

ECONOMIC FORECAST 2026

FEATURED BLOGS

Momentum In The Middle & A New Year To Look Forward To

BRIAN WESBURY

We welcome him back for EFB 2026



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The logo for 'Economic Forecast' features a stylized graphic of three curved lines above the word 'ECONOMIC' in a bold, sans-serif font, with 'FORECAST' in a smaller, all-caps font below it.

ECONOMIC FORECAST

We are excited to welcome back
Brian Wesbury for our 39th annual
Economic Forecast Breakfast.



“ The “human condition” is always
to push forward for the better and
economics is the study of that
process.

**BRIAN
WESBURY**



A HUGE THANKS TO

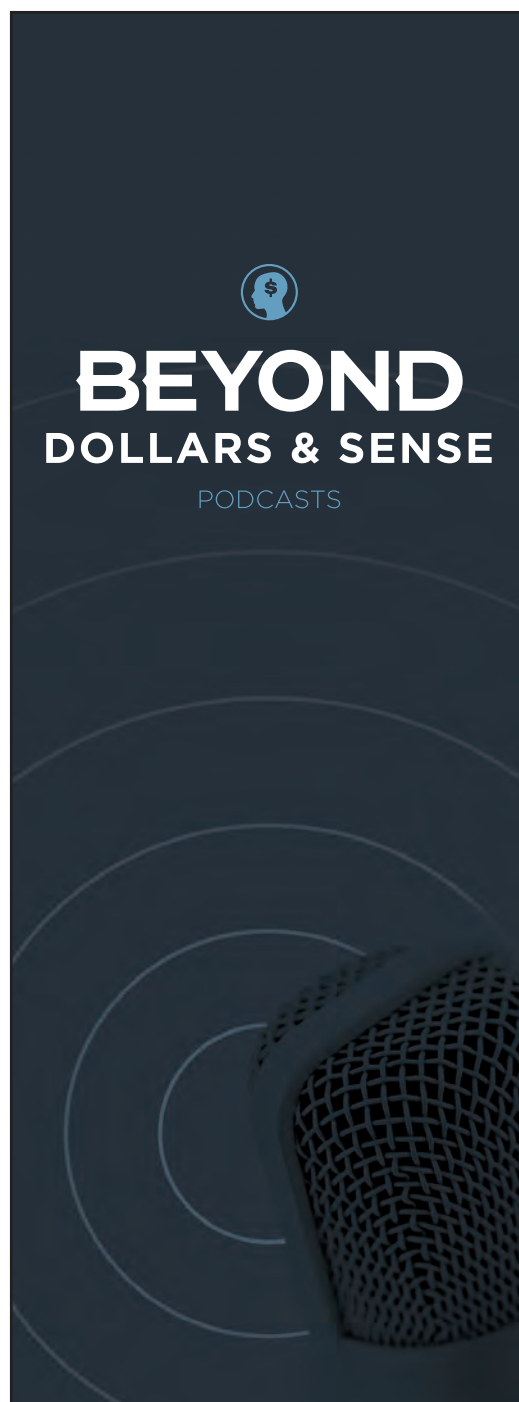
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FLORIDA'S OLDEST INVESTMENT FIRM

Lessons In Faith: My Biggest Takeaway For The Year Ahead

By Lorrie Delk Walker *Financial Advisor*



I was reminded of an important fact last year that will shape my approach to 2026: You can pray about a situation and follow what you feel is God's direction. You can assume the desired outcome will be achieved yet end up with something entirely different.

That Doesn't Make It A Mistake Or Failure.

An outcome doesn't always feel right or fair in the moment. But life isn't fair and we shouldn't expect it to be. You give it your all and sometimes you still don't win. A loved one lives a healthy life and still gets cancer. Every adversity is an opportunity to learn from the situation and to strengthen yourself.

Are There Really Mistakes, Or Just Lessons?

What if we entertained the notion that there are no mistakes in life; that every situation is simply educating and equipping us for the next chapter? Sometimes those situations provide spoon-fed knowledge that goes down easily. Other lessons are learned in hard ways that leave you feeling battered and bruised. In my experience, the hard lessons stick with you and powerfully mold you.

Faith That Moves Mountains But Bring Your Shovel

The older I get, the more I rely on my faith for guidance. I'm a believer in the notion that faith can move mountains but bring your own shovel. That means I pray, I seek counsel from people I trust, and then I get to work. I trust that the appropriate doors will be opened and closed for me at the right time. This approach has served me well in spite of things not always working out the way I'd hoped.

When The Wrong Fit Leads To The Right Future

I once thought I would retire from a university as its public relations director. Eighteen months later, I knew that wasn't the place for me. Thank goodness, because it led me to open a public relations agency that I ran for almost 12 years.

Connecting The Dots Looking Back

Life is beautiful in that way. Sometimes we don't realize the lessons we're learning in the moment until years later. I've lost count of the situations in life where it's dawned on me that some skill or experience from a previous job helps me address a current situation. I find myself thinking, "So that's the reason I was there in that season of my life!"

My path to becoming a financial advisor is one example. I remember fussing over my resume in 2018 and wondering how I would convince the decision-makers here to give me a chance. I wrote what became my favorite cover letter I've ever written for a job opportunity because in outlining my experience and how it correlated to what is expected of a financial advisor, I revealed to myself that my professional journey had perfectly equipped me to take this next step.

I take joy in seeing younger friends and relatives realize that life's journey, with all its bumps and detours, ultimately leaves them perfectly equipped for success. My nephew got a bachelor's degree in health sciences. Today he works as a relay technician for a power company. He has said he wished he had skipped the formal degree and completed the relay technician program right out of high school. But who knows whether that degree makes him eligible for a future job promotion? Time will tell, and my prediction is there will come a day when he's glad he went to college.

Taking That Faith Into The Year Ahead

So that's what I'm taking with me into 2026: The notion that this journey is filled with learning and growth opportunities if we seek them out, and that growth doesn't always have to feel comfortable to be beneficial. If you hand over your situation to God, He can unfold a comeback story bigger than you ever imagined. I hope your 2026 leads you down a path that leaves you better than when you started.

January 2026



What's Next? From Smarter Searches To Autonomous Agents

By Hunter McTaggart CFP®, AWMA®, Financial Advisor



Throughout the previous year, artificial intelligence felt less like a futuristic promise and more like an everyday companion. AI has primarily excelled as a superior search and information tool via advanced chatbots integrated into browsers, apps, and search engines that delivered mostly precise, contextual answers faster than ever.

AI's Shift From Novelty To Everyday Tool

Models from OpenAI, Google, Microsoft, and xAI have transformed how we scan the web, summarize documents, or brainstorm ideas, making traditional search engines seem like dusting off an old, bound encyclopedia. The models are learning at continuous record speeds. Grok 4.1 from xAI, for instance, leads in human-like conversation and emotional intelligence, while Google's Gemini and OpenAI's latest iterations dominate multimodal searches blending text, images, and voice.

2025: A Year Of Experimentation And Early Adoption

2025 was a year of pilots and experiments, with many enterprises dipping their toes into AI without fully scaling the potential impact. Adoption is more widespread than any prior technological wave in history, with nearly 90% of organizations using AI regularly. The next frontier, which might be the scariest, is deep integration. Along with the unknown, the real excitement lies ahead: 2026 is poised to mark the shift from passive "better search" tools to truly agentic AI, where systems don't just respond but act autonomously.

The Rise Of Agentic AI: From Answers To Action

Agentic AI refers to intelligent agents that reason, plan, and execute multi-step tasks with minimal human oversight.

Unlike today's generative models, which generate text or code on demand, these agents will coordinate workflows, make decisions, and adapt in real time. Predictions from Forbes Magazine, McKinsey & Company, and Gartner paint a clear picture: agentic systems will become mainstream, handling complex processes in cybersecurity with proactive threat hunting, healthcare by revolutionizing personalized monitoring, fraud detection in finance, and end-to-end customer service solutions.

How Big Tech Is Preparing For An Agent-Driven Future

Major players are already laying the groundwork. xAI's Grok series emphasizes agentic coding and tool use, with fast variants optimized for workflows. OpenAI, Google, and Microsoft have formed alliances like the Agentic AI Foundation to standardize multi-agent communication. Google's Gemini Enterprise and Microsoft's Copilot expansions are pushing agents into productivity suites, while Anthropic's Claude models excel in sustained reasoning. This transition promises massive productivity gains, but it's not without challenges.

The Challenges Ahead: Governance, Workforce, And Trust

Governance, ROI measurement, and workforce reskilling will be critical, as agents supervise digital "coworkers," alongside humans. Job displacement looms in routine tasks, yet new roles in overseeing and optimizing agents will emerge. Not to mention the uniqueness of everyone's situations, it is yet to be seen just how a bot will react and respond to consumers wanting the companies to merely "do the right thing," as is accustomed in our society.

Looking Ahead To 2026: AI As A Proactive Partner

For 2026, expect a world where AI doesn't just answer questions but anticipates needs: booking travel end-to-end, managing inventories proactively, or even collaborating on creative projects. It has not been a small jump from enhanced search in 2025 to autonomous automation in 2026, but all the constant data is causing AI to evolve from a helpful assistant to a proactive partner, reshaping work and daily life in profound ways.

January 2026

What Resolutions?

By Kurt Elmhurst *MBA, CFP®, Senior Vice President, Financial Advisor*



I don't believe in New Year's resolutions! Why would we make drastic changes from the previous 365 days at the BEGINNING of a new year? If drastic change is needed in our personal or professional lives, then why have those changes not already been made? In The Long View blog and on The Long View podcast, we prefer to look at life through a much wider lens—thinking in decades instead of years and in generations instead of lifetimes.

Building A Life On Foundational Values

That's why I believe in building a life anchored by values that stand the test of time. For my family, those values are six pillars: Faith, Family, Fantastic Education, Financial Freedom, Fitness, and Fun. These aren't just words—they're the foundation for every decision we make and every milestone we celebrate.

What Will They Say About You In 2056?

So, I must ask you this question as we start a new year: In 2056, what will they say about you? Do you have a good idea what they will say?

- Jay's grandchildren will say he decided to retire early so he could spend every precious moment with us that he could.
- Ryan's daughter will say he's the best dad ever, even though he had to do it all himself.
- Mark's children will say he never missed a practice or a game.
- Harriet's great-grandchildren will say that she was a great leader of their family.
- Terri's grandchildren will say she was the most fun grandmother of all time.

- Joyce's great-grandchildren will say she passed down her faith.
- Steve's grandchildren will say he paid for their college education.

Begin With The End In Mind

"Begin with the end in mind" is Habit 2 from Stephen R. Covey's historic bestseller titled, *The 7 Habits of Highly Effective People*. In it, he writes about this habit, saying, "Define clear measures of success and plan to achieve them." If you care at all about what they say about you in 30 years, the time to define and act upon that is now. This intention can drive you through this new year and into the decades to come.



Our Family Mission: Six Pillars That Guide Us

Some years ago, we codified our family values, just as a business would create a mission or vision statement. We thought we could focus on six pillars throughout the chaos of the decades, much like a ship is guided by a lighthouse in an evening storm.

They say a picture is worth a thousand words. The images I'm sharing in this blog are among the best representations of what they will say about me in 2056. Hopefully, they will say he modeled the foundational values we hold most reverent: the importance of focusing on Faith, Family, Fantastic Education, Financial Freedom, Fitness, and Fun.

Have a wonderful 2026...and beyond!

January 2026

Designing Your 2026

By Danielle Durham CFP®, Financial Advisor



The clock strikes midnight, and the fireworks are bursting, glasses are clinking, and many are left wondering how yet again another year is off to the races! More and more it feels like the hours pass by like seconds and the days pass by like minutes. Then, before you know it, you're wondering how another year has passed.

In January, many of us tend to set resolutions like exercise or read more! It makes me wonder, are we setting up the environment conducive to meeting these goals or resolutions? I work with folks all the time who are looking to build a plan for things like retirement, growing their savings/investments, or paying for their kids' college. Together, we look at the lifestyle you're creating to get you from point A to point Z! How can we design or tweak your current plan to get you to your goals? Note: I'm preaching to the choir here!

Audit Your Time.

This conundrum of time disappearing brings me back to my first year of college. All freshman students had to take this "Freshman Gateway Seminar" course. Cue the eye roll here from a class full of 18-year-olds. You know what though? 17 years later, I can personally attest that those First Year Programs folks at Lee University knew what they were doing.

One of the first lessons I remember from what feels like a lifetime ago was about what we do with the hours we're blessed with each week. I remember my professor starting out by taking the 24 hours we get per day and multiplying them by 7, equaling 168 hours a week. Now, budget 7-8 hours a night for sleeping (optimistic if you ask me!) and 2-3 hours a day for your daily meals. Then we need to factor in our hours for classes and part-time work, let's just say that it's about 8-10 hours a day for Monday through Friday. How many hours does that leave you of time that is not "spoken for?" In my 18-year-old case, that led to about 65-70 hours a week of "available time." Then, he talked to us about the importance of what we choose to do with those hours: budgeting time for papers and studying, for family and friends, for physical fitness, etc. While life has changed and certainly has more demands than it did when we all were 18 years old, there's a lot to be taken away from this exercise.

What Can You Automate, Delegate Or Eliminate To Get You To Your Goals?

Time is precious and finite, as we learned from the exercise above. What can we do to create more space in our day? That's where automating, delegating, and eliminating come into play!

Let's use meal prepping as an example of automating. By automating what I eat during the work week, I will make healthier choices because my meals will be prepared, and I can grab and go throughout the week without having to decide last minute.

Can certain tasks be delegated that eat into your precious hours that you can't get back? Maybe an example of delegating is paying for a meal-prep service or a nutritionist if you find you're not sure what or how you want to start meal prepping. Or is there something I can eliminate to create more time for XYZ goal? A big one for a lot of people is cutting down on their screen time. If I eliminate a chunk of my screen time, that will free me up to do [insert goal here].

Write A Letter To Yourself To Review 12 Months Later.

Visualizing where you want to be this time next year, start by writing either a letter or email to yourself. Focus on two questions: 1. What are you stopping/or cutting back on this year? 2. What are you going to grow/focus on this year?

I had the opportunity to do this last year with some of my 2024 Rising Star advisor peer group. It's honestly kind of surreal seeing that letter come in the mail just a few weeks ago. It brought back memories of my goals for 2025 and helped with building on to my 2026 resolutions.

Starting with the end in mind can make a powerful impact on adding intention to your year and your overall well-being. Let's make 2026 our best year yet by taking one small step today that will make us extra proud of ourselves in 2027!

Cheers to another new year, friends!

January 2026

As If There Were No More Tomorrows

By Isaac Hartmann CFP®, CFA®, CKA® Managing Director, Financial Advisor



One of the great deceptions of life is that we can be better tomorrow, but not today. Tomorrow, maybe even next week or next year, seems like a better time to improve or start something new. But right now? It's inconvenient. I'm too tired, too stressed, too overwhelmed. A new day, like a new year, holds so much promise and hope. But today, I seem to fall short again. Like little orphan Annie said, "Tomorrow, tomorrow, I'll love you tomorrow. It's only a day away." We intend to do so well tomorrow. The problem is that by the time it gets here, it's today, and so we push it off again.

Why "Tomorrow" Is A Dangerous Lie

There are so many good things I've committed to in my mind. So many New Year's resolutions left unresolved. C.S. Lewis said, "You never know what you can do until you try, and very few try unless they have to." Tomorrow takes from today. I'll read, run, work, retire, travel, give, love, pray, play, serve, give tomorrow, always tomorrow, but not now. Today I'm too busy prioritizing worry, stress, hurt, delay, gossip, pretending, criticism, fantasy, escape, and rationalization. Why? Because I keep repeating the lie that there will always be another tomorrow.

I'm finally old enough to understand and empathize with those experiencing some form of midlife crisis, though I prefer to believe that at age 44, I remain a few good years from my midpoint! It's humbling. It's hard to retain a spirit of childlike awe and wonder, to approach life with the same sense of adventure. "Chasing after the wind", as it says in Ecclesiastes, is not something I like to admit

feeling sometimes. But it is inevitable that with the passing of time, there will be less to look forward to. C.S. Lewis said, "Prosperity knits a man to the world. He feels that he is finding his place in it, while really it is finding its place in him."

Be careful not to see the purpose of life through the prism of a bucket list. It's risky to check all the boxes and even worse to reach the point where you are unable to pursue any of the remaining items. A sobering but empowering idea is that you are not behind or ahead. We all fall short. Some people burn out. Others never light up at all. We all wish we were better at something. I wish I were as good a dad as I am a financial advisor. I wish I were as good a husband as I am a pickleball player. I wish I were as generous as my dad and my Granddad. I hope I will be eventually. But it won't be tomorrow. My only hope is today, and I must convince myself that my life depends on it. As if there are no more tomorrows.

The Smallest Choices Matter Most

Do not be fooled. The tiniest, seemingly insignificant, steps impact eternity most profoundly. Do not dismiss, minimize, or rationalize them away. Love and serve your family today, or it might be in shambles tomorrow. Run today, or you might have a heart attack tomorrow. Forgive today, or the relationship may be beyond repair tomorrow. Trade the brownie for a banana today, or you may lose a leg from diabetes tomorrow. Invest today, or you may be broke tomorrow. I'm glad I didn't wait too long to say hello to my wife. Otherwise, she wouldn't be mine. What a different story my life would have told.

A new year is here. A new day. It doesn't matter. If you had trouble avoiding sweets in December, resisting them today won't be any easier. Your willpower isn't getting any stronger. If you don't want something bad enough to act today, stop pretending otherwise. Tomorrow is fantasy land. Nothing ever happens there. My Granddad was fond of saying, "He who hesitates is lost." Decide now what is worth treasuring and treasure it today, not tomorrow, with all your heart. If you do, 2026 will be your best year ever. If you wait until tomorrow, 2026 will already be gone. I'm glad I wrote this blog today because I treasure the lives of those who read it, even if it's only, and most importantly, my mom and dad!

January 2026

Ambition With A Humble Heart

By Sara Oppenheimer *MBA, Financial Advisor*



The start of a new year is always exciting to me. New goals, new ideas, and new memories to create. I had a lot of great experiences in 2025, and I'm thankful that it was a year full of goodness. As I reflect on the things I want to be continued and the things I want to enhance, I plan to keep Matthew 23:12 in close reach. "For those who exalt themselves will be humbled, and those who humble themselves will be exalted." It's not just a verse to simply agree with, but a way of living that we are invited into.

Reflecting On 2025 And The Year Ahead

We live in a noisy world. Open your favorite social media platform or news source, and this is what I mean. It's easier than ever to compare your life to someone else's, to find someone who seems like they're further along than you are. Amidst a world that prizes self-promotion and personal accolade above all else, we're called to be humbled and set our eyes on things above.

Choosing Humility In A Culture Of Comparison

Jesus spoke these words of wisdom to His disciples while the religious leaders practiced the opposite. They defined greatness as honor, recognition, and status, whereas Jesus redefined it as service wrapped in humility.

Redefining Greatness: Service Over Status

I'm only slightly competitive. Don't ask my family—they'll exaggerate. I enjoy hard work and seeing the reward. In 2026, I don't plan to slow down. This verse reminds me that ambition matters, but the posture of my heart matters more. There are two general ways to do everything in life: the world's way and God's way. I intend to focus on the latter; to listen more than speak and value others more than recognition, trusting in His promise.



January 2026

What Will It Take For A Successful 2026?

By Chris Hammond CFA®, Senior Vice President, Portfolio Manager



As we step into a new year, the time has come yet again... it's time to define our goals, define success for the new year, or the dreaded term make our "resolutions". The question of what success looks like in 2026 is both exciting and daunting. Mentally, success, goals, and resolutions usually rely on a white & black model where there is "success" or "failure", however in my mind success isn't a single moment or a finish line—it's a journey built on continual small improvements. Think of it as compounding interest for your goals: small, consistent actions create exponential results over time.

The Power Of Incremental Progress

Big goals can feel overwhelming, but breaking them down into smaller, measurable steps makes them achievable. Whether you're aiming for a personal milestone like improving your health or a professional target like growing your client base, the principle remains the same: progress happens in increments. Each small improvement is a brick in the foundation of your ultimate success.

What Gets Measured Gets Done

Measurement is the secret weapon of achievement. When you track your progress, you create accountability and

clarity. Want to read more books? Track the number of pages you read each week. Want to increase revenue? Monitor your monthly growth rate, or better yet, how many potential customers you've interacted with. Data doesn't just inform—it motivates. Without measurement, goals remain vague aspirations. With it, they become actionable plans.

Momentum: The Fuel For Growth

Momentum is what keeps you moving when motivation fades. It's the feeling of progress that energizes you to keep going. But here's the key: goals should be challenging enough to require growth, yet structured so you can see and feel progress along the way. If a goal is instantly reachable, it won't inspire you. If it feels impossible, it will discourage you. The sweet spot is a goal that stretches you while allowing for visible wins.

Success In 2026: A Vision

Imagine looking back at the end of 2026 and seeing a year defined by steady progress. Not perfection, but persistence. Success might look like:

- Building habits that compound over time.
- Tracking and celebrating measurable milestones.
- Maintaining momentum through visible progress and strategic challenges.

This is the mindset I'll be taking with my personal health, family, and professional goals in 2026. Are you ready to take this journey with me?

January 2026



The New Year Isn't About More Goals — It's About Better Standards

By Troy Garcia CFP®, Vice President, Financial Advisor

Every January, we're invited or almost pressured to add more. More goals. More habits. More ambition. And while goal-setting has its place, I've learned something over the past year: most of us don't need more goals; we need better standards. Goals are temporary. Standards are how we live.

As 2026 begins, I'm not asking myself, "What else can I chase?" I'm asking, "What am I willing to consistently stand for?" A goal sounds like this: "I want to work out more this year."

A standard sounds like this: "I don't negotiate my health." Goals rely on motivation, Standards rely on identity.

Consistency Over Intensity In Health

In 2025, I saw this play out clearly in my own life. The weeks that felt most grounded, physically, financially, and emotionally, weren't the weeks where I did something extreme. They were the weeks when I consistently honored simple standards.

Not perfectly. Just consistently.

I love training. I enjoy challenging workouts, pushing limits, and testing what my body can do, but the biggest health lesson I learned last year wasn't about going harder; it was about showing up more often.

A better standard for me now isn't "train harder," it's "don't disappear". This means moving my body even when the week is busy, prioritizing sleep, not just workouts, and letting recovery be part of the plan, not a reward. Health isn't built in heroic moments. It's built in ordinary ones repeated consistently.

Simplifying Finances Through Better Standards

Financially, it's easy to think progress comes from adding more strategies, more accounts, more moving parts. But what I've seen over and over, both personally and professionally, is that clarity beats complexity every time.

A better financial standard looks like: Knowing why we're investing, not just where, and automating good decisions instead of relying on willpower. Wealth should reduce

stress, not create it. When financial decisions are aligned with values, they stop feeling heavy.

Presence Over Perfection In Family Life

At home, I'm learning that being present matters far more than getting everything right. My family doesn't need a perfect version of me. They need an available one. A better standard for family life in 2026 looks like: phones down more often, being where my feet are, and letting small moments matter (this is a tough one for me). Whether it's reading with my kids, sharing a meal, or squeezing in a quick walk together, those moments compound just like good habits do. Presence is a discipline. And like any discipline, it gets easier with practice.

Why Standards Simplify And Strengthen

One of the benefits of having standards like these is that they simplify life.

You don't debate whether to move your body. You do. You don't overthink financial decisions. You follow the plan. You don't wonder where family fits. It's already prioritized. Standards remove friction. They free up energy. And that's the most valuable asset we can have. So, as the calendar turns, I'm not writing a long list of resolutions. I'm refining a short list of standards. I show up even when it's inconvenient. I value long-term progress over short-term wins. I protect my health, my family, and my peace.

Success in 2026 won't depend on how much I add; it will depend on how consistently I live in alignment with what matters most. If you find yourself feeling overwhelmed by the pressure of the new year, don't ask yourself what more you need to do. Ask yourself what standards you're ready to live by. The rest tends to take care of itself.

January 2026

The Apples Still Matter

By Dr. Lyle Bowlin *Investment Strategist*



I didn't think much about the future when I was 22 and stacking apples at 4:00am in a grocery store. Strategy, success, long-term vision, those weren't on my mind. I was just trying not to bruise the Granny Smiths.

Back then, "success" meant getting the display straight, keeping the lettuce crisp, and making sure the produce aisle looked fresh. If you worked hard and the customers smiled, that was a good day.

Fifty years later, after chapters as a produce manager, finance professor, investment strategist, and advisor, here's what I've come to believe:

The principles haven't changed.

Markets Are Like A Produce Aisle.

Freshness matters.
Inventory matters.
Margins matter.

But most of all:

People come back for trust, not price.

Experience is a competitive advantage.
But it doesn't always look like we think.
It looks like endurance.
It looks like consistency.
It looks like showing up every morning, even when you're tired.

I never planned a 40-year career in teaching, advising, or writing books.
I just kept moving forward.

Kept learning.
Tried not to drop too many apples along the way.

What Success Looks Like In 2026

Success, I've come to see, isn't a destination. It's a rhythm.

At 72, success feels like waking up with purpose.
It means helping others make better decisions.
Writing things that matter.
Staying curious.
Staying in motion.

It's not about achievements anymore. It's about alignment.

When your body, your mind, and your work all point in the same direction, the day just goes better.

That's true in produce.
It's true in finance.
It's true in family.
It's true in life.

Advice To My 2025 Self

If I could send one line back in time, it would be this:

Stop Chasing Certainty. Chase Preparation.

In my younger years, I thought success came from predicting the future.

Now I know better.

You prepare.
You adapt.
You stay humble.
And you keep going.

Markets surprise us.
Elections surprise us.
Life definitely surprises us.

But resilience never goes out of season.

A New Habit For 2026 (That Isn't Really New)

I run five days a week.
I'm slower than I was, but I'm steadier. And that counts.

Movement is the secret, not just physical, but mental and professional too.

I tell people, only half-joking:

If You Stop Moving, You Become Furniture.

The treadmill helps.
So does writing.
So does reading something difficult.
So does helping a client navigate uncertainty.

Motion isn't about speed. It's about momentum.

You don't wait for motivation.
You move, and motivation catches up.

Biggest Lesson Of 2025

BIGGEST LESSON OF 2025:
Curiosity has no expiration date.

I talk with AI.
I study string theory.
I'm writing novels.
I still advise clients.

The world belongs to those who stay interested.

And younger professionals need to hear this:
You won't be replaced by AI.
You'll be replaced by someone who knows how to use AI with imagination.

The Trend That Will Define 2026

I believe the most overlooked trend is the longevity economy.

People aren't quitting work.
They're reshaping it.

Purpose doesn't retire.
Experience doesn't expire.

In fact, the fastest-growing segment of the workforce will be people over 60 who are still:
Curious.
Creative.
Contributing.
And committed to making a difference.

AI won't erase this trend, it'll accelerate it.

The real edge belongs to those who combine long-earned experience with new tools.

A Word To Younger Readers

If there's one thing worth passing on, it's this:

You don't need to be the smartest person in the room.
Just have the longest view.

Most people quit too early.

They get impatient.
They change direction.
They lose heart.

But what looks like "talent" at 72 is often just stamina.

You keep showing up.
You keep learning.
You keep helping.

A produce aisle teaches you:
Everything has a shelf life.
So use what you've got, today.

Closing Thought

If success in 2026 has a shape, it isn't a finish line.
It's a path.

It looks like getting up with purpose.
Moving your body.
Moving your mind.
Doing one thing to make someone else's day better.

I still remember the feeling of getting the apples just right.
Customers would smile without knowing why.
Something in their day was just a little better.

Turns out, fifty years later, the lesson is still the same:

You can go farther than you think, if you just keep moving, even if you start with apples and lettuce.

January 2026

The Citrus Industry In Florida And The Life Lessons It Left Behind

By Lorin Bice *Vice President, Financial Advisor*



My grandfather was born in Paradise Valley, Nevada, in 1903, and my Dad was born in Winter Haven in 1928. I came along in 1957, and then my daughters were born in the early 1990s.

My grandad, the first Lorin Bice in the family, only lived a brief time in Nevada. The Bices arrived there in the last part of the 19th century, where his father, Samuel, was a telegraph operator.

My great-grandfather died too young and left two young boys with their widowed mother and Dr. William Bice (my great-great-grandfather) to care for them.

In about 1906, Dr. Bice heard there was land for the asking in Central Florida, so he moved the family to Winter Haven, where he practiced medicine for the few remaining years of his life on this old orb.

The Bice family has spent about 120 years in Florida watching the world go by, and we have seen a lot of changes, just like your family.

Growing Up Among The Groves

In the 1920s, my grandfather pulled his financial future up by the bootstraps and started planting orange trees.

Have you ever seen a seedling orange tree? Most of the

citrus trees you might be familiar with are grafted onto a rootstock for better disease resistance and higher yields. I still love those old seedling trees, however. They grew tall, with thick trunks, so tall that pickers couldn't reach the top fruit, necessitating a periodic "topping" of the trees periodically. They also had thorns that grew up to about 4 inches long.

As part of my grove work in my youth, I sometimes had to climb those trees for various tasks. You do not want one of those dagger-like thorns in your head. They hurt like the devil, and something about them causes the wound to linger for up to two weeks.

By the time my father was 29, and I came along, both my Dad and Granddad were firmly ensconced in the citrus business. It gave them an exceptionally good livelihood for a long time, and provided luxuries and benefits that were way beyond anything I might have merited.

Florida grew up along with my family in the 20th century, with three mainstays as its economic lifeblood: citrus, cattle, and phosphate. Yes, there were row crops throughout the state, and Big Sugar had a large footprint in South Florida. And then there was tourism, largely based upon the sunshine and white sand beaches.

Weathering The Storms: The Decline Of Florida's Citrus Industry

And things changed. Droughts, pestilence, and freezing temperatures are the way of life for a farmer. They make life a struggle instead of what might otherwise be an idyllic life. But on December 19th, 1989, I saw something I had never seen before. The temperature at six o'clock that evening was 19 °F. Now, you have to understand that any temperature below 28°F and sustained for more than 3 hours will kill a tree, and that's about 10 years of production. That was the beginning of the end for the citrus industry. While a few hardy stalwarts still are trying to make a go of it, more deep freezes followed and then, for a fatal dagger to the heart, citrus greening disease showed up in south Florida.

One hundred years after my Grandfather planted his first tree, no one in the Bice family has any citrus groves.

But Polk County survived and thrives in the 21st century.

That Walt Disney fellow showed up with his shovel in 1965 and moved Orlando out of the sleepy cow town status it had known. JFK announced the space race, and technology took hold in Florida. You know the rest of the story, at least the story to date.

A New Path: From Engineering To Financial Advising

But being a citrus grower was never really in the cards for me. Dad talked to me during my last year of high school and said something to the effect of, “Son, there’s no room in the family business to add you, and expansion isn’t an option at this time. You have math skills so go study engineering, manufacturing, or accounting and get a j-o-b.



He was wise, my Dad. I did get that engineering degree and enjoyed a successful career in that field for 20 years until life circumstances dictated that I could no longer spend weeks at a time away from home, and the kids needed me. So twenty years more and here I am, the Financial Advisor you see before you.

Lessons From A Life Of Change

So what did all this teach me?

- Success is not permanent.
- When you come to the end of the road and there is no place to go, make a turn. America really is the land of

opportunity. Go get it.

- All those rows upon rows of citrus that we saw from Clearwater to Lake Placid in 1970, are now rooftops. Opportunity abounds.
- Be adaptable.
- Work hard and nurture your friendships. They are the real treasure in life.
- Be of good faith, and never give in to despair.
- The life everyone knew when they were kids is gone forever, but tomorrow can be a better life still, just different.

Resetting Priorities For The New Year

And that, dear friends, is why I moved to Salt Lake City for a decade to hone my entrepreneurial skills, and why I came back to Winter Haven and Lake Wales after my kids were born. My family and friends are where I invested most of my life’s journey. It’s a good life, but I always take some quiet time each new year to review my priorities and make sure I’m on the right track.

Perhaps you might like to make that a habit too.

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