Strategic Insights Sept. 2011

10 Years: Reflections on 9/11

I was heading upstairs to my office

in San Francisco at 6:45am when I first learned about the planes hitting the World Trade Center. Shortly thereafter, I left the building to go home, call family back East to make sure they were alright, and watch the news. For the remainder of September 11th, I walked around in a mental fog, looking for something productive to do to distract myself. But I remember feeling aimless, and that none of my activities had any importance. It was only recently that I understood why.

As a species, we are naturally forward-thinking. Consciously or otherwise, we are constantly preparing for the future. We do dishes in the morning so that we return home to clean plates for dinner. We change our oil so that our car will run smoothly next month. We read storybooks to our children at bedtime so they will learn to enjoy their



own books someday when we are no longer by their sides to read to them.

Immediately after 9/11, the future, or whether we still had one, was uncertain. And the weeks following the attack, as we read personal stories about the victims, watched photos of the wreckage, and saw the markets tumble, further fueled this sentiment.

Be as a species, we are also resilient. And so we were after 9/11. We didn't know what would happen next. Would we go to war? Would it ever be safe to fly again? But after honoring our loss, we began our recovery, and once again started thinking towards the future. I passed Ground Zero every day on my way to work at the World Financial Center in 2008 and 2009. Sometimes I would glance at the construction, sometimes I'd just rush by. But day in and day out, workers cleared the debris, set the foundations, and built the new sky-scraper, a floor at a time. And when I left New York, the new Freedom Tower was just beginning to rise into the sky.

I have two intents for this letter. The first is to recognize what happened, and what we lost, ten years ago. For those of us fortunate enough not to have had

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loved ones in the Towers that day, the attack still eroded our confidence and optimism, about mankind and about the future.

But the second is to recognize what

we've re-built, and everything we have gained during these ten years. For myself, two people came into my life whom I didn't realize I couldn't live without until I'd met them - my husband Rick, and our daughter Audrey. Over the past decade I've gained many new and wonderful relationships, with friends, clients, and colleagues, and visited many beautiful places for the first time.

9/II was a tragedy we will never forget. But it gave us a mark in the sand, a point in time during which we paused to reflect about our values, our lives, and those with whom we shared them. It gave us an opportunity to depend on each other. It made us appreciate all that we did have.

For me, these past 10 years went by in a blink. And I suspect that although they seem far away, the next ten will too. The "long-term" is where we are going to be living, and what we are planning for. That ties into my investment philosophy, but that's another letter. For now I'll share my personal belief, which is that we can't help but think forward, and plan ahead for the future, because at our core we know that no matter what challenges we face today, we have the control, and the choice, to make tomorrow a bit better.

So I hope you'll join me in taking a moment this Sunday.

To reflect and remember what we lost ten years ago.

To be thankful for what that experience has given us today.

And to look forward to the next ten.

—My best regards, Adrianne

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