

## *B&C Goes to the Theatre!*

On Thursday, August 11th, we took a break from our busy summer and headed to Alhambra Theatre & Dining to catch “Smokey Joe’s Cafe”! Over 80 of our clients joined the B&C Financial Advisors staff for an evening of great music, food and socializing.



*B&C staff and spouses enjoy a great night at the Alhambra.*

Guests enjoyed a pre-show reception in the Alhambra’s Library Lounge, and then were seated for a delicious three-course dinner prepared by Executive Chef DeJuan Roy. After finishing dessert, it was time for the show to begin! With classics like “Hound Dog” and “Love Potion #9”, “Smokey Joe’s Cafe” was a walk down memory lane and left everyone in the audience singing.

Assistant Investment Manager Jessica Schmidt really enjoyed a night at the theater, adding, “My favorite part about the Alhambra event was being able to meet our clients and having a great dinner with wonderful company.”



*From left: Kathy Cohen, Lynn Maiman and CEO Allan Cohen.*



*From left: Ronald Robinson, Client Relationship Manager Stephanie Lyman-Robinson, President Jan Butensky and Barbara Butensky.*

*Look inside for more pictures from the Alhambra!*

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## THE OFFICE WILL BE CLOSED ON THE FOLLOWING DAYS:

Thanksgiving  
November 24 & 25

Christmas Day  
December 26 (Observed)

## CONTACT US

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**THE BUTENSKY & COHEN BUILDING**  
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### Office Hours:

Mon-Thurs 8:30am - 5:00pm

Friday 8:30am - 4:00pm

Sat-Sun CLOSED



[Facebook.com/BandCfinancial](https://www.facebook.com/BandCfinancial)



Follow our company on LinkedIn

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

Contact us:

[info@bandcfinancial.com](mailto:info@bandcfinancial.com)

## A Word from the Investment Department

### Control What You Can

*By Sean Guldi, Director of Investment Management*

"What do you think about the election? Who do you think will win, Trump or Clinton? How will the election affect my investments?"

We have been hearing these questions more frequently from our clients and prospective clients over the past few months. While the media is paid to bring your attention to the short-term whims of the political and economic news, we at B&C Financial Advisors are tasked with a much more important focus: **your long-term financial plan and investment goals.**

Uncertainty is ever-present in the market. You have no control over the direction of the market and little control over the direction of politics from election to election. While we would love to be able to tell you the future, we would be doing you a disservice by having you believe we can foretell it. B&C Financial Advisors is committed to helping you control what you can.

#### How do we do that?

First and foremost, we help our clients understand their goals (retirement saving, education saving, retirement income planning, etc.). Once we identify the clients' financial objective, we help formulate a plan to achieve those goals. We help to identify the appropriate amount of risk our clients can take and create an asset allocation from this risk conversation. Then, we help our clients understand the impact of their saving and spending habits. These two items are easiest for our clients to "control what they can."

The second aspect of control we pride ourselves on is the process of implementing the plan. While most everyone realizes they need to save more than they spend and take an appropriate level of risk, the hard part is implementing this plan within an investment framework that allows for one to "invest in a good night's sleep." We do this by establishing a rigorous investment management program through which we diversify our clients' assets, practice discipline over the risks taken in the investments, and effectively manage that risk over time through our 60-day reviews.

The final step is to review and revise the plan over time. This means we communicate quarterly with our clients about their investments, and try to have at least one meeting a year (in-person or virtually) to review the progress of their plan.

So, what will happen in November? We do not know, but what we do know is that we are here to help you control what you can. If you have questions please give us a call at 904-274-9850 or e-mail us at [info@bandcfinancial.com](mailto:info@bandcfinancial.com).

## Adam Howard, Assistant Investment Manager

Please join us in welcoming Adam Howard to the B&C Financial Advisors team! Adam has spent over four years in the financial industry working for large financial services firms. Prior to B&C, Adam worked at Fidelity Investments on their trade desk and most recently as a financial advisor at Bank of America/Merrill Lynch.

Adam believes that a company's greatest asset is its clients. Any successful relationship is built on trust and Adam recognizes the importance of always putting the client first. He makes it a priority to understand each client's personal situation and to help them achieve their financial goals.

Adam graduated from the University of North Florida with a B.S. in Finance and Accounting. He enjoys spending time with family and friends, fishing and volunteering with the Down Syndrome Association of Jacksonville. Adam is an avid supporter of the Jacksonville Jaguars.

Adam is enjoying getting to know our clients and learning how to best help them achieve their financial goals. He looks forward to serving all of our clients.



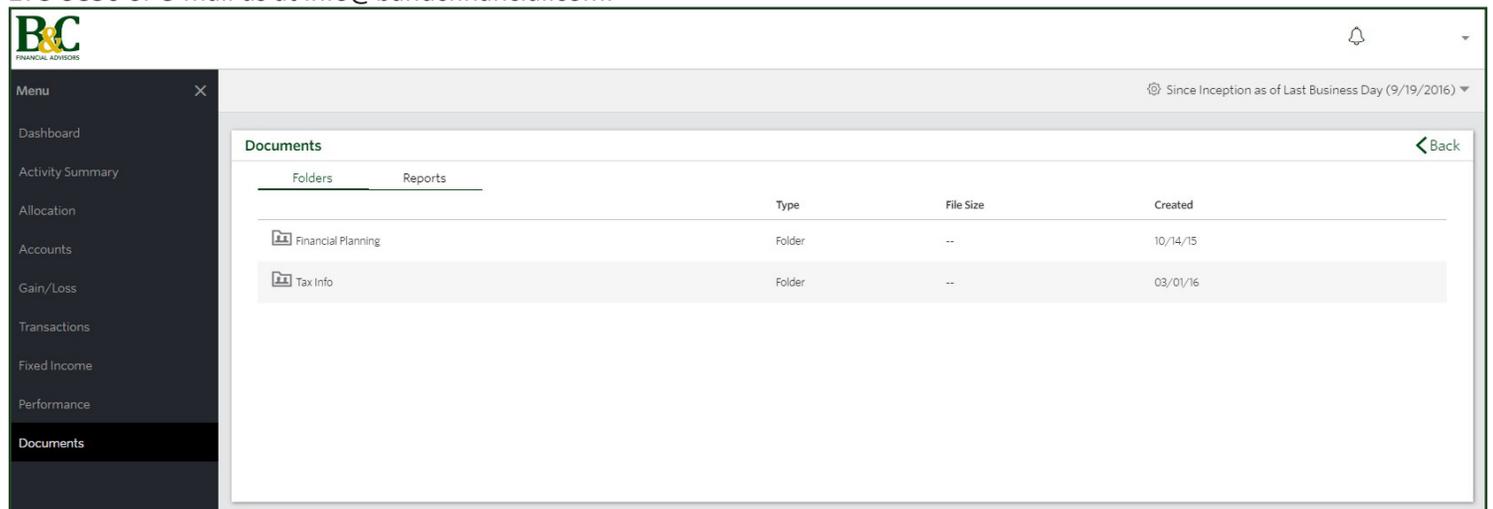
## B&C Client Document Vault

If you are used to receiving your B&C Quarterly Report via e-mail we want you to know that there is a new way to access your Quarterly Report – via the Document Vault located on the B&C Client Portal. This is a great tool we have that allows us to securely share important documents and information with our clients.

The vault has two sections: Folders & Reports. The Folders section contains a few pre-set folders where we can share Financial Planning and Tax related documents with you. You also have the ability to upload your own documents (copies of statements, signed wire forms, signed account paperwork, etc.). The Reports section is where all your quarterly reports from Black Diamond are posted after quarter end.

To download and print your Quarterly Report please click on the appropriate report, it will open up over the current window. You will see a downward facing arrow over a line in the top left corner – this is Download button. You MUST download the report in order to print the whole report.

If you want to get signed up for the portal or if you have questions about your document vault, please give us a call at 904-273-9850 or e-mail us at [info@bandcfinancial.com](mailto:info@bandcfinancial.com).



Documents		Type	File Size	Created
 Financial Planning	Folder	--	10/14/15	
 Tax Info	Folder	--	03/01/16	

## Thomas Ellis' Panama Roots

Thomas Ellis, B&C's Wealth Advisor, has been a Jacksonville Beach resident since 1994. While he loves living in Jacksonville, he also calls Panama home, a country nearly 1,500 miles and half a continent away.

Thomas grew up in the former Panama Canal Zone where his family owned a construction company and worked for the Panama Canal Commission. He moved to Jacksonville to attend the University of North Florida, and ended up settling down in Jacksonville Beach with his wife Alana and their young two boys. While it is hard to travel with two small children, Thomas and Alana still try to visit Panama as often as they can.

This August, Thomas was able to take a trip to a remote area of Panama called Bocas del Toro to attend a friend's wedding. During his time spent on this beautiful archipelago island chain off the Caribbean coast, Thomas was able to spend time with old friends and make new memories while celebrating *una boda especial* (a special wedding).

For anyone who has an interest in visiting Panama, Thomas encourages you to go! While he enjoys seeing friends and visiting his old stomping grounds, Thomas says that going to the Panama Canal is a must-see for first time visitors. He adds, "Going to the locks and watching the ships transit is a wonder of the world and a great experience."



Thomas & Alana Ellis enjoying their time in Bocas del Toro, Panama.

## Holiday Hours



It's hard to believe, but the holidays are fast approaching! We know the end of the year tends to be a busy time for everyone, so we want to make you aware of our upcoming scheduled office closings:

### Thanksgiving

Thursday, November 24 CLOSED

Friday, November 25 CLOSED

### Christmas

Monday, December 26 (Observed) CLOSED

### New Year's Day

Monday, January 2 (Observed) CLOSED

Please mark your calendars and let us know if there is anything we can help you with before 2016 comes to an end.

## “Smokey Joe’s Cafe” at the Alhambra

1.



2.



3.



4.



5.



6.



7.



1. Joe and Rhonda Dunn

2. From left: Maxene and Marvin Gillman, Howard and Muriel Rose

3. Mable and David Colson

4. From left: Wendy Garcia, Jay Stokes, Jacque Bos

5. Dora and Greg McClelland

6. From left: Kathi Boyd, Shelly and Rob Fleischmann

7. From left: Darlene and John Steen, John and Linda Robinson

Thank you to all of our clients who joined us for this music-filled night. Email [events@bandcfinancial.com](mailto:events@bandcfinancial.com) to make sure you receive the latest news from B&C Financial Advisors.

## An Afternoon at the Jacksonville Symphony Orchestra

So far this year, B&C has taken our clients to a Jacksonville Suns baseball game and to see “Smokey Joe’s Cafe” at Alhambra Theatre and Dining. We are enjoying getting to see our clients and friends at events throughout the year, so in October we will be heading downtown to see the Jacksonville Symphony Orchestra! Stay tuned to see pictures from our afternoon at the symphony.

Interested in attending our future events? Make sure to email [events@bandcfinancial.com](mailto:events@bandcfinancial.com) to make sure you don’t miss out!



## Client for a Cause

### JEAN FRANCIS | MAYO CLINIC

B&C client Jean Francis has a clear passion for helping others. Jean's work in the healthcare field began in 1966 when she was a teen volunteer at St. Vincent's in Jacksonville. She earned her BSN at Duke University, and then served in the US Army Nurse Corps where she became a Pediatric Nurse Practitioner (PNP). After three and a half years on active duty, she transitioned to the Army Reserve and worked as a PNP at Children's Hospital Medical Center in Cincinnati. She later entered graduate school and earned two master's degrees, one in nursing and the other in business administration.

Jean served in administrative roles in University of Iowa Hospitals and Clinics, Children's Medical Center of Dallas, and All Children's Hospital in St. Petersburg, FL. When she left her position in St. Petersburg, she became an adjunct instructor for the College of Nursing at the University of South Florida in their online RN to BSN program.



*Mayo Clinic Volunteer  
Jean Francis, MSN, MBA*

Although Jean retired in May 2016, she still wanted to remain connected to the medical field while finding a way to give back to the community. She found a way to do both at Mayo Clinic's Jacksonville campus. There are many wonderful hospitals in the Jacksonville area, but Jean was drawn to Mayo because she felt that its values and culture reflected those found in the pediatric facilities she had worked in, particularly Mayo's focus on family-centered care.

For the past year and a half, Jean has volunteered in the surgical waiting room at Mayo as a liaison between the surgical staff and patients' families in the waiting room. Once she and her fellow volunteers check families into the surgical waiting room, they act as the informational go-between for hospital staff and patients' family members. Jean also guides families and visitors to any services or amenities they may need during their stay, including taking them back to see their loved one before they are discharged from the surgical department. The most rewarding part of volunteering for Jean is being able to work with the patients, families, staff and her fellow volunteers.

When Jean was working at Children's Hospital Medical Center in Cincinnati, Jean encouraged her mother to volunteer at the hospital. Her mother worked in the Surgical Waiting Room there for 20 years. It seemed like serendipity when Jean interviewed to become a volunteer at Mayo and they told her, "We really need you in the Surgical Waiting Room."

Interested in learning more about Mayo Clinic or volunteering there? Visit [www.mayoclinic.org](http://www.mayoclinic.org) for more information.

**Do you have a B&C client you'd like to spotlight for "Clients for a Cause"?  
Email [emma@bandcfinancial.com](mailto:emma@bandcfinancial.com) with your suggestions!**

# Keeping up with B&C



Director of Investment Management and UF Alumnus Sean Galdi enjoys a Saturday at the Swamp.



CEO Allan Cohen and Kathy Cohen explored Budapest on their trip to Europe this summer.

Planning is bringing the future into the present so that you can do something about it now.

- Alan Lakein



Investment Manager Adam Oerther at the 2016 PGA Tour Championship in Atlanta.



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