

KUDOS!

Summit Spirit Award:

Heather and Shelter Inc.

Each quarter, Summit recognizes one team member who receives kudos from their peers and managers for going the extra mile. The winner receives \$1,000 to donate to the charity of his or her choice. Congratulations to Heather Curtis, Practice Assistant, as the recipient of this quarter's Summit Spirit Award!

Heather: I am making my donation to Shelter Inc., a charitable organization based in Contra Costa County helping to provide housing solutions to families who find themselves on the verge of homelessness and for those trying to return to stable housing.



This charity is near to my heart as I personally know of families who have benefited from programs and services offered at Shelter Inc. and who have survived setbacks that may have otherwise caused severe hardship and in some cases homelessness.

With this generous donation from Summit Financial Group, Shelter Inc. will continue to improve lives and offer hope to those in need.

To join Heather in her efforts, visit:
<https://shelterinc.org/>

SUMMIT UNIVERSITY



Upcoming Courses and Workshops



Coming soon to a classroom near you ...

Summit is committed to providing new learning opportunities for our clients and the community at large. We are working hard to develop a learning curriculum for the coming year, and we're excited about presenting to you in person. We understand that Zoom fatigue is real (we feel it too!) and we believe there is no substitute for gathering face-to-face. Please visit our website in the following weeks and months to learn more about our offerings and be sure to follow us on social media. You won't want to miss out!

We'll be bringing back some of our favorites ...

- Retire Wise
- Women and Money
- Teens and Money
- Retirement Planning Today
- Second Saturday Workshop



And we'll be providing new classes to educate and inspire you!

If there is a topic you would like to learn more about, please reach out to angela@summitadvisors.com.

Learn more and register for classes through the Summit University page on our website: summitadvisors.com/education/university/ OR call 925-866-7800.



WE HAVE A NEWLYWED AT SUMMIT...

We couldn't be happier for our Marketing Assistant Veronica Santiago and her husband, Kris. After an 8-year relationship, they finally decided to tie the knot on September 2, 2021. Congratulations!

THE AGE OF anx·i·e·ty

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Dr. Rosling found that our tendency to divide the world into two camps (usually some version of us and them) and the way we consume media (where fear rules) led us to perceive progress (believing that most things are getting worse), in a negative way.³ The facts are quite the opposite, and his book describes this in an eye-opening fashion.



Shawn Achor

According to acclaimed researcher and Summit Symposium speaker, Shawn Achor, "The best antidote to worry is its polar opposite: gratitude for the present. Worry asks, '**What bad things could happen?**' Gratitude asks, '**What great things are actually happening?**'"⁴ Perhaps it's time we focus on some of the amazing things that have happened recently.

- Science has created multiple vaccines that by all accounts are highly effective at preventing hospitalization and death from COVID. The speed with which this life-saving medicine was created has never been seen before.
- Internet and video technology made it possible for our society to operate with surprising effectiveness while hundreds of millions sat home in quarantine.
- Digital transformation sped forward as much as 6 years during COVID as companies scrambled to compete in a digital world. This will have long lasting benefits for the economy as firms deploy capital to stay ahead.⁵

- American consumers began 2021 in the best financial shape in decades as household debt as a percentage of disposable income fell to its lowest level in 40 years!⁶
- After an understandable and swift decline at the beginning of the pandemic, American companies made the pivot, found ways to maintain profitability, and pushed the S&P 500 up over 87% from its bottom in March of 2020.⁷

There were plenty of awful things that occurred in the last two years, but haven't we focused on those things enough? More difficult issues lie ahead, but if we can let some good news and gratitude seep into our 1,300 thoughts per minute, we might find we can overcome some of the anxiety and move forward with more peace of mind. As you touch base with your advisor for your year-end planning, we invite you to lean into the reasons you were saving and investing in the first place – the goals for you and your loved ones. We'll be mindful of the slings and arrows that the world throws at us, but we are committed to our own version of factfulness with an appreciation for the long run and the incredible progress being made.

¹ Gapminder.com – Factfulness, The Book

² ©2020 Continuous Breakthru, – What's the Streaming Channel in Your Head?

³ Gapminder.com – Factfulness, The Book

⁴ McKinsey & Company – How COVID-19 has pushed companies over the technology tipping point – and transformed business forever

⁵ ShawnAchor.com – SUCCESS Magazine article, December 2014

⁶ Federal Reserve FRED Economic Data – Household Debt Service as a percent of Disposable Personal Income 1980-2021

⁷ YCharts - ^SPX level change from 3-23-2020 to 10-12-2021



**Join us for our 10th
Annual Summit Symposium.**

When: Saturday, February 26, 2022

Where: Casa Real at Ruby Hill Winery

SAVE THE DATE!



STAFF SPOTLIGHT

Welcome, Claire and Julie!

Claire joined the Summit team as the Front Desk Administrator after working as an Assistant Loan Processor and managing front desk duties for a family mortgage company. She is responsible for greeting guests, answering telephone calls and directing inquiries from clients, advisors and support staff. She enjoys providing operational support to all the departments.

Claire was born and raised in the Bay Area and is currently attending Diablo Valley College. When Claire is not in the office, she enjoys spending time with her family (including her senior dog Gizmo), doing CrossFit, listening to music, and eating at restaurants with her boyfriend, David.



L to R: Claire Satuito, Julie Pelletier

Julie joined Summit in 2021 with 15 years of retirement plan experience. Although she has worn every hat possible in her tenure career, she has maintained the same goal to successfully support business owners and their employees to create a clear path of reaching retirement age with enough money.

Julie is a graduate of St. Mary's College of California. She holds a Series 6, 63, and California State Life Insurance License.

She was born in Detroit, Michigan and raised in Walnut Creek where she continues to live today with her family. If you do not see her around town, she is probably headed to her happy place, Lake Almanor, to boat, fish, hike and relax.

Julie looks forward to helping with the retirement plan goals of Summit's clients and their employees.

Julie is a registered representative of Securian Financial Services, Inc. TR# 3713576 DOFU 8/2021

SUMMIT TRIVIA CHALLENGE



The answer to this quarter's question can be found on the Summit Facebook page (facebook.com/summitfinancialgroup/). Each person to submit the correct response will be entered to win a \$25 Starbucks gift card.

In August, Summit taught a workshop at Inklings in Pleasanton. What is the name of the workshop? (Hint: We host this workshop every summer.)

Know the answer? Email it to veronica@summitadvisors.com by November 15th. The Trivia Challenge winner will be notified via email.

CONTACT US



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