



FINANCIAL ADVISORS

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ACCUMULATING INTEREST



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REMINDERS

Changes to Your Personal Information

If you have any changes to your address, email, phone number, etc., please let us know so that we can update our records and your accounts with Pershing.

Security Claims Class Action Litigations

We have a 3rd party company (Chicago Clearing Corporation) that monitors and files claims on your behalf. If you receive a letter regarding a litigation, no action is required from you.

Year End Planning Checklist

- Review Your Financial Goals / Asset Allocation
 - Schedule a meeting to review any financial changes.
- Tax Planning
 - Consider contributing to Donor Advisor Funds (DAF).
- Retirement Planning
 - Ensure Required Minimum Distributions (RMD) are processed before year end.

Contact Us



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Office Hours:

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

Office Closed:

September 7 Labor Day
November 28 & 29 Thanksgiving
December 25 Christmas Day



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



Follow our company on LinkedIn

EMPLOYEE SPOTLIGHT

Genny Stephenson
Administrative Assistant

- Do you share a name with anyone in your family?

My parents named me Genevieve because it's a combination of the beginning of both their first names.

- What's your favorite way to spend time with your family?

TOGETHER. It doesn't matter what we do. I love when all my children are in town!

- If you could choose one superpower, what would it be?

Understanding and speaking all languages.



GENNY AND HER CHILDREN

- What's your favorite podcast?

Andrew Huberman (neuroscientist)

- What is on your bucket list?

Attend a Savannah Bananas Game.

- Do you have a favorite type of exercise?

Walking on the beach.

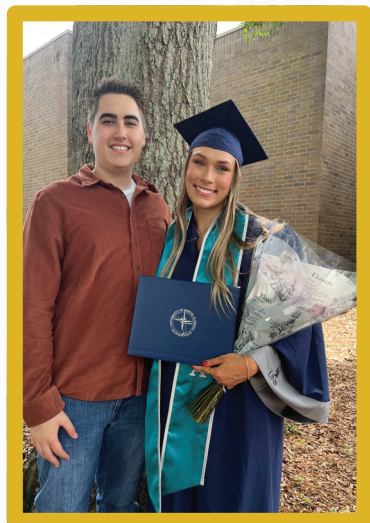
B&C NEW ADDITION

Ansley Nicolaus
Assistant Investment Manager

Ansley Nicolaus joined B&C Financial Advisors in 2024, right after graduating from the University of North Florida with a double major in Finance and Financial Planning and a minor in Digital Marketing and Analytics. During her time at UNF, she served as president of the Financial Planning Association student chapter.

Through her involvement in this student club, Ansley had the opportunity to connect with industry professionals, develop professional skills, and participate in extracurricular activities to broaden her knowledge. Notably, she competed in the FPA Financial Planning Challenge in 2023, held in Phoenix, Arizona, where she represented UNF against seven other top university teams from across the country. She was also actively involved with Zeta Tau Alpha Theta Iota Chapter throughout her undergraduate years, serving as Treasurer during her time there.

In her free time, Ansley enjoys being crafty, going on walks, trying new foods, and spending time with her family, fiancé, and her wheaten terrier, Ruby.



ANSLEY AND HER FIANCÉ, JETT

BRIDGING PURPOSE AND PROSPERITY: MY JOURNEY FROM PHILANTHROPY TO WEALTH MANAGEMENT



Reflecting on my transformative journey from philanthropy to wealth management, I find the transition both enlightening and rewarding.

From Grants to Portfolios: A Leap of Faith A year ago, I was deeply involved in philanthropy, managing funds and engaging with philanthropists. My passion for giving back was immense. However, life led me to Allan Cohen at B&C Financial Advisors. After a few meetings, I pondered my fit and purpose within this team.

by *Kellie Smith, CAP®*
Wealth Advisor
Kellie@bandcfinancial.com

Charitable giving has surged, becoming a key aspect of modern wealth management. Investors now align financial goals with philanthropic endeavors. By late November, I felt confident in joining B&C, ready to take a leap of faith. Becoming a Registered Investment Advisor (RIA) was my first step. My previous role had highlighted the importance of advisors in estate planning and wealth management. Now, I am credentialed to enhance charitable giving initiatives, catering to clients' evolving needs through a holistic wealth management approach.

From Philanthropy to Wealth Advisory Leaving my previous role was bittersweet. I had worked with passionate donors, helping them maximize their giving. These philanthropists taught me to see endless possibilities and the profound impact giving and genuine kindness can have on our community and world. Joining B&C allows me to continue this work, guiding clients through complex financial landscapes, helping them to build, preserve, and engage in meaningful giving. B&C has been serving clients since 1995 and their practices and methods have shown me the overlap.

- **Values Alignment:** Just as philanthropists align their giving with personal values, wealth advisors must align financial strategies with client aspirations. It's about more than numbers; it's about purpose.
- **Legacy Planning:** Philanthropy taught me the importance of legacy. In wealth advisory, I help clients create lasting legacies through wealth creation, preservation, and thoughtful estate planning.
- **Holistic Approach:** Like I did as a philanthropic advisor, I take a holistic view. It's not just about investment returns; it's about the impact on families, communities, and future generations.

In my new role, I carry the spirit of philanthropy, recognizing the interconnectedness of wealth and purpose. My new B&C Family is just that, a family of advisors that help clients achieve financial goals and create meaningful impact.

**SCHEDULE A MEETING
WITH KELLIE**



B&C AT WOMEN'S CENTER OF JACKSONVILLE'S ANNUAL WOMEN WORDS AND WISDOM EVENT



(left to right) Suzie Becker, CCO Jacque Bos, Wealth Advisor Kellie Smith, Stacey Goldring, Shylie Bannon, Lisa Wolfson, Ellen Cottrill, Alexa Jenkins

On August 26th B&C was proud to partner with the Women's Center of Jacksonville at their Annual Women Words and Wisdom event where they awarded five amazing individuals who work tirelessly to improve the lives of women in our community. The keynote speaker, Dr. Ellen Glasser, a former FBI agent, city mayor, unifier, and a staunch advocate for women in leadership roles spoke in depth about her personal life experiences, being one of the early women FBI Agents, her doctoral research on women leaders, and her recent 500-mile Camino de Santiago pilgrimage. Her theme for the evening is "Finding Your Voice in Challenging Times." She shared her journey in "finding her own voice" as well as her role and experience in the making of the recent film "How to Rob a Bank".

The WCJ is a grassroots organization, that was first created to provide a limited information and referral service from a rented room in Riverside in 1995, this was before the days of Google and finding the services that you needed in a search bar simply weren't available. Soon the organization grew to be the only gender-specific, trauma informed resource for information & referral, education and mental health support for women. In 2004, the WCJ became the first certified rape crisis center in Duval, Nassau and Baker Counties. Maintaining the integrity of the original vision – filling gaps in service provision for women, continues to be the priority. Today, the WCJ is a valued, community-based resource center dedicated to improving the lives of women and supporting women with no cost mental health counseling, breast cancer services, basic needs, literacy, and education, and more. The WCJ serves thousands of people annually from our locations in Arlington, Southside, and our satellite locations in Nassau and Baker Counties.

B&C Family

INVESTMENT MANAGER JONATHAN BOTTARO GOT MARRIED ON AUGUST 30TH!



(FRONT ROW LEFT TO RIGHT) CORY HOWARD, CLIENT SERVICE MANAGER CAITLIN HOWARD, ADMIN. ASSISTANT GENNY STEPHENSON, MARIAH BOTTARO, INVESTMENT MANAGER JONATHAN BOTTARO, PRESIDENT/CEO ALLAN COHEN, KATHY COHEN, ALANA ELLIS, EXECUTIVE VP THOMAS ELLIS (BACK ROW LEFT TO RIGHT) VP ADAM OERTHER, SARAH PILLSBURY, RANDY PHILLIPS, CLIENT RELATIONSHIP MANAGER ROBIN PHILLIPS, CHIEF INVESTMENT OFFICER SEAN GULDI, MALLORY GULDI



(LEFT TO RIGHT) CLIENT SERVICE MANAGER CAITLIN HOWARD, PRESIDENT/CEO ALLAN COHEN, & CLIENT RELATIONSHIP MANAGER ROBIN PHILLIPS CELEBRATED THEIR BIRTHDAYS!

CLIENT FOR A CAUSE

Dr. Howard Rose

Health is Wealth - The Nourish to Flourish Program at UNF

I have been passionate about good health and reduction of obesity for many years, so I designed a protocol with the help of UNF called "Nourish to Flourish". "The program is a Food as Medicine model focused on feeding food-insecure youth and providing education to local youth and their families on healthy eating and positive lifestyle changes."

The Nourish to Flourish program is a three-tiered endeavor. The first tier is being led by Dr. Jamie Marchio, he is a bright and enthusiastic leader. Dr. Marchio, was an undergraduate student at UNF in the Department of Nutrition and Dietetics (ND) first getting a bachelor's degree, then a master's degree and then a Doctorate PHD. The ROSE program is endowed, and ROSE is an eponym: Reducing Obesity in Students Everywhere. Dr. Marchio commanded the ROSE program for 2 years to get his PHD and realized it worked in reducing obesity in children.

The second tier consists of the students in ND who get educational credit for their participation towards their bachelor's degree. They give a stimulating "Up with People" power point presentation on Health and Nutrition to the Boy's and Girl's Clubs of Jacksonville. This is a lecture represented by the formula 5-2-1-0: 5 helpings of fruits and Vegetables, no more than 2 hours of screen time, 1 hour (at least) of exercise and 0 fruit juice and sodas per day. Parental participation is encouraged with recipes and brochures. The emphasis is on the Mediterranean diet.

The research students then check the children for basic home life issues, medical history, height, weight, blood pressure and BMI, etc. They are rechecked again in two months to determine progress.

The third tier focuses on the Dr. Howard and Muriel Roses' Research Kitchen at UNF. The ND students amass good food donated from hospitals and Big Box companies. The food is dated (not expired), reconstituted and repackaged then delivered to needy families by Meals on Wheels. This obviates the food oasis.

The results of the "Nourish to Flourish" program are proven to be positive, and the statistics and conclusions are to be published in the Journals of Nutrition and Dietetics by Dr. Machio.

To learn more about the Nourish to Flourish program contact Jamie Marchio DCN, MSH, MBA, RDN, LDN at jamie.marchio@unf.edu or call 904-888-6332

UNF's Nourish to Flourish program serving youth at New Town Zone community center:
<https://www.unf.edu/newsroom/2023/02/Nourish-To-Flourish.html>



(left to right) Client Dr. Rose with Dr. Jamie Marchio



DONATE



110 Professional Drive, Ste. 101
Ponte Vedra Beach, FL 32082

Save the Date

B&C's

Holiday Party

Thursday,

December 5, 2024