



FINANCIAL ADVISORS

JULY 2025
VOLUME NO. 15
ISSUE NO. 2



ACCUMULATING INTEREST



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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
- Use the “Upload Documents” button on our website at bandcfinancial.com/contact-us
- Scan the QR code to upload



Contact Us



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Office Hours:

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

Office Closed:

July 4	Independence Day
September 1	Labor Day



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EMPLOYEE SPOTLIGHT

Jacqueline Bos
Chief Compliance Officer

Jacque has lived in Jacksonville since 1991. Prior to moving to Jacksonville Jacque lived in a northern suburb of Chicago and before that she was raised in Hilo, Hawaii. Jacque has been at B&C Financial Advisors since its inception in 1995.

What is on your bucket list?

Learn Italian and live in Rome for a month or two after retirement.

What is your go-to karaoke song?

"Landslide" by Fleetwood Mac

What causes are you passionate about?

Since my son was diagnosed at 3 with Acute Lymphoblastic Leukemia, I am passionate about giving back to all the charities that helped us back then. Pay it forward. The Jay Fund, Leukemia Lymphoma Society and Dreams Come True, just to name a few.

What's your favorite childhood memory?

Being raised in Hilo, Hawaii, made for many fabulous childhood memories but exploring the beaches on the weekends and snorkeling is up there.

Do you have any pets?

I have a French Bulldog, Chloe, who gets me off the couch daily with walks and fetch.

Where is the coolest place you have traveled?

I have been to many cool places in my travels, but one trip that stands out the most was when my mom and I traveled through Poland.



Pictured: Jeni, Lennon, Ellie, Addy, and Tatum with Tutu.



JACKSONVILLE FREEBIRDS: A COMMUNITY OF COMPASSION & SUPPORT



Members of the Board of Directors

In hardship, community is key. The Jacksonville Freebirds provide swift, compassionate support to Jacksonville Beaches families facing tragedy, offering relief and a helping hand so no one faces adversity alone. At B&C Financial Advisors, we are proud to support the impactful work of the Jacksonville Freebirds. Our very own EVP Thomas Ellis serves as a dedicated board member and volunteer, actively working to uplift those in need. This April, B&C was honored to be a sponsor of the 5th annual Heroes vs. Homefront Tournament at Atlantic Beach Country Club—a meaningful event that brings the community together in support of local first responders. This year, funds raised will directly aid a JSO Police officer facing significant hardship after being shot several times in the line of duty. Through the efforts of the Jacksonville Freebirds, lives are rebuilt, hope is restored, and the Jacksonville Beaches community continues to stand strong. If you'd like to learn more or get involved, visit their website and see how you can make a difference.

LEARN MORE HERE:



NAVIGATING GEOPOLITICAL RISKS IN YOUR INVESTMENT STRATEGY

by Kellie Kelleher-Smith, CAP®

Geopolitical events—such as trade policies, elections, or international conflicts—can significantly impact financial markets, creating volatility that investors must navigate carefully. Understanding how these factors influence your portfolio is essential for making informed decisions and maintaining long-term stability in your investments.



Understanding Geopolitical Risks

Geopolitical risks refer to global events that can disrupt economic conditions, affecting asset prices, interest rates, and investor sentiment. These disruptions can be short-term fluctuations or long-term structural shifts, making it important to assess how different scenarios might influence investment strategies.

Some common sources of geopolitical risk include:

- Trade disputes that affect supply chains and corporate earnings.
- Political uncertainty from elections or policy changes.
- International conflicts that impact global markets and commodity prices.
- Regulatory changes that shift business environments across industries.

Strategies for Managing Geopolitical Uncertainty

While geopolitical risks are inevitable, investors can take steps to protect their portfolios through thoughtful planning and diversification.

1. **Diversification Across Asset Classes and Regions:** Spreading investments across various industries, asset types, and geographic areas can reduce exposure to specific geopolitical events. A well-diversified portfolio helps cushion against sharp market movements caused by localized disruptions.
2. **Maintaining Liquidity and Flexibility:** Having adequate liquidity ensures that investors can respond strategically to market shifts without making impulsive decisions. A portion of assets held in cash or liquid investments can offer stability during uncertain times.

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3. Thoughtful Asset Allocation: Balancing stocks for long-term growth and bonds for stability creates a portfolio that can withstand market fluctuations. An investment approach tailored to individual risk tolerance allows for a measured response to global events.

4. Continuous Portfolio Review and Adjustments: Markets evolve, and geopolitical conditions change—making ongoing portfolio assessments critical. Regular evaluations ensure that investments remain aligned with long-term goals while responding to new risks or opportunities. Staying Focused on Long-Term Objectives.

Geopolitical headlines can sometimes trigger emotional reactions, leading investors to make hasty decisions that may not align with their overall strategy. Staying committed to long-term financial goals and avoiding reactionary shifts is key to preserving capital and managing uncertainty effectively.

Investing amid geopolitical shifts is about preparation rather than prediction. By staying informed, maintaining a balanced portfolio, and implementing risk-management strategies, you can navigate global uncertainties with confidence while working toward financial success. We want you to feel more confident in your long-term financial planning, reach out today if you want to review your portfolio or have questions for us.



**SCHEDULE A MEETING
WITH KELLIE**

Kellie Kelleher-Smith, CAP®

Wealth Advisor

Kellie@bandcfinancial.com

DON'T GET TRICKED: COMMON SCAMS & HOW TO AVOID THEM

Common Scams Targeting Americans



- Tech Support Scams – Fake tech support tricks victims into paying for unnecessary services.
- Government Impersonation – Scammers pose as IRS, Medicare, or Social Security officials demanding money or personal info.
- Romance Scams – Fraudsters build online relationships to manipulate victims into sending money.
- Fake Sweepstakes & Lotteries – "Winners" must pay fees to claim nonexistent prizes.
- Family Imposter Scam – Calls pretending to be a grandchild in distress, urgently requesting money.
- Home Repair Scams – Fake contractors demand upfront payments for shoddy or nonexistent work.

Staying informed helps protect your finances—always verify requests for money and never share sensitive info with strangers!

B&C Family



THE B&C CLIENT APPRECIATION EVENT

B&C FINANCIAL ADVISORS NIGHT AT THE BALLPARK!

What an incredible evening at the Jacksonville Jumbo Shrimp game! We loved spending time with our amazing clients—because to us, you're more than clients, you're family. Between the great food, laughter, and fireworks, it was a night to remember. Moments like these remind us why we do what we do—building relationships beyond finances.



Happy Birthday



SEAN GULDI, JESSICA ADAMS, & JONATHAN BOTTARO CELEBRATED BIRTHDAYS

B&C CARING FOR COMMUNITY



Supporting the Mission of Jewish Family & Community Services

At The LJD Jewish Family & Community Services (JFCS), the commitment to strengthening families and building resilient communities has been unwavering for over a century. Founded in 1917, JFCS has provided essential social services to individuals and families across Northeast Florida, offering support in areas such as emergency assistance, counseling, adoption services, child welfare, senior care, and Holocaust education. Guided by Jewish values, their programs are open to all, ensuring that those in need receive compassionate and effective care.

This year, we were honored to stand alongside JFCS in their mission, proudly supporting their efforts and hosting a table at their annual event. It was a privilege to contribute to their cause and to support co-chair Ellen Rosner, whose dedication to the organization continues to make a meaningful impact.

We look forward to continuing our partnership with JFCS and championing their invaluable work in the community. Together, we can help create a stronger, more supportive future for all.

**Be A Part of
Something Bigger**

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

DONATE





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

Save the Date

B&C's

Holiday Party

Thursday,

December 4, 2025