

# Upfront

Whoever says, “Money doesn’t grow on trees,” isn’t celebrating Christmas this year. Or they are smart, and in possession of an ersatz tannenbaum that they liberate from a dark closet year after year.

Inflation. There’s been lots of talk about turkey prices (up about 30 cents a pound compared to Thanksgiving 2021) and gifting (the “average” American is likely to give fewer this December than last) but consider the cost of a Fraser fir. If you are sufficiently fortunate to own acreage in North Carolina (and intransigently opposed to accepting American Express), you’re having happy holidays.

The moment was 11 o’clock Black Friday morning. The line at the annual pop-up pine purveyor was long and anxious, its members concerned that their other-end-of-the-tent partners would lose the scrum for their chosen specimens before a formal transaction solidified their claims.

“Do you have any more that size?” I asked. About 8 feet tall of medium build.

“Nope,” he said.

“What about those back there?” (under a holding tent).

“They’re all spoken for.” Which seemed wrong, and it was. But it didn’t matter. The tree game is a seller’s market. So I jumped on a 10-footer, full-figured for sure.

There must be a price tag somewhere, I thought. And then I found it, tucked under a branch. \$339, scribbled in blue pen, with a long-forgotten number crossed out. It was too late to turn back. I bought it, along with a stand, three wreaths and three red bows. \$585, with tax, not to mention the \$66 worth (a specious descriptor) of replacement lights we picked up on the way home. Mercifully, the assistant farm foreman threw in off-cuts bound for the burnpile for free.

I must admit, the stuff looks great, largely thanks to a new in-house design wizard. So good, in fact, that I’m sharing it with you here. Enjoy

*Scott A. Lawrence*



## 10x BARRON'S Top 1200 Financial Advisor



**If your investments provide income,  
you don't have 10 years to wait.**

Our portfolios are built to fund your long-term, intermediate, *and* short-term financial goals.

**What is your strategy?**

Call for a complimentary  
consultation or second opinion  
**912.224.3069**

Need a speaker for your professional, philanthropic or civic organization? Ask about availability.



**Kimberly C. Good,**  
ChFC®, CFP®, CIMA®  
Partner &  
Senior Wealth Advisor



**Tom Ruggie, ChFC®, CFP®**  
Founder & CEO  
Destiny Wealth Partners  
& Destiny Family Office



315 Commercial Dr, Ste C1 | Savannah, GA 31406

Investment advisory services offered through Destiny Wealth Partners, LLC, an SEC Registered Investment Advisor. Destiny Wealth Partners also conducts business under the names KCG Investment Advisory and Destiny Family Office. Recognitions are specific to Tom Ruggie, ChFC®, CFP®. Listing in any publication is not a guarantee of future investment success. These recognitions should not be construed as an endorsement of the advisor by any client. Barron's rankings are based on factors including assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Additional disclosures and important information at <https://www.kcginvestmentadvisory.com/disclosures/>

912.224.3069 | KCGINVESTMENTADVISORY.COM