

Dear Friends:

My family regularly travels somewhere warm during our kid's spring break from school. The warm sun on our cold winter bones serves as a reminder that we were on the downhill side of winter and spring is around the corner. On February 29, 2020, we boarded a plane heading towards Clearwater Beach Florida, not fully understanding how our lives would change when we returned to Chicago.

Within a few weeks, the impact of the new COVID pandemic was being felt. Healthcare systems throughout Chicago were strained and the evening news started reporting positivity rates. Businesses sent workers home with laptops and cell phones. The mayor closed the city except for essential workers and life as we knew it changed dramatically. Store shelves became empty of everyday products as consumers hoarded everything from toilet paper to candy bars. Graduations, weddings and other family events were cancelled or postponed. One image ingrained in my head was Mother's Day 2020 with me sitting at the bottom of the stairs while Mom sat on the top stair. Both of us wearing E95 masks.

Now a full two years later, things have improved. The positivity rate is very low and is no longer the lead story on the news. Workers are returning to the office, activity has returned to the neighborhood and we can hug our loved ones.

We are not out of the woods quite yet. COVID will periodically reel its ugly head and we'll deal with it when it happens. For we have been reminded over the past 2 years that one can adapt to anything that's thrown their way, as long as one puts their mind to it and never gives up.

Warm Regards,

Michael M. McGarry, CEO