





Christmas Greetings



Grantham & Associates, Inc. is sincerely grateful to the clients and employees who helped make 2020 a successful year.

AN EXTRAORDINARY YEAR

It doesn't seem appropriate somehow to follow our usual winter newsletter format, when 2020 has been so extraordinary. As a result, I've chosen to share some reflections on this year. Bruce

- <u>COVID-19</u>: It remains a challenge not only to filter the conflicting reports and guidance, but also to decide how to respond both personally and at our office.
- Working remotely: Although we were considered an essential business and could have maintained a full office operation, we've been able to extend the option of working from home, because our staff has maintained a high level of productivity and communication.
- <u>Pros and Cons</u>: The benefit of less distraction that comes with working alone is offset by the sense of isolation and loss of synergy that results when we're not connected in person with a team.

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy."

~ Martin Luther King, Jr.

GRATITUDE

In times of adversity, our mood is improved by focusing on the things in life we have to be grateful for.

- Long-standing clients like Explorer Pipeline, Garver, and the cities of DeSoto, Garland, Richardson, and Rowlett; more recent clients like Freese & Nichols, Gresham Smith, Hazen and Sawyer, NTMWD, Realty Capital, and the cities of Mesquite and Wylie.
- Loyal staff including Basilio Villarreal and Molly Pierson who have worked with me for over 23 years and 20 years respectively.
- Bert, my wife and best friend, who I met by divine appointment 38 years ago and without whose encouragement and support there would be no G&A.

"Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow." ~ *Melody Beattie*

GIFTS

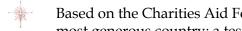
Sometimes it takes a trial for us to truly appreciate the gifts we've received from previous generations.

- The strength and perseverance of those who endured past pandemics, and the gifted medical researchers whose discoveries have limited the suffering of current generations.
- The selfless sacrifices that so many men and women have made to provide us with a nation of freedom and opportunity, and in Texas, a State that supports business.

"No one has greater love [nor stronger commitment] than to lay down his own life for his friends." ~ *John 15:13 AMP*

GENEROSITY

We can lose sight of just how generous many people are when most news is negative or discouraging.



Based on the Charities Aid Foundation World Giving Index - 2019, the United States is the world's most generous country; a testimony to the big heartedness of its citizens.

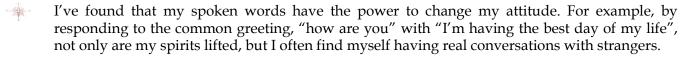


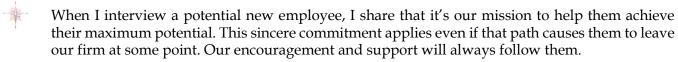
Aside from my wife, my parents are the most generous people I know. They invested their hearts, lives, and resources in encouraging and supporting their children.

"We make a living by what we get, but we make a life by what we give." ~ Winston Churchill

PERSONAL GROWTH

I believe everyone has a unique life of potential that is discovered through personal growth.



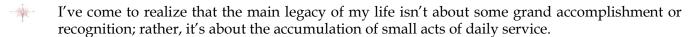


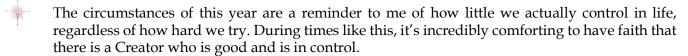
"Before a person can achieve the kind of life he wants, he must think, act, walk, talk and conduct himself in all of his affairs as would the person he wishes to become."

~ Zig Ziglar

OUR LEGACY

The measure of our legacy depends on the extent to which we invest in the things that really matter.





"There are three things that remain—faith, hope, and love—and the greatest of these is love." ~ 1 Corinthians 13:13 TLB



Your friends at Grantham & Associates, Inc.

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