From: Melissa Escamilla

To: Comments, Public

Subject: Educating Investors

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Dear Jennifer Mitchell,

First, I believe it's important for investor's to understand the Big Picture. Most non-investors are scared to invest. They need to understand that the dips or bear market time horizon is very short in comparison to the Historical Time Horizon. I am thankful for Biden's approach to give money to Americans during our seemingly challenging times. It's important to note that our current national debt is going to be paid by our children and grandchildren. Therefore, a strategy to protect our children and grandchildren is to encourage those that are able; to invest these funds for their legacy. The ultimate goal is to invest for our children's future by keeping a monetary, environmental, and moral approach collaboration. For those not working with a Financial Professional, I believe they need to work with a Financial Professional. How do we build trust between the community and the Financial Professional? The education an individual receives during a visit with a Financial Professional can have priceless impacts on their Financial Future. A Blanket approach is great to gain interest and individual consultation is imperative to close gaps in understanding.

Our questions should be, Which companies actively participate awareness for their environmental impact and are making progressive improvements? Which companies balance the use of technology while keeping human interaction necessary? Which companies encourage human/face to face interaction? How do we find a balance between technology and human interactions? What future do we want for our children? What companies value and adhere to encouraging family values? I think it's important to educate others that it's not just about investing to make money. It's about choosing wise investments to make the changes we need for sustainability. We need to consider the ripple effects of a rock thrown into a creek? One move effects a large radius of the water.

Happy to Help & Thanks for Asking.

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