



**FINANCIAL ADVISORS**

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# ACCUMULATING INTEREST



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# EMPLOYEE SPOTLIGHT

Adam Berther  
Vice President



Adam and his fiancée in Ireland

Adam Berther is a CERTIFIED FINANCIAL PLANNER™ with a B.S. degree in Finance and a minor degree in Entrepreneurship from the University of Florida. He has been part of B&C Financial Advisors since 2012 and became a partner of the firm in 2021. As a people person, Adam believes getting to know clients is essential to being able to manage their assets and plan for their financial futures.

### What's your favorite way to spend a weekend?

*These days, I find more joy in the simple things: a night in with my fiancée, Sarah, and our 15-year-old Toy Havenese "puppy," Ted; cooking a good meal; or spending time outdoors on the golf course or on the beach.*

### What's your favorite type of cuisine?

*Anyone who knows me could tell you I eat pretty much everything. Except olives, I've never been a fan of those.*

### Where is the coolest place you traveled?

*I have a lot more places I'd like to see, but my favorite so far has been Ireland. The whole country is beautiful, the golf is like nothing you can find in the U.S., and the people are among the nicest I've ever met.*

### Does your family have any big traditions?

*Every Christmas morning, we eat Danish hash for breakfast, which includes steak, eggs, and potatoes. My dad's side of the family has been doing big reunions every other year, which has been a great way to see family members I don't get to see enough.*

## 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 3\* Fourth of July  
September 7 Labor Day  
November 26-27\* Thanksgiving  
December 25\*\* Christmas

\* Office closed day before at 4pm

\*\* Office closed day before at 1pm



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# WEDDINGS & MONEY: HOW TO CELEBRATE WITHOUT SACRIFICING YOUR FUTURE

*by Ansley Nicholson*



Weddings are often described as one of the most important days of your life. While that may be true emotionally, it is worth remembering that the day itself is just the beginning. The real milestone is the marriage, not the event. Yet, somewhere along the way, the wedding industry has grown into something far bigger, and far more expensive, than many couples ever intended. That matters to young couples building a life together, to mothers of the bride who want a beautiful day for their child, and to grandparents who cherish family traditions – everyone wants the celebration to feel meaningful without creating long-term regret.

After going through the wedding planning process myself this past year, it was easy to see how it happens. What starts as a simple vision can quickly expand: venues, upgraded packages, custom décor, multiple events, professional everything, photographers, videographers, planners, stylists...the list goes on. Each decision, taken on its own, may feel reasonable. Together, they can create a financial commitment that rivals a down payment on a home.

The wedding industry is exceptionally good at framing these choices as essential. Words like “once-in-a-lifetime” and “you deserve this” can make it feel like scaling back is somehow settling. What I learned is that many of these added expenses had very little impact on what truly matters. Years from now, most couples do not remember the chair linens or the signature cocktail. They remember how they felt, who was there, and the commitment they made. That perspective is comforting to parents and grandparents who fear losing tradition, and freeing for couples who want a day that reflects their priorities.

This is not to say that spending money on a wedding is wrong. A wedding can be a meaningful celebration, and there is nothing wrong with wanting it to be beautiful and memorable. The key is making intentional decisions rather than reactive ones. Without a plan, it is easy to let emotions and external expectations dictate financial choices, and the wedding industry is extraordinarily good at blurring that line.

# WEDDINGS & MONEY: HOW TO CELEBRATE WITHOUT SACRIFICING YOUR FUTURE CONT.

One of the most important conversations I had with my fiancé before we began the wedding planning process was about setting priorities. What actually mattered to us? For my husband and I, it was providing good food and drinks and having our close friends and family together to celebrate. Identifying those priorities allowed us to allocate our budget with purpose and set aside the things that did not truly add value. It also gave us something to return to when the planning process became stressful or overwhelming. For example, after receiving several vendor quotes that were well outside our budget, it was easy to start spiraling. But, by refocusing on our core priorities, spending time with loved ones and enjoying a great meal together, the process felt far less daunting.

Equally important is deciding what you are not willing to sacrifice after the wedding. A single day should not come at the expense of your financial future. Going into debt, draining emergency savings, or delaying long-term goals like buying a home or saving for retirement can create stress that lingers long after the celebration ends. Starting a marriage with financial strain is rarely worth the trade-off. If parents or grandparents are contributing, a clear, compassionate family conversation early on about expectations, limits, and how contributions will be used, can preserve relationships and make sure support helps rather than hinders.

In fact, weddings can serve as one of the first major financial decisions a couple makes together. How you navigate it can set the tone for your future. Do you communicate openly about money? Do you align on priorities? Do you make decisions based on long-term goals rather than short-term pressure? These habits will matter far more over the course of a marriage than any single day ever could. Beyond the budget conversation, it is worth asking whether you know each other's debt, savings, and long-term financial goals. Those conversations are less glamorous than picking a venue, but they matter far more to the foundation of a marriage.

A strong financial foundation does not start after the honeymoon. It starts with the decisions you make leading up to the wedding day. Being thoughtful, disciplined, and aligned as a couple can help ensure that your marriage begins not just with a meaningful celebration, but with clarity, confidence, and a shared sense of purpose. For parents and grandparents, showing empathy, asking before acting, and offering alternatives to traditional spending (gifts toward a down payment, honeymoon, or registry items that support the couple's future) can honor family values while protecting the couple's long-term goals.

At the end of the day, the goal is simple: get married, celebrate in a way that feels authentic to you, and move forward together without financial regret. The wedding is one day. Your life together is everything that follows. If you are planning a wedding and want to think through how it fits into your broader financial picture, or if you are newly married and looking to build a strong financial foundation together, a fiduciary financial advisor can help you start that conversation on solid ground.

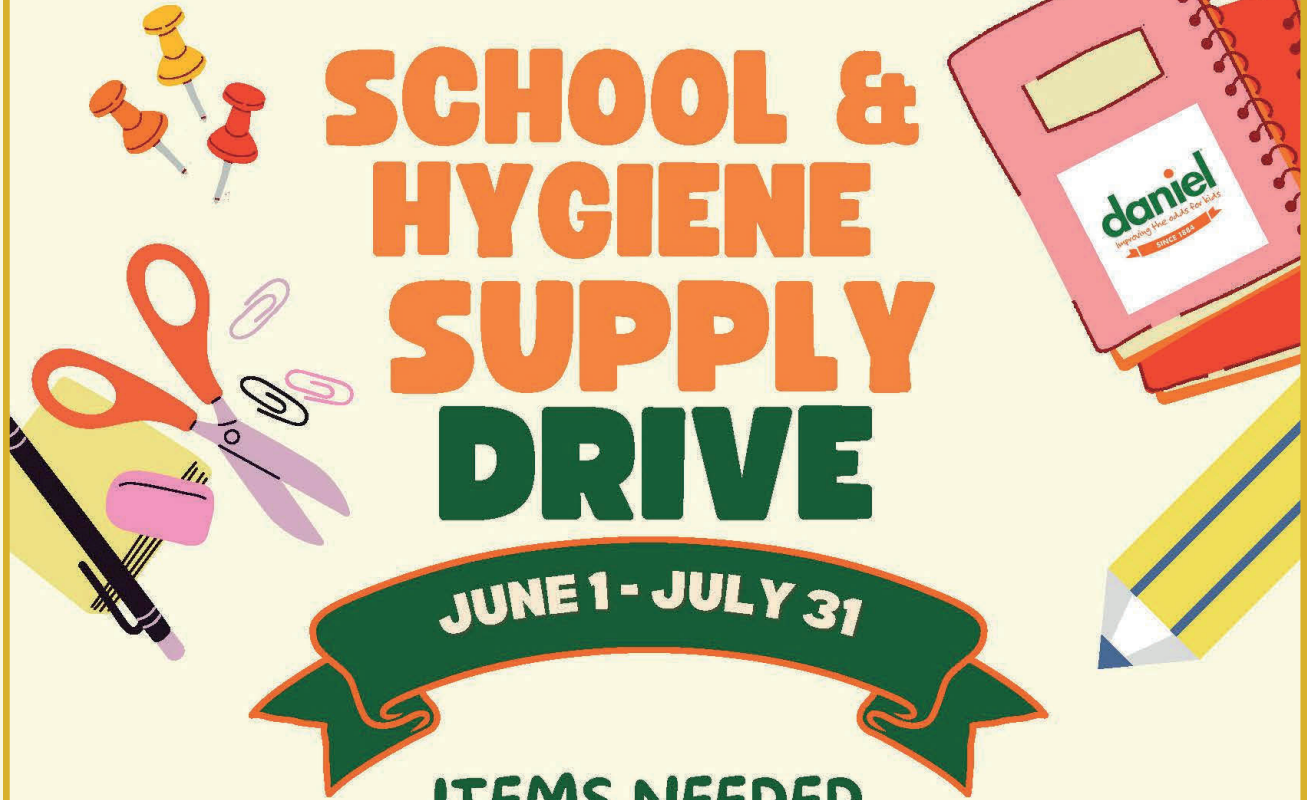




Join B&C in participating in Daniel Kids' School and Hygiene Supply Drive!

We are accepting drop-offs at our office.

**ONLINE DONATIONS:  
[WWW.DANIELKIDS.ORG/DRIVES](http://WWW.DANIELKIDS.ORG/DRIVES)**



**ITEMS NEEDED**

**ALL-AGE SCHOOL SUPPLIES:**

- BACKPACKS
- MARKERS/COLORED PENCILS
- GLUE/SCISSORS
- POCKET FOLDERS
- COMPOSITION BOOKS
- LINED PAPER/COPY PAPER
- PENCILS/ERASERS & ETC

**HYGIENE SUPPLIES:**

- DEODORANT
- BODY WASH/SOAP
- TOOTHPASTE/BRUSH,
- SHAMPOO/CONDITIONER
- HAIR BRUSHES/COMB
- HAIR ACCESSORIES
- FEMININE PRODUCTS

**Drop-Off Donations 9AM-4PM  
4203 Southpoint Blvd**

**SHOP OUR  
AMAZON LIST**



**QUESTIONS?**  
kscremin@  
danielkids.org

# B&C Family



(LEFT TO RIGHT) SEAN GULDI - CHIEF INVESTMENT OFFICER, ROBIN PHILLIPS - CLIENT RELATIONSHIP MANAGER, AND JONATHAN BOTTARO - INVESTMENT MANAGER CELEBRATED THEIR BIRTHDAY!

JACQUE BOS, CCO  
IN PARIS!



(LEFT TO RIGHT) TIM HASSAL, SEAN GULDI - CHIEF INVESTMENT OFFICER, ADAM OERTHER - VP, & WES HUNT PLAYED IN A CHARITY GOLF TOURNAMENT.

THANK YOU TO ALL WHO JOINED US  
FOR THE JUMBO SHRIMP GAME!



ALLAN COHEN, PRESIDENT AND CEO, WITH TIM COST AT THE CELEBRATION DINNER HONORING TIM'S APPOINTMENT AS THE FIRST CHANCELLOR OF JACKSONVILLE UNIVERSITY.

## B&C'S NEWEST FAMILY MEMBERS



Investment Manager Jonathan and his wife with their new baby boy.



Senior Investment Manager Jessica's baby boy - Jake Wayne Adams born April 2026.



Client Service Manager Caitlin and her husband with their baby girl born April 2025.



# JACKSONVILLE FREEBIRDS

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 6th annual Jax Freebirds Heroes Classic 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 fighting breast cancer. 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.



## DANIEL KIDS

Sean Guldi - Chief Investment Office, Kellie Smith - Wealth Advisor, Jacque Bos - CCO, and Robin Phillips - Client Relationship Manager spent the afternoon playing dodgeball with the kids at DanielKids, sharing laughter, fun, and meaningful connections throughout the day.





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# **Save the Date**

**Client Appreciation  
Yacht Cruise**

**September 17th,  
2026  
6-9pm**