



2022 – The Best of Season’s Greetings and a Happy New Year!

(This is the 30th annual Holiday letter, beginning in 1992)

From Fran and Jim Zientara

Welcome to my 30th annual Holiday letter. The year 2022 has seen many economic and political challenges, that included Congressional and other political races. We can only hope that whatever administration results, they will do the best for our country.

Isn’t it fun trying to adapt to the ever-changing Covid world! I took the Moderna 2 shots and the two boosters, and yet when I go out, I take a mask. I have also received my flu and shingles shots. Be sure you are up-to-date with yours!

Many travel plans were canceled. The National Model Railroad Association convention in St Louis was canceled. The convention in Rhode Island in to honor the two comedians, Stan Laurel and Oliver Hardy, was canceled. Finally, the annual convention of Raymond James was canceled. But they are coming back next year.

The gold shipments at the Florida Railroad Museum in Parrish, Florida, started the year with maybe 50% train occupancy, but is now back to 100%. It has been my volunteer job to try to stop the Hole-In-The-Head Gang from robbing the train. “Marshal” Jim, dressed in the 1880’s cowboy style, tries his best.

Some of my meetings have moved to electronic meetings over the computer, using various software. If this should happen to you, be sure to comb your hair, dress nicely, review your backdrop, and check the audio.

The grandkids continue to cheer up both Fran and me and also wear us out, but we try to see them whenever possible. An old saying is that with kids, the days are long, but the years are short.

Our daughter Amy, along with her son Fletcher (13), daughter Lucy (11), and husband Jon were in several movies and commercials. Fletcher became a thespian at school and received “Superior” and “Excellent” in school acting competitions. He also just qualified as a soccer line judge. Lucy is an excellent soccer player and was selected for the ODP, Olympic Development Program, for Florida. She also continues in an advanced math program.

Our son Jeff continues to work remotely for the compliance department of Raymond James. Daughter-in-law Christina is working at Manatee Memorial Hospital and learning more about the medical field. Daughter Lily (9) is in 3rd grade and sister Ivy (7) is in 1st grade. Both started gymnastics this year and are Girl Scouts. They are persuasive sellers of cookies! Brother Eli (5) is in pre-kindergarten, and is already scoring high on tests. The three ride their bicycles to attend the same school.

I have been a licensed ham radio operator for many years, but recently bought new equipment, allowing me to communicate worldwide. My call letters are W4MAN. It is a challenge to learn the new technology.

In a unique way to help our soldiers, my office is a drop-off point for used cell phones and other electronic devices. A national nonprofit organization, Cell Phones for Soldiers, sells the various parts and then provides free phone cards to soldiers overseas so they can phone home.

I have written a total of 70 business articles over 9 years and published them in the *Bradenton Herald* and other periodicals. I write the rough draft and Fran, who taught English at Riverview High School in Sarasota, corrects the copy with her red pen. It is usually much improved.

I have an affiliation with Financial Access Federal Credit Union of Bradenton, Florida, where I have a remote meeting location. I meet with their referrals and my clients to help them with financial consulting, retirement planning, and rollovers. I enjoy the atmosphere and camaraderie.

Knowledge and education are power. All my 70 published articles and my *Zientara Monthly Newsletter* have been emailed to those of you for whom I have email addresses. If you like, send me the email addresses of your kids and friends. They can always opt-out, but they can also learn about investing, interest rates, planning, and so much more.

Check out my updated website, www.jimzientara.com. It's full of educational and fun stuff, such as, my Cowboy Quotes, and the Women's and Men's Clubs Articles of Interest.

It's important to review your many investments frequently, including 401(k), IRA, annuities, life insurance, wills, beneficiaries, etc. There are many bumps on the road of life. Be prepared!

I hope this letter finds you well even with pandemics, hurricanes, and other things putting a damper on the world. Hopefully, next year we will be back at full-speed ahead.

Best wishes for a wonderful holiday season and a healthy, happy, 2023, that is virus free.

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