

January 2014

Dear Clients and Friends:

You may remember my optimistic January newsletter from two years ago, when things were still bad but improving.

Now I can officially report, we are in a crawling recovery. It's slower than molasses, but think about it. If the economy got better in a hurry, it would mean we're racing toward the next cool down.

So let's just enjoy the pace in 2014. Read a book, break out a jigsaw puzzle, catch up on your knitting. This would be a good year for projects.

Ellen Goodman is a journalist and author who penned this advice:

“We spend January 1st walking through our lives, room by room, drawing up a list of work to be done, cracks to be patched. Maybe this year, to balance the list, we ought to walk through the rooms of our lives .... not looking for flaws, but for potential.”

Best wishes for the New Year,



Charles M. Shackelford