



FINANCIAL ADVISORS

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ISSUE NO. 1

# ACCUMULATING INTEREST

**30**  
YEARS  
OF BUILDING TRUST

## INSIDE THIS ISSUE:

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- B&C CARES
- WHAT ARE YOU GOING TO DO NOW? CONTROLLING WHAT YOU CAN IN AN UNCERTAIN MARKET
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# REMINDERS

## 2024 Tax Returns

In order to provide the best advice and manage your portfolio we would like a copy of your 2024 tax return.

You can:

- Send to [taxes@bandcfinancial.com](mailto:taxes@bandcfinancial.com)
- Use the “Upload Documents” button on our website at [bandcfinancial.com/contact-us](https://bandcfinancial.com/contact-us)
- Scan the QR code to upload



## Contact Us



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[www.bandcfinancial.com](https://www.bandcfinancial.com)

### Office Hours:

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

### Office Closed:

May 26	Memorial Day
June 19	Juneteenth
July 4	Independence Day



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# EMPLOYEE SPOTLIGHT

*Robin Phillips*  
Client Relationship Manager

Robin has lived here in Jacksonville almost all her life. Robin happily joined B&C Financial Advisors in December 2019 as our Client Relationship Manager. Her focus continues to be providing excellent service and communication to all of our clients. She has thoroughly enjoyed getting to know our clients over the last 5 years.

**- What's your favorite way to spend a weekend?**

*Relaxing and spending time with family*

**- Do you have any pets?**

*Yes, 2 dogs, Sully & Molly, Mini Goldendoodle and Mini Labradoodle*

**- What is your favorite season?**

*Spring and Fall, but really any season without our Florida humidity*

**- What's your favorite type of cuisine?**

*Italian*

**- What is the strangest food combination you enjoy?**

*Milk poured over my ice cream*

**- Do you prefer cooking dinner or going out?**

*I love cooking at home and trying new recipes*



LEFT TO RIGHT: SON - CAMERON, HUSBAND - RANDY, ROBIN, GRANDSON - TRISTAN, DAUGHTER-IN-LAW - SARAH, AND SON-IN-LAW - PAYTON AT STONE TOWER WINERY, LEESBURG VIRGINIA.



## “COOKING UP HOPE” WITH THE AMERICAN CANCER SOCIETY RICHARD M. SCHULZE FAMILY FOUNDATION HOPE LODGE



We at B&C Financial Advisors are thrilled to share our recent participation in the American Cancer Society Richard M. Schulze Family Foundation Hope Lodge “Cooking Up Hope” event. Our staff, along with friends of the firm, came together to cook dinner for the guests of the Lodge on Mayo Florida’s Campus in Jacksonville. As a team we worked to prepare and serve dinner and dessert to the cancer patients and their caregivers staying at the Lodge in Jacksonville on Mayo Clinic Florida Campus.

B&C LOVES giving back! It was an honor to bring a little comfort and nourishment to those who need it most. We believe in making a difference not just in the financial world but in our community as well.



DONATE

# WHAT ARE YOU GOING TO DO NOW? CONTROLLING WHAT YOU CAN IN AN UNCERTAIN MARKET

*by Sean Guldi, CFP®*

**"What should I do about my investments with everything happening in the world right now?"**

We hear this question constantly—from clients, prospective clients, friends, and family members watching the latest economic or geopolitical headlines with concern. While market uncertainty is a permanent feature of investing, making emotional reactions to short-term news often leads to poor financial outcomes.

That's why our response remains consistent: **Control what you can control.**

## **The Two Key Areas of Control**

No matter where you are in your financial journey—early career, mid-career, approaching retirement, or fully retired—two financial factors have the greatest impact on your long-term success:

### **1. Income & Expenses**

The principle sounds deceptively simple: spend less than you earn. Yet implementing this fundamental rule in daily life proves challenging for some people.

For those in the accumulation phase, we help determine an optimal savings rate to reach your specific financial goals without unnecessary sacrifice. In retirement, where income becomes largely fixed, managing expenses takes on even greater importance. Our planning process ensures that conservative assumptions about both expenses and future growth guide every financial decision we make together.

### **2. Asset Allocation**

The right mix of stocks, bonds, and cash fundamentally determines your portfolio's risk level and potential return. At B&C Financial, we create diversified investment portfolios precisely tailored to each client's unique risk tolerance and long-term objectives. The key components of our approach:

- **Establish a Personalized Plan:** We align your investments with your specific financial goals and timeline, not generic formulas.
- **Manage Risk Thoughtfully:** Our diversification strategies and disciplined approach help clients truly "invest in a good night's sleep."
- **Review & Adjust Regularly:** We ensure your strategy evolves as your life changes, keeping your financial needs and investment approach in harmony.

(CONTINUED ON NEXT PAGE)





# WHAT ARE YOU GOING TO DO NOW? CONTROLLING WHAT YOU CAN IN AN UNCERTAIN MARKET

*by Sean Guldi, CFP®*

## A Disciplined Approach to Market Uncertainty

While it's impossible to control market movements, you can control how you respond to them. Our strategy emphasizes:

- **Commitment to Long-Term Thinking:** We help you avoid emotional decisions based on market fluctuations that often lead to buying high and selling low.
- **Strategic Rebalancing:** We ensure your portfolio remains aligned with your intended risk level, systematically "buying low and selling high" through disciplined rebalancing.
- **Prudent Cash Reserves:** We help you maintain appropriate liquidity for unexpected expenses, preventing the need to sell investments at potentially inopportune times.

## Final Thoughts

The reality is that no one—not even the most prominent financial experts—can consistently predict the next economic shift or market movement. But by focusing on what you can control—your spending habits, savings rate, and investment discipline—you can build lasting financial confidence regardless of market conditions.

Ready to focus on what you can control in your financial life? Reach out to our team today or explore more insights on our blog.



**SCHEDULE A MEETING  
WITH SEAN**



**Sean Guldi, CFP®**

Chief Investment Officer

sean@bandcfinancial.com

## CELEBRATING 30 YEARS OF SERVICE

This March, we're thrilled to celebrate 30 years of serving our incredible clients! Since 1995, B&C Financial has been dedicated to helping individuals and families achieve their financial dreams with trusted advice, personalized planning, and a commitment to excellence.

We couldn't have reached this milestone without our loyal clients, dedicated team, and supportive community. Thank you for allowing us to be a part of your journey—whether it's building wealth, planning for retirement, or reaching life's important milestones.

Happy Birthday B&C! Here's to 30 years of success, trust, and growth—and to many more ahead!



# B&C Family



## THE B&C TEAM WENT BOWLING!

FOR OUR ANNUAL EMPLOYEE OUTING WE WENT TO BEACH BOWL WHERE WE ENJOYED EACH OTHERS' COMPANY AND THE COMPANY OF OUR SPOUSES. WE OF COURSE ADDED A LITTLE COMPEITION TO THE DAY WHERE CRM ROBIN PHILLIPS CAME OUT ON TOP!

## Happy Birthday



JACQUE BOS - CCO & THOMAS ELLIS - EXECUTIVE VICE PRESIDENT/WEALTH ADVISOR  
CELEBRATED BIRTHDAYS



# CLIENT FOR A CAUSE

## A Good Home for Life

*Dr. Caramine White*

In 1999 in Star Prairie, Wisconsin, Home for Life started providing a home for animals, many (but not all) of whom have been deemed unadoptable because of physical, emotional, behavioral, or age-related reasons. Most shelter animals have only two options, adoption or euthanasia. Home for Life is an amazing third-door option and is currently home to 115 dogs and 85 cats, who will be cared for until they die naturally and will never be adopted out.

The facility is comprised of several large buildings in which the animals live: there are no cages! Each dog is carefully placed in a particular grouping to ensure harmony and protect the vulnerable. The small-dog house is divided into several roomy areas, each with spacious outdoor runs, plenty of pillows, sofas, windows, and doggie beds. The dogs all run freely about their rooms, all unencumbered. The facility also has extraordinary dog runs: the series of runs, each of increasing size, culminate in a 10-acre, fenced pasture. Every dog exercises every day, and each group is checked hourly.

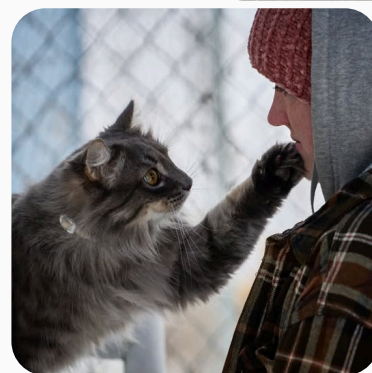
Cats live famously at Home for Life, too. There is a several-room cattery with dozens of cats stretched out on sofas, large floor beds, and individual cat hammocks. The cattery also has attached runs backing up to butterfly garden, "kitty TV."

Home for Life is involved in the Renaissance Program, in which truant children work with the animals in an obedience class. The program is working well--kids who have skipped all their other classes still show up for this one. The dogs who graduate from the class are Canine Good Citizens and may eventually go on to be therapy animals and work with the handicapped, elderly, or infirmed.

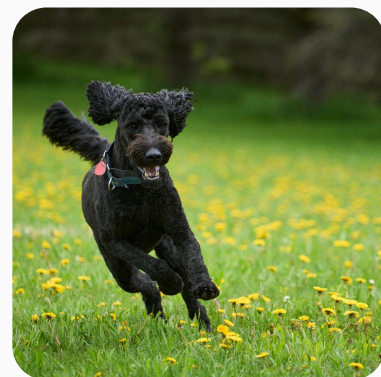
Another way Home for Life cares for animals is their Angel Care program. Pets whose owners have died or become incapacitated will often not only lose their best friends but often their homes and even their lives. In the Angel Care program, loving owners pay a modest "premium" to ensure spots at Home for Life.

I have been a dedicated donor to and advocate of Home For Life for twenty years. Since I live in Virginia, I have not visited Home for Life often, but it's one of my favorite places on Earth.

To learn more visit:  
<https://homeforlife.org/>



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**Save the Date**

**B&C's**

*Holiday Party*

**Thursday,**

**December 4, 2025**