see if this strategy might help lower your tax liability, please do so now!

❑ **Fight Fraud:** Start by tracking and reviewing all of your bank and credit card statements for irregular activity. You can also request a copy of your consumer credit profile and stay on the lookout for scams asking you to confirm or update your account information via email.

❑ **Give Wisely:** As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals. Consult with us if you're interested in bunching, which means donating a few years' worth of contributions in one year, usually to a donor advised fund, to help you meet the threshold for itemizing on your tax returns.

❑ **Reflect on Resolutions:** Before beginning your New Year's celebrations, take a moment to reflect on all the items you accomplished this past year and make sure they match up with your long term goals!



COMMIT ACTS OF *kindness* November 30th: Celebrate Giving Tuesday! It's a tradition that began in 2012 as a way to encourage generosity around the world. Whether it's buying a stranger coffee, helping a neighbor or donating to charity, every kind act counts!



2021 Year-End GIVING Guide

Let us explore the opportunities in which you can reduce your tax burden by making charitable contributions.

At this time of year, you may be thinking about how to reduce your income taxes. Depending on your tax bracket and whether or not you itemize, you may be able to lower your tax bill – possibly significantly – by making a charitable contribution. There are several alternatives that may significantly lighten your income tax burden while supporting a favorite charity.

EXAMPLE

Tax bracket: 25%
Itemize: Yes
Gift: \$10,000
Tax savings: \$2,500

It generally makes sense to try to make multiple and/or more sizable charitable contributions in the years you have the highest income or highly appreciated securities. You may even consider making advance contributions if your income is expected to drop in the next year or two. Because everyone's tax situation is unique, make sure to share your thoughts and questions with us at your next meeting and we'll work with your tax professional before making any contributions.

DONOR ADVISED FUND

Making a contribution to Raymond James Charitable makes good sense for many reasons.

First, because it is a 501(c)(3) public charity, you receive an immediate tax deduction up to the maximum allowed for your contribution. *Second*, if you contribute securities held for more than one year, you avoid paying long-term capital gains tax on the appreciated portion of their value. Gifts can also reduce estate taxes, since the value of your estate has decreased equal to the amount donated.

Also, through the fund, you can request grants to specific qualified charities at any time. This lets you decide when and how much you want to donate to a particular charity.

THREE TAX ADVANTAGES OF GIVING

- Receive immediate tax deductions
- Avoid long-term capital gains taxes
- Reduce estate taxes

Finally, your contributions have the potential to grow. Donations are invested tax-free in one of seven investment objectives or professionally managed accounts and may appreciate so that you can give more than the original value.

GIVE A GIFT OF CASH

If you itemize, you can make the simplest kind of charitable contribution – and lower your 2021 income taxes – with a

cash gift postmarked by December 31, 2021. The CARES Act that was enacted in March 2020 was extended through 2021, meaning donors may give gifts of cash up to 100%* of their adjusted gross income. If you do not itemize, there is also opportunity to deduct up to \$300 above-the-line, \$600 for married couples filing jointly. However, gifts of cash made into donor advised funds are excluded from these new CARES Act tax benefits, meaning you can still only deduct up to 60% of your adjusted gross income when giving cash to a donor advised fund.

YEAR-END GIFT DEADLINES*

- Check postmarked by 12/31/2021
- Wire transfers must be received by 12/20/2021
- Securities held at Raymond James by 12/20/2021
- And networked mutual funds by 12/10/2021
- Securities held outside Raymond James and non-networked mutual funds** by 11/24/2021

*Year-end gift deadlines are intended to be a guideline. If you find that you may not make a deadline, please contact your financial advisor for assistance. **Processing time of such securities is out of the direct control of Raymond James. Therefore, deadlines are approximate and we cannot guarantee the successful transfer of such securities in a timely manner. | Donors are urged to consult their attorneys, accountants or tax advisors with respect to questions relating to the deductibility of various types of contributions to a donor advised fund for federal and state tax purposes. To learn more about the potential risks and benefits of donor advised funds, please contact us. Raymond James Trust does not offer legal or tax advice. You should discuss any legal or tax matters with the appropriate professional. © 2021 Raymond James Trust, N.A. is a subsidiary of Raymond James Financial, Inc. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2021 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2021 Raymond James Financial Services, Inc., member FINRA/SIPC. 21-RJTRUST-40310-0936 TA 9/21

Q C D

Qualified

Charitable

Distribution



	Example 1	Example 2
Adjusted Gross Income Worksheet		
Qualified Dividends	\$ 25,000	\$ 25,000
Interest Income	\$ 35,000	\$ 35,000
Taxable Social Security	\$ 30,000	\$ 30,000
IRA Distributions	\$ 35,000	\$ 20,000
Adjusted Gross Income	\$ 125,000	\$ 110,000
Itemized Deduction Worksheet		
State Income Taxes Paid	\$ 5,000	\$ 5,000
Property Taxes	\$ 7,000	\$ 7,000
State and Local Tax Limit	\$ 10,000	\$ 10,000
Charitable Contributions	\$ 15,000	\$ -
Itemized Deductions	\$ 25,000	\$ 10,000
Tax Calculation Worksheet		
Adjusted Gross Income	\$ 125,000	\$ 110,000
Greater of Standard/Itemized Deductions	\$ 26,600	\$ 26,600
Taxable Income	\$ 98,400	\$ 83,400
Net Federal Tax	\$ 11,607	\$ 7,557

WHO IS ELIGIBLE?

Anyone who is 70 ½ or older, and has a Traditional IRA.

HOW DO THEY WORK?

You can direct your IRA trustee to make a distribution directly from your IRA to a qualified charity (as defined under 501(c)(3)).

The max you can give through a QCD is \$100,000 per year. If you file a joint return, your spouse can also have a QCD and exclude up to \$100,000.

A QCD directly reduces your Required Minimum Distribution (RMD). They used to line up directly with when you had to take your RMD at 70 ½. Due to the SECURE Act, effective January 1, 2020 – RMD age was raised from 70 ½ to 72; however, QCD eligibility remained at 70 ½.

WHY IS THIS A BENEFIT?

Giving through an IRA to charity has been an option since the Pension Protection Act of 2006, however, they became more popular due to the double standard deduction in the Tax Cuts and Jobs Act of 2017. Instead of taking a distribution from your IRA, paying taxes on that distribution at your tax rate, and then giving a cash gift to charity that you may no longer be able to itemize for; you are able to give directly from your IRA and directly reduce that distribution from your income.

SEE EXAMPLE:

Example 1: No QCD utilized

Example 2: \$15,000 QCD used

Result: Utilizing a QCD vs giving \$15,000 in cash and paying taxes was a tax savings of \$4,050.

GIVE A GIFT OF SECURITIES

While gifts of cash are simple to make and fully deductible, gifts of securities are frequently the most advantageous donation from a tax perspective. Contributing long-term, appreciated securities to your donor advised fund allows you to avoid paying capital gains tax. In addition, you still receive an income tax deduction equal to the full fair market value of the security at the time it is contributed. Gifts of long-term, appreciated securities are fully deductible up to a maximum of 30%* of your adjusted gross income.

EXAMPLE

Purchase price of stock	\$5,000
Current value of stock	\$25,000
Stock contribution amount	\$25,000
Charitable deduction	\$25,000
Capital gain avoided	\$20,000

WHAT'S CHANGING IN 2022?



You may have read or heard about a few 'proposed' tax changes that are out there. While these have yet to be passed, we will continue to watch and be ready for potential changes.

Elimination of Backdoor Roth Strategies

This proposal takes direct aim at Roth planning strategies by prohibiting both employee after-tax contributions in qualified plans and after-tax funds in traditional IRAs from being converted. Neither Roth IRAs nor Roth plan accounts would be allowed to accept after-tax dollars as conversions. This would be effective after December 31, 2021.

Contributions to Mega-IRAs Prohibited

The bill would prohibit additional contributions to Roth or traditional IRAs for a calendar year if:

1. The total value of an individual's IRAs, Roth IRAs and defined contribution retirement accounts exceed \$10 million as of the end of the prior calendar year, AND,
2. Income is in excess of \$400,000 (single), or \$450,000 (married-joint). This would be effective after December 31, 2021.

Income limits on Roth Conversions of Pre-Tax Funds

Roth conversions of pre-tax funds would be eliminated from both IRAs and employer-sponsored plans for single taxpayers with taxable income over \$400,000 and married taxpayers filing jointly with taxable income over \$450,000. However, this proposal would not be effective for 10 years. The effective date says this would apply in years after December 31, 2031.

RMDs for Mega-IRAs

If an individual's combined traditional IRA, Roth IRA and defined contribution retirement account balances exceed \$10 million at the end of a calendar year, and income exceeds the \$400,000 / \$450,000 limits (the same two conditions as in the above provision), a minimum distribution would be required for the following year. The RMD would be 50% of the balance above \$10 million. The RMD would apply even if the individual is not subject to existing RMDs (i.e., is under 72). No 10% penalty would apply to these RMDs, regardless of age, and they could be considered qualified Roth distributions if otherwise eligible. These RMDs would not lessen any other RMDs owed for the year.

To make things even more complicated, there is a special 100% RMD rule that applies when account balances exceed \$20 million. When account balances exceed this threshold, the amount over \$20 million is required to be distributed from Roth IRAs and Roth plan accounts up to the lesser of (1) the amount needed to bring the total balance in all accounts down to \$20 million, or (2) the aggregate balance in the Roth IRAs and Roth plan accounts. Once the individual distributes the amount of any excess required under this 100% distribution rule, he can then choose the accounts from which to distribute to satisfy the 50% distribution rule. These provisions would be effective after December 31, 2021.

What We Know!

After more than a year of debate, the finalized Life Expectancy tables will go into effect on January 1, 2022 and will have far-reaching impacts. If you are subject to annual RMDs, your calculation will be changing. Talk to us about what this means for your RMD.

SOCIAL SECURITY INCREASES BENEFITS BY 5.9% FOR 2022

More than 64 million Americans will see the increase in their payments beginning in January.

The Social Security Administration has announced a cost-of-living adjustment (COLA) to recipients' monthly Social Security and Supplemental Security Income (SSI) benefits. More than 64 million Americans will see the 5.9% increase in their payments beginning in January of 2022.

The increase – significantly higher than last year's 1.3% adjustment – is tied to the Consumer Price Index for Urban Wage Earners and Clerical Workers and was put in place to ensure the purchasing power of these benefits isn't eroded by inflation.

According to the Social Security Administration, on average, retired workers currently collect \$1,565 per month in Social Security payments, or roughly \$18,780 per year. The 5.9% COLA will add about \$92 per month to those payments, or \$1,104 for the year.

Keep in mind, all federal benefits must be direct deposited. So if you haven't already started receiving benefits, you need to establish electronic transfers to your bank or financial institution. Contact us with any questions you may have, 262.518.7575.



MEANINGFUL MILESTONES

Caring Ways To Share Your Wealth With Family

One of the most satisfying feelings is sharing your wealth with those you love, seeing your family flourish and thrive with the aid of your generosity. It may make sense to tie your gifting to meaningful milestones along life's path, so you can pass on not just wealth, but life lessons and values too.

Consider this: Periodic gifts to children or grandchildren over their lives can accumulate and compound over time. They'll face expenses big and small - buying a house, raising kids, educating them - and you'll have the benefit of seeing the impact in real time.

GIVING GUIDELINES

A recent study revealed nearly two-thirds of people over the age of 55 would rather distribute part of their wealth while still here to watch their heirs enjoy it. On average, respondents said they'd ideally gift 30% of their estate while alive. But you may struggle with what the best way to do that is.

Giving while living requires you to navigate potentially complicated family dynamics, but it's important to remember what's at the heart of your intention. You want to gift when it can be most meaningful and impactful to your heirs. It's also an opportunity to further instill your values and help beneficiaries be good financial stewards.

MONEY GIVING MILESTONES

There are lots of reasons-and creative, caring ways-to celebrate and share in their commemoration with a financial gift.



HEAD START IN LIFE

Tiny tots won't understand or appreciate life insurance, but it's a cost-effective way to guarantee protection for their future. Consider buying a policy upon the birth of each child or grandchild for their use as they deem fit later on. A whole life insurance policy's cash value can be assessed in adulthood for college expenses, a down payment on a house or starting a business, for example.

CRACK OPEN THE BOOKS

Education can be a gift that pays dividends for years. Tax-advantaged 529 savings accounts are used for a beneficiary's qualified education expenses, from kindergarten through college. (Remember, grandparents can contribute too!) Another upside is that you can change beneficiaries so the funds have the potential to last for generations.

STARTING A LIFE TOGETHER

Newlyweds might be more focused on where they're headed for their honeymoon, but you can share your appreciation for homeownership by contributing to a down payment for their first (or upgraded) home. The typical 20% down payment for a home might be tough to save. With an annual gift tax exclusion of \$15,000, you may have to get creative if you'd like to contribute more than that.

DON'T OVEREXTEND

You've worked hard and you deserve to have the quality of life you envisioned - and your family would (no doubt) agree, so if circumstances change, it's ok to pull back the reins. Gifting should never be an expectation.

With something so personal, you should have individual attention on your situation and an expert in your corner to help guide you! Talk with us about all the details of your wishes.

DID YOU KNOW?

A recent analysis by HotPads showed the average renter buying a median-priced home in America took about 6.5 years to save a down payment

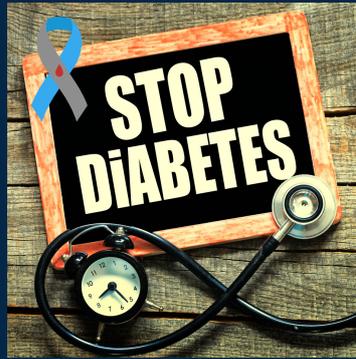


GENTIAN Gives Back!

"I enjoy being involved with causes that have had a positive impact on my family, no matter what capacity I'm able to give. Two of those are JDRF (Juvenile Diabetes Research Foundation) & the Alzheimer's & Dementia Alliance of Wisconsin."

PETER

WHAT CHARITY, ORGANIZATION OR CAUSE IS NEAR AND DEAR TO YOU?



"Ever notice fliers in the local Starbucks, Sendik's or Metro Market seeking foster homes for abandoned animals? Many of those were hung by me as a volunteer with Milwaukee Pets Alive, an organization dedicated to saving homeless animals in our community."

ANGIE



"I spend my time volunteering for the sports teams that my kids are currently part of. This includes the Highlanders Basketball Club, Ozaukee Aquatics Swim Team, MT Rec Department and being the financial manager for the Mequon Heat Baseball team."

KEN



"Over the past 22 years I have been a volunteer in many capacities with the West Bend Youth Football Program. I am very proud to be a part of that program as it has given the youth of West Bend an opportunity to learn the skills of the game, sportsmanship & leadership."

JULIE

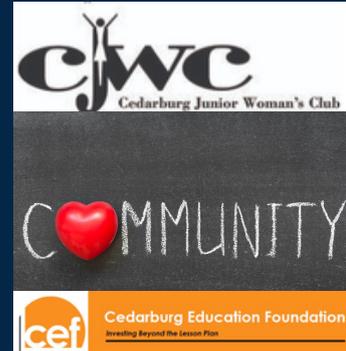
"On 10/10, I ran in the Chicago Marathon for the American Cancer Society with RunFitMKE. Collectively, our team of 350 runners raised \$1.2+ million for the ACS. I look forward to colliding more of my passion of philanthropy and running in the future."

ZACH



"I enjoy volunteering at my children's school, the Cedarburg Education Foundation and through various capacities with the Cedarburg Junior Women's Club. Community means a lot to me and I enjoy supporting it!"

ASHLEY



"I volunteer with Prevent Blindness Wisconsin. My favorite part is vision screening children. There are so many rewards, especially coming back to a preschool & seeing one of the children we screened happily wearing glasses!"

KRISTIN



"On an annual basis, I overcome my fear and make it a point to donate blood. I take a lot of pride in knowing that each donation can save up to three lives."

MIKE

"JGMD' (Just a Girl Moving Dogs) is an animal transport coordinating service in which I help transport animals from shelter to their Foster or Forever homes! Jobi (pictured here) was my latest move! I also enjoy biking to raise money for children's cancer research."

LISA



"There are three organizations that are near and dear to my family and that I enjoy supporting in multiple capacities; The Ronald McDonald House, the Fox Valley NICU in Theda Clark and Children's Hospital of WI."

RYAN



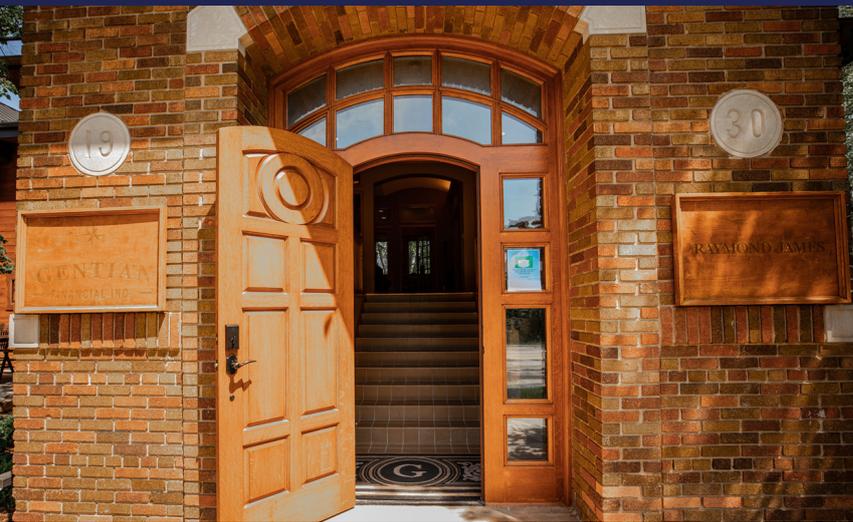
"I organize an annual city wide festival in West Bend to honor moms in which all proceeds go to Seed of Hope, a charity centered around providing free medical services, support and education to mothers who lack a support systems of their own."

JENNY



"What child doesn't deserve to play?" this is the mission statement that is used by Global Giving, an organization that collects gently used sporting equipment & ships/delivers it all over the world, to those less fortunate." (pictured here in Africa)

CHRIS



Investment minimums are waived for family members of existing clients. In 2021, we continued to expand our team and add new technology while also limiting the number of new clients we take on so that we can continue to provide the highest levels of personal attention that you deserve.

We are honored that there has been an increase in the number of introductions by our clients for family and friends who may be able to benefit from our **Plan It. Live It. Give It.** mindset. We value your introductions, and we value lasting relationships with you, the clients we serve.

Our priority is to help you achieve your vision with customized, holistic wealth management rather than the "one size fits all" approach many firms use today. Our team is here to serve you, your family and your friends and appreciate the chance to do so. Call or email us about arranging a needed meeting time!



Are We Taking New Clients?

Introductions & Relationships

We are often asked if we are still accepting new clients. We are currently accepting new clients by referral from our existing clients and local professionals on a selective basis. We are happy to speak with any of your family, friends or business associates who could potentially benefit from our services. There is neither a cost nor any obligation to meet when referred by you. Simply ask the person contacting us to let us know that you referred him or her or if you prefer, we can reach out to them. Even if it's just providing a second opinion; if they are important to you...they are important to us!

People often ask us if we have an investment minimum. Our relationship minimum comes down to a mindset. Does the introduction need help, want help, and appreciate help? If YES, then we may just be the right match!

GENTIAN | TEAM MEMBER SPOTLIGHT

Get To Know *Julie Decent* | Executive Assistant

Julie began her career at Gentian in 2016. She is an adored team member with thirty years of experience in the financial industry. A go-to resource for helping clients navigate through the onboarding process, Julie also helps coordinate the Gentian review packet process. She is a reliable and knowledgeable resource for any questions you may have regarding your accounts, online access, distributions, and scheduling your review meetings.

Before joining Gentian, Julie enjoyed her work in banking and with another Wisconsin based wealth advisor. Originally from Port Washington, having raised her family in West Bend where she currently resides today with her husband, Doug. They enjoy spending time with their sons, grandchildren, friends and dogs, Saika & Shandy. Her hobbies include traveling, entertaining, golfing and wine making. Julie continues to volunteer for her favorite organization since 1999, the West Bend Youth Football program. **FUN FACTS ABOUT JULIE:** Her favorite color is purple, she loves daffodils and she bakes a mean loaf of homemade bread. You can find Julie on the golf course on a warm summer weekend, and while she's not huge on sweets, Julie does appreciate a nice glass of red wine for dessert from time to time! We are blessed to call Julie our dear friend, and a part of our Gentian Family!

julie.decent@raymondjames.com | 262.518.7598



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IN THE LOOP



A New Commercial Hydrogen-Electric Plane Will Boast a 500-Mile Range

A new aviation partnership could see commercial hydrogen-electric airliners take to the skies. The parent company of Alaska Airlines, Alaska Air Group, is partnering with zero-emission aviation firm ZeroAvia to develop a hydrogen-electric powertrain for a 76-seater passenger airliner, a press statement reveals. The two companies say that their ZA2000 hydrogen-electric powertrain will have a power output of 2,000-5,000 kW and a range of 500 miles (804 km). Val Miftakhov, CEO and founder of ZeroAvia, said "the aviation industry is one of the hardest industries to decarbonize; however, with this collaboration, we are one step closer to achieving our goal of making our skies emission-free."

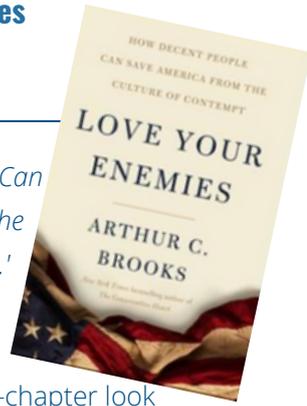
(Source: A New Commercial Hydrogen-Electric Plane Will Boast a 500 Mile Range (interestingengineering.com))

RECOMMENDED READ | Q4

Love Your Enemies

By: Arthur C. Brooks

'How Decent People Can Save America from the Culture of Contempt.'



We hope you'll join us for a chapter-by-chapter look into Love Your Enemies as Chris Doughty leads our VIRTUAL Book Club on November 15th at 11AM CST. This book has made a lasting impression on us and we hope the same is true for you.

"Hoping for the best, prepared for the worst, and unsurprised by anything in between."
- Maya Angelou

GENTIAN
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LADIES & GENTIAN

HOLIDAY TEA & CHEER

JOIN US FOR TEA & TRIVIA

DEC. 21st

@ 10:00 CST (or 4:00PM if
you're in England!)

1. Join us for Tea + Trivia
2. Kindly RSVP by Dec 7th to receive a special surprise in the mail
3. Don a fancy hat and pearls!
4. Lisa joins us from the Motherland for an authentic English Tea Experience!

RSVP



Tea on a Tuesday | Fit for a Queen!

DON'T MISS OUT ON THIS FUN FILLED HOUR!

Join the LADIES & Gentian Holiday Tea & Cheer Virtual Gathering on Tuesday, December 21st at 10AM CST.

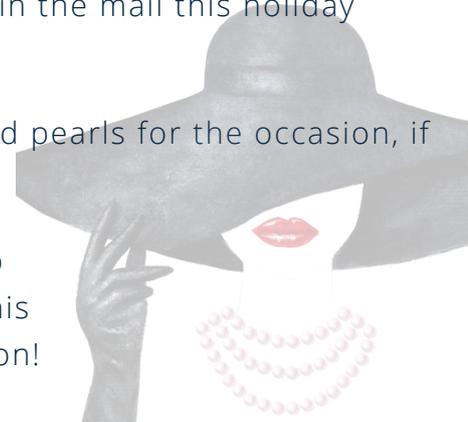
Our own Lisa Sheridan, will be joining us from England to share the English holiday traditions she enjoys and provide us knowledge 'Fit for a Queen!'

**Check your emails or head to
www.gentianfinancial.com to register!**

RSVP by December 7th to receive a little something special in the mail this holiday season!

Don a fancy hat and pearls for the occasion, if you'd like!

We look forward to seeing *you* for this year-end celebration!





GENTIAN

— CALENDAR —

WHAT'S COMING UP!

The Inside Look



Virtual
BOOK CLUB



Happy
Thanksgiving



Happy
Holidays!

GENTIAN BOOK CLUB!

We are excited to offer our first Virtual Book Club gathering on Monday, November 15th @ 11AM CST. Make sure to check your emails in order to register!

OFFICE CLOSED

The Markets, along with our office will be closed in observance of Thanksgiving Day and Black Friday.

OFFICE CLOSED

Our office will be closed on Friday, December 24th in observance of Christmas Eve. We will return to the office Monday, December 27th.



OTHER IMPORTANT DATES

- 
- NOVEMBER 15TH | Gentian Virtual Book Club
 - NOVEMBER 22ND | Gentian Thanksgiving Gratitude Pie Day
 - NOVEMBER 25TH - 26TH | Happy Thanksgiving & Black Friday
 - NOVEMBER 30TH | Giving Tuesday!
 - DECEMBER 9TH | Client Appreciation: Holiday Lights Event
 - DECEMBER 24TH - 25TH | Merry Christmas!
 - DECEMBER 31ST | New Year's Eve - Happy New Year
 - JANUARY 17TH | MLK Jr Day

