

DIDN'T!!

If one had to pick a word that described 2020, for me, that word is ***didn't***.

In January, we ***didn't*** know what a tumultuous year lay ahead of us. In February, we ***didn't*** comprehend the rapidity of the worldwide spread of Covid-19. We ***didn't*** realize that it would affect many millions of people; we ***didn't*** anticipate the deaths of hundreds of thousands and we ***didn't*** visualize the shutting down of economies worldwide resulting in the loss of millions of jobs. We ***didn't*** grasp the social and mental impact on so many lives.

We ***didn't*** go on any trips, we ***didn't*** see any theater, we ***didn't*** hear any live music. We ***didn't*** enjoy dinners at our favorite restaurants. We ***didn't*** hug dear friends. We ***didn't*** celebrate birthdays or spend Thanksgiving and religious holidays with our loved ones.

On the other hand, even though the medical experts, always pessimistic, predicted three years (or more) for a vaccine, we (and they) ***didn't*** appreciate the focused brilliance of researchers that would produce vaccines before year-end.

And last, but not least, despite the disruptions impacting every aspect of the global economy, we sure ***didn't*** expect that it would be a profitable year for many investors. Whether it was stocks, bonds, gold, or even Bitcoin, you made money - who would have forecast that back in the dark, despairing days of March?

As I write, Covid cases are escalating throughout the world, even as vaccines are in initial distribution. So what lies ahead for 2021? I do not have any better insight than you, but I have decided my word for 2021 is ***REINCARNATION***. (A rebirth, but also defined as a new version of something from the past - in recognition that some things will have changed forever).

As this is my last weekly missive until Mid-January, Sandra and I wish you a safe, yet joyous Holiday season and may the new year bring you blessed health, unlimited happiness and only good things.