B&C FINANCIAL ADVISORS

Accumulating Interest

JUNE 2017 | VOLUME 6 | ISSUE 2

A Night with B&C at the Theater

This past May, B&C staff gathered with 80 of our clients and friends for a night at Alhambra Theatre to see the Tony and Grammy award-winning musical "DreamGirls."

Our night began with an intimate pre-show reception in the Alhambra's Library Lounge, complete with drinks and passed hors d'oeuvres. Afterwards, the group enjoyed a delicious meal and then the show began. The actors on stage took the audience on the journey of a 1960's girl group who journeyed from anonymity to stardom and discovered the price of fame along the way.

All of us at B&C had a phenomenal evening with our clients. Thank you to everyone who joined us for a wonderful night at the Alhambra!

From left: Robert and Mary Graham and Thomas Ellis.

From left: Stephanie Lyman-Robinson, Scott and Diane Heacox and Lane Lowry.

Charles Fields and Karen Weimar enjoy cocktail hour.

From left: Vicki Dunn, Allan Cohen and Vickie Kennedy.

From left: Sean Guldi, Jacque Bos and Joe Medlin.

From left: Betty and Gary Metz and John and Darlene Steen.

INSIDE THIS ISSUE:

THE OFFICE WILL BE CLOSED ON THE FOLLOWING DAYS:

July 3
Closed at 2 PM EST

July 4
Independence Day

September 4
Independence Day

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Office Hours:

Mon-Thurs	8:30am - 5:00pm
Friday	8:30am - 4:00pm
Sat-Sun	CLOSED

Facebook.com/BandCfinancial

Follow our company on Linkedn

Is there a specific topic you would like for us to discuss? Don't be shy.

Contact us:

info@bandcfinancial.com

A Word from the Investment Department

Retirement Planning: Is There a Magic Number or Formula?

by Sean Guldi, CFP®t

According to the Pew Research Center, over the next 15 years roughly 10,000 Baby Boomers turn age 65 *every day*. This may not mean retirement for all of them, but the largest demographic cohort in our country will be a driving force that increases the need for Retirement Planning. Many of you are either in this stage of life already or are getting close to the next milestone in your life – retiring from the workforce. This can be a daunting challenge to face as you are bombarded every day in with advertisements promising to help you figure out what your "number" is, and selling you a "golden path" to retirement. The reality – like most things in life – is Retirement Planning is more complicated than one number or answer. Retirement Planning is a multi-faceted continuum of questions and tradeoffs that one faces over the course of a lifetime. B&C Financial Advisors is committed to our clients and part of that commitment is providing a framework and process for our clients to tackle retirement planning head on.

We find the most important first step is to establish a trust and confidence in your advisor and here at B&C Financial Advisors we are staffed with three Certified Financial Planner™ Professionals who are knowledgeable on this specific topic. We find the best way to help people is to have an intimate conversation about their ideas and feelings about retirement. Then we talk about more concrete goals and figures as they relate to the client's desired retirement outcome.

Once we have the goals established we will work with them to gather data on their current finances – from retirement plans, to investment accounts, to mortgages, cash flows, and many other items. We then spend time using our experience and software to analyze this information and prepare a "current picture" of their retirement plan. We then go a step further and analyze various scenarios that may help evolve this "current picture" to the desired outcome of our clients. The scenarios are presented to clients in a planning meeting where we discuss and refine the plan. Finally we will create an action plan for implementing the recommendations and for monitoring the outcomes.

We feel the last two steps – implementation and monitoring – are where many advisors fall short. We are committed to a high level of client service in regularly following up with clients and having a continued discussion with them about their changing life circumstances. The plan is not set in stone, but built on a model of reciprocal communication whereby both the client and the advisor are fully engaged in the ongoing maintenance of the plan.

If you would like to find out more or take the first step towards establishing your Retirement Plan please call our office at 904-273-9850, send us an e-mail at info@bandcfinancial.com, or go to our website http://bandcfinancial.com/contact/ and submit a request there.

A Word from the Investment Department

Safeguarding Clients

At B&C Financial Advisors, protecting our clients from fraudulent activity is one of our top priorities. In today's world, scammers and cyber thieves seem to lurk around every corner, so we take our clients' security very seriously.

We highly encourage clients to call us or visit our office (if possible) when placing a distribution request or making any changes to their accounts. When making these requests through email, we take additional steps to ensure that this is a legitimate request. Getting verbal confirmation from the client is key to guarantee that we are not fulfilling a fraudulent request that could harm a client's financial security. If we are unable to speak with the client, we will not process the request and will inform the client via email that we will not be able to carry out their request until we receive verbal confirmation.

Additionally, if a distribution request differs from previous client requests, such as a different bank account number, significantly larger payment amounts or changing beneficiaries, we will add an extra layer of security by asking the client personal questions that we have on file.

B&C believes in doing all we can to protect our clients from fraud and appreciates our clients' cooperation in this endeavor. Please make sure that you let us know if any contact information has changed, including phone numbers and email addresses. We are always available to discuss any questions or concerns you have about your account(s) and/or taking additional steps to safeguard your finances.

We encourage our clients to set up a time to visit our office or call us at (904) 273-9850 or toll-free at (800) 893-2324 with any distribution requests, account changes or questions concerning your account(s).

PGA Presentation

This past May, B&C Financial Advisors had the opportunity to speak with PGA professionals from the Northern Chapter of the North Florida Section. B&C CEO Allan Cohen, Wealth Manager Thomas Ellis and Investment Manager Adam Oerther spoke to 35 local golf professionals about the importance of "Choosing Your Financial Caddy." After covering the basics of financial planning and what to look for in a financial advisor, Allan led a lively Q&A with the chapter members.

From left: PGA member Russ Libby, Adam Oerther, Allan Cohen, Thomas Ellis and PGA Northern Chapter President Jim Lohbaeur.

The Northern Chapter PGA members said that the seminar was incredibly educational and offered information that was helpful in both understanding their finances and making future financial decisions. If you have any questions concerning your financial plan, feel free to email us at info@bandcfinancial.com or call us toll-free at (800) 893-2324.

Dinner at the Jacksonville Zoo and Gardens

This past March, B&C stepped out for a wild night at the Jacksonville Zoo and Gardens! 70 of our clients and friends joined us to see the zoo after dark and enjoy a delicious meal surrounded by nature.

The night began at the zoo's Giraffe Overlook, where guests got to see the gentle giants up close. Guests even got to feed the giraffes! The group then moved to explore the Range of the Jaguar. This two-time national award-winning exhibit showcases a variety of animals from South Africa, including giant anteaters, capybaras, marmosets, a giant anaconda and, of course, jaguars.

Thank you to everyone who joined us for a great night of food, conversation and wild animals. Are you interested in attending our next event? Email events@bandcfinancial.com to make sure you never miss anything from B&C Financial Advisors.

Linda and Philip Bloom ready for dinner at the zoo after dark.

Mark and Teresa Bonner (and a giraffe!) enjoying cocktail hour.

Johnny and Vicki Dunn take a break from exploring the Giraffe Overlook.

Sharon Desmarais and CEO Allan Cohen pause for a photo.

Investment Manager Adam Oerther feeds a giraffe.

From left: Donna Vanderlinde, Mary Ann Porter and Ralph Gionelloni.

Bill Heller and Sue Ann Blumenthal.

From left: Janice and Mike Newton, Carlos Sanchez and Christine Norvell.

From left: Muriel and Howard Rose, Drew Sekelsky, Erin Miller, Geri Bernard, Paige Lemay, Mallory Guldi, Erin Barnett and Scott Harris.

B&C in the Community

JFCS Centennial Celebration

From left: Howard and Muriel Rose, Kathy and Allan Cohen and Ellen and Alan Rosner.

CEO Allan Cohen and his wife Kathy attended the Jewish Family and Community Services (JFCS) Centennial Celebration at EverBank Field in downtown Jacksonville this past April. Allan and Kathy attended with B&C clients Howard and Muriel Rose and Alan and Ellen Rosner.

JFCS is proud to offer assistance to all members of the First Coast community and provides a number of social and community programs, including counseling and adoption services. To learn more about JFCS and its mission, visit www.jfcsjax.org or call (904) 448-1933.

From left: Dan Grissom, Thomas Ellis and Celio Cedeño enjoy a day of golf for a great cause.

Ante Up FORE Autism

B&C Financial Advisors was a proud sponsor of the 13th Annual Golf Classic benefitting the Jacksonville School for Autism (JSA). Wealth Advisor Tom Ellis spent the day on the links with B&C clients Celio Cedeño and Dan Grissom.

The Jacksonville School for Autism opened their doors in 2005 with two students and one teacher. The school has since grown to 50 students and almost 40 teachers and therapists that work to create a learning environment tailored to fit the needs of autistic students.

The Golf Classic has raised over $300,000 for JSA over the past 12 years and raised $75,000 this year alone. To learn more about JSA, visit www.jsakids.org or call (904) 732-4343.

North Florida Junior Golf Foundation

B&C Financial Advisors is proud to announce that we are now Presenting Partners with the North Florida Junior Golf Foundation. The NFJG is a local charity that teaches both golf and life skills for children aged 7-18.

A large part of NFJG's programming consists of hosting tournaments for young golfers to both perfect their golf skills and enjoy the camaraderie of their peers. Investment Manager Adam Oerther has been volunteering at these tournaments over the past year.

To learn more about NFJG, visit www.nfjg.org or call (844) 605-3272.

NFJG Executive Director Jack Aschenbach (left) and Adam Oerther at a NFJG golf tournament held this past spring.

Client for a Cause

JOHN & ANNE MCKENZIE | NORTH FLORIDA SCHOOL OF SPECIAL EDUCATION

For Dr. John and Mrs. Anne McKenzie, helping others is part of their daily lives. John, a retired interventional neuroradiologist, and Anne, a retired special education teacher, have been volunteering with the North Florida School of Special Education (NFSSE) since they moved to Jacksonville 22 years ago. The couple and their two sons have always been drawn to spending time with children with special needs, so volunteering with the NFSSE seemed like a natural fit.

John and Anne McKenzie

Ever since it's founding in 1992, NFSSE's mission has been to improve the lives of students with mild to moderate intellectual disabilities through the achievement of academic, vocational, and social skills. The school accepts students with a variety of intellectual disabilities, including Autism Spectrum Disorder, Down Syndrome and Fetal Alcohol Syndrome.

Dr. John McKenzie with NFSSE students.

Students between the ages of 6 and 22 are able to participate in a wide range of programs, including occupational therapy, vocational training, job coaching, culinary arts, music and more. Additionally, NFSSE offers a number of extracurricular activities that students can participate in, like yoga, a book club, running clubs and a technology club. Programming does not end when students graduate - NFSSE offers post-graduate vocational training that allows students to enrich their employment, independent living, and social skills.

John previously served as the President of the Board of Directors for the school, and Anne has been involved in the school's fundraising efforts and now volunteers in art classes. Both John and Anne treasure the time they spend with NFSSE students. Anne loves seeing students thrive in the multitude of programs the school offers, and John gets great joy from interacting with the students he meets in the hallways and during lunch.

Anne McKenzie (left) and NFSSE Executive Director Sally Hazelip.

Not only do the McKenzies relish the opportunity to spend time with NFSSE students, they also believe wholeheartedly in the school's mission. While speaking about why they believe in the importance of the NFSSE, Anne added, "NFSSE is a model educational program in Florida with students with special needs, focusing not only on the educational and physical development, but also incorporating a rich social and vocational program." Others who are interested in furthering the school's mission can help by volunteering for the school or for special events, donating, or providing a work site for NFSSE alumni who are integrating into the workplace.

Are you interested in volunteering with the North Florida School of Special Education or learning more about their mission? Visit www.northfloridaschool.org or call (904) 724-8323.

Do you know a B&C client you'd like to spotlight for "Clients for a Cause"?
Email emma@bandcfinancial.com with your suggestions!

Keeping up with B&C

B&C was a proud sponsor of the Jacksonville Beaches Kiwanis 3rd Annual Golf Classic! Pictured above is B&C client Ray Felice.

We celebrated Sean's birthday in April with Sun Deli and a Gator-themed cake!

Assistant Investment Manager Jessica Schmidt celebrated her 24th birthday in April!

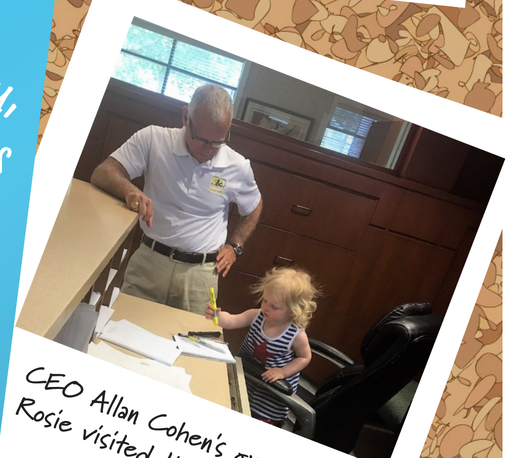
CEO Allan Cohen got the chance to meet PGA professional and fellow JU alumnus Russell Knox, currently ranked #35 in the world.

Investment Manager Adam Oerther and his mom, B&C client Diana Debroux, enjoy The Players Championship this past May!

"If you would be wealthy, think of saving as well as getting."

– BENJAMIN FRANKLIN

Adam Oerther (right) and a friend attend a Sigma Chi Alumni luncheon at The River Club in Jacksonville.



CEO Allan Cohen's granddaughter Rosie visited the B&C office and got right to work!

B&C
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