

HAPPY
THANKSGIVING

Thanksgiving 2017

Happy Thanksgiving, Merry Christmas, Happy Hanukkah, and a safe, healthy and Happy New Year.

It may sound cliché, but I feel fortunate to be able to make a living doing what I love. I take very seriously the trust you place in us and please know that you and your family mean a great deal to me. I have been rewarded with clients that are also friends. It is amazing how many children, grandchildren and even great grandchildren that I am lucky enough to work with. I am overwhelmed with gratitude and a simple thank you barely seems enough.

My wish for you is a healthy happy season filled with joy and plenty of time spent with loved ones. For my wife, Susan and I, we feel just as fortunate with our family life as I do my professional career. I've had the joy of raising four children, and now have four grand-children all of which I love immensely.

You may remember last year's Thanksgiving Letter, where I had predicted the engagement of my daughter Caitlin (I may have had some inside information). I am happy to report that I have just returned from their wedding in Florida with wonderful friends and family. Ryan is a great guy who adores Caitlin, and we are sure they will have a wonderful life together.



Caitlin & Ryan



Brynn, Scotty & Reese

Scott, Sheila, Reese, Brynn and Scotty III, may have the most demanding schedule out of everyone in our family. Between school, sports, Scott's work, family gatherings and time spent with friends, it seems weekends are no longer a time for rest. It is wonderful watching the grandchildren grow and spending time with them. I love watching their sporting events where both Reese and Brynn played travel soccer this year. I also enjoy summers in Ocean City with them, my growing family truly is a blessing.

Last year I announced the birth of Paige, my newest grandchild. Megan and her husband Dan are great parents and the last 17 months have been an exciting time for them. My wife Susan babysits for Paige two days a week and wouldn't want to spend those days doing anything else in the world. Susan also has a very active social life playing golf and spending time with friends. However, they all know not to ask her to do anything on Tuesdays and Thursdays as those are the days that she gets to take care of Paige.



Paige

Finally, my son Colin has had a terrific year focusing on Medicare planning and supplemental insurance coverage – a desperately underserved market and essential for anyone turning 65. He and a partner have started a new business, along with his current business, Medicare Made Simple and it is undergoing exceptional growth. It is

not unusual for him to meet with 4 or 5 couples a day to explain the ins-and-outs of a subject that seems so complicated to most. He has received advice from many of my business partners, and for that, I am incredibly thankful.



Lucas, Ryan, Madelynn

I am sure that Justin is well known to all of you. His knowledge and business acumen are far beyond his years. He and his wife Stacey, are enjoying their new home and are also realizing how busy it is having three children. I don't know how Justin spends as much time as he does in the office and with his children, I guess you have to be younger than I am (and have a patient spouse, thanks Stacey).

Jon has been through some ups and downs this year but it is not with his first love, the stock market, but with his second love Penn State Football. Jon attends every game in State College and even some away games. If you are going to a game please reach out. I am sure Jon would love to see you at a game and you can enjoy his famous BBQ or enjoy a treat at the Creamery.

I am proud and thankful because I believe that at Blue Bell PWM we have assembled the best team that I have ever been a part of which includes Jim Behr, Miguel Biamon, Tom Monzo, Bonnie Indelicarto, and Hank Fox and many interns. It is scary because when making investment decisions, they seem to know what I am thinking sometimes before I even think it. Each and every one of them is an asset to our team and our clients.

Most importantly, I am thankful for our clients. I cherish the trust that you place in us, and I strive to meet and exceed all of your expectations. I am fortunate because my job is what I love to do, and it is you which allows me to follow my passion. **THANK YOU!** I wish you a very Happy Thanksgiving and a joyful holiday season.

Sincerely,



J. Scott Miller

Blue Bell Private Wealth Management

