B&C FINANCIAL ADVISORS

OCTOBER 2026
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ACCUMULATING INTEREST

INSIDE THIS ISSUE:

- B&C CARES
- THE SEPTEMBER EFFECT
- EMPLOYEE SPOTLIGHT
- B&C FAMILY
- CLIENT FOR A CAUSE

Year End Planning Checklist

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

Contact Us

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Office Hours:

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

Office Closed:

November 26-27	Thanksgiving
-Office closed 11/25 at 4pm	
December 25	Christmas
-Office closed 12/24 at 1pm	
January 1	New Year's Day
January 18	Martin Luther King, Jr. Day

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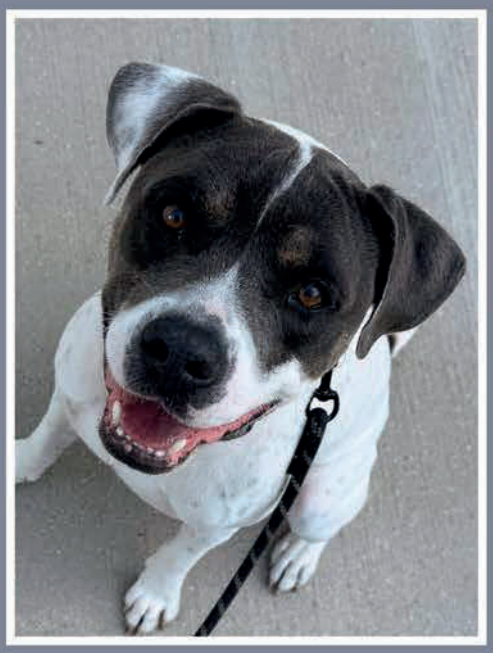


B&C cares

B&C had the opportunity to volunteer with The Jacksonville Humane Society, where we helped walk more than 100 dogs, giving them a much-needed break from their kennels and valuable time to exercise, socialize, and receive a little extra love and attention.

Learn more about how you can help, adopt, or donate

The September Effect

Seasonality is a trend, not a forecast. Don't panic.

by Kellie Smith

Every year around this time, we start hearing about something called the September Effect. Financial news outlets and market commentators remind us that September has historically been one of the weaker months for stock market performance. And almost like clockwork, headlines begin asking whether this September will follow the same pattern.

While there is some truth behind the statistics, I think it's important to put the September Effect in perspective.

Think about hurricane season. Living in Florida, we know September falls right in the middle of it. But just because it's hurricane season doesn't mean a hurricane is headed for your neighborhood. It simply means you stay aware, remain prepared, and avoid making emotional decisions based on every weather update. The September Effect is much the same. It's a historical tendency, not a prediction.

Over many decades, the stock market has generally produced weaker average returns in September than in most other months. Analysts have offered several theories, ranging from institutional portfolio adjustments to changing investor behavior after the summer months. The reality is that nobody knows exactly why the pattern exists, and more importantly, it doesn't happen every year.

What often concerns me more than the September Effect itself is how quickly market headlines can influence our emotions. When the media begins talking about a historically weak month, it's easy to wonder whether changes need to be made to a financial plan.

But successful investing isn't built around reacting to the calendar.

I've come to believe investing has more in common with farming than forecasting. A farmer doesn't stand in the field every morning wondering whether the harvest will arrive that day. The work is done long before the crop appears. The soil is prepared, the seeds are planted, risks are managed, and time is allowed to do what time does best. Investing works much the same way. Long-term success is usually the result of discipline, patience, and sticking to a sound plan rather than reacting to every short-term market headline.

At B&C Financial Advisors, our approach is centered on preservation of capital. Before focusing on growth, we focus on protecting what has already been built. That doesn't mean avoiding markets or hiding from volatility. It means building portfolios thoughtfully, managing risk carefully, and resisting the temptation to let emotions drive financial decisions.

A well-designed investment strategy should be prepared for both calm markets and turbulent ones. After all, market downturns, corrections, and periods of uncertainty are not unusual. They are a normal part of the investment journey.

Think of it like a cross-country road trip. If you're driving from Florida to California, you expect to encounter bad weather, traffic delays, and construction zones along the way. Those temporary obstacles don't cause you to abandon the trip. You stay focused on the destination and keep moving forward. Investing works much the same way.

The September Effect is a reminder that markets can be unpredictable in the short term. But it is also a reminder of why discipline matters. History has shown that emotional decisions often do more damage to portfolios than market volatility itself. Investors who remain focused on their long-term goals are generally better positioned than those who react to every headline.
As we move through September, my advice is simple: stay informed, but stay grounded. Understand the headlines, but don't allow them to dictate your decisions. A seasonal market pattern is not a reason to abandon a carefully designed financial strategy.

At B&C Financial Advisors, we believe preserving capital, managing risk, and maintaining discipline are the cornerstones of long-term success. Markets will always have challenging months. The key is remembering that a single month, even one with a reputation like September, is only one chapter in a much longer story.

The goal isn't to predict every bump in the road. The goal is to stay on the road long enough to reach your destination.

SCHEDULE A MEETING WITH KELLIE

EMPLOYEE SPOTLIGHT

Thomas Ellis
Executive Vice President

Thomas and his family

Thomas is a partner at B&C and has called Jacksonville Beach home since 1994, when he moved from the Republic of Panama (formerly the Panama Canal Zone) to attend the University of North Florida. After graduating, he put down roots in Jacksonville Beach, where he has remained ever since.

Thomas married his wife, Alana, in 2007, and together they have two sons, Gage, 15, and Ty, 12, along with their 3-year-old yellow Lab, Ellie. Outside of work, Thomas enjoys spending time with his family and making the most of the Jacksonville lifestyle—boating, fishing, golfing, and enjoying time at the beach.

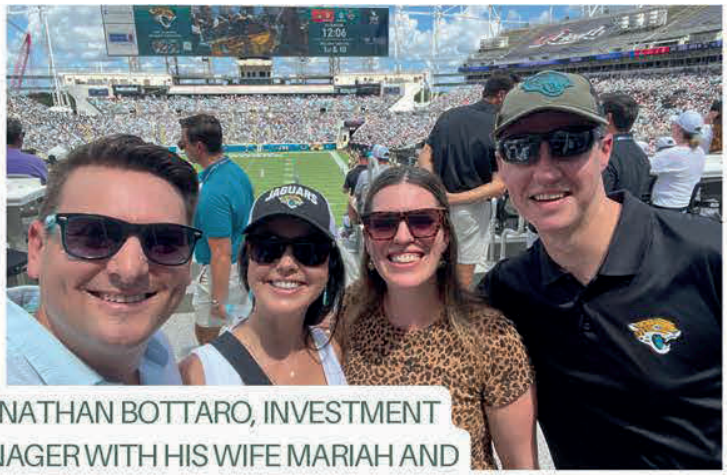
Do you prefer cooking dinner or going out? *Cooking, without a doubt. I'm a self-proclaimed chef, and I genuinely enjoy being in the kitchen and creating a great meal.*

Something people don't know about me: ***I*** *own a hot sauce company called* ***Howler Monkey Sauce****. You can find it at Publix and Winn-Dixie.*

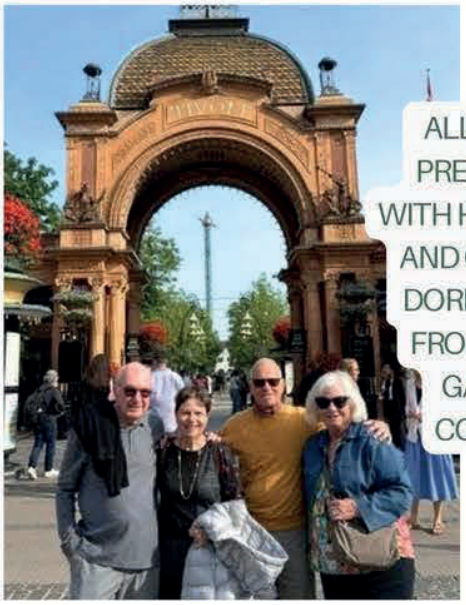
Who or what inspires you in your career? *My stepdad, Lt. Col. James Parsons (Ret.). We've always had in-depth conversations about finances and investing, and those conversations have had a big influence on my career and the way I think about finance.*

Which family member has had the greatest impact on you? *All of them. I'm fortunate to have 4 great parents: my mom, Suzanne; my stepdad, Jim; my stepmom, Diane; and my dad, Big Tom, who is deceased. Each of them has had a meaningful impact on who I am today.*

B&C Family



JONATHAN BOTTARO, INVESTMENT MANAGER WITH HIS WIFE MARIAH AND CLIENTS JOEL & ASHLEY MASTERS AT THE JAGS SEASON OPENER.



ALLAN COHEN, PRESIDENT/CEO WITH HIS WIFE KATHY AND CLIENTS EZI & DORIT TOKMAN IN FRONT OF TIVOLI GARDENS IN COPEHAGEN.

THANK YOU TO EVERYONE WHO JOINED US FOR OUR RECENT CLIENT EVENT ABOARD THE ROYAL PRINCESS! WE TRULY ENJOYED SPENDING TIME WITH YOU AND APPRECIATE YOU BEING PART OF SUCH A MEMORABLE EXPERIENCE.

(LEFT TO RIGHT) CLIENT MICHAEL WEISBORD, ALLAN COHEN, PRESIDENT/CEO WITH HIS WIFE KATHY, CLIENT JEAN FRANCIS, KELLIE SMITH, WEALTH ADVISOR ANDHER SON JACKSON AT A JUMBO SHIRMP GAME.

HAPPY BIRTHDAY!

ALLAN COHEN, PRESIDENT/CEO AND ANSLEY NICHOLSON, INVESTMENT MANAGER CELEBRATED THEIR BIRTHDAYS.

CLIENT *FOR A CAUSE*

Michelle Skidmore

SAYS
St. Augustine Youth Services

Since 1988, St. Augustine Youth Services (SAYS) has been helping children, young adults and families overcome some of life's most difficult challenges. Serving St. Johns, Putnam and Flagler counties, SAYS provides therapeutic care, mental health services and practical support to young people ages 6–25.

At its residential campus, SAYS provides family-style therapeutic homes for boys who have experienced trauma, abuse, neglect or multiple foster care placements. Many arrive after living in numerous homes and struggling to find the safety and consistency they need. With the support of trained houseparents, therapists and other caring professionals, the boys receive individualized treatment while attending school, participating in activities and developing healthy relationships and life skills.

SAYS also supports children and families throughout the community. Its Mobile Response Team provides free, 24/7 assistance when a young person is experiencing a mental health or emotional crisis. Additional programs—including the Community Action Team, Care Coordination and SAYS Coaches—work alongside families to connect them with services, strengthen their support systems and help young people remain safely at home, in school and connected to their communities.

Currently under construction and set to open its doors in early 2027, SAYS is developing the Shee Family Independent Living Village to support young men aging out of foster care. The village will provide stable housing, continued therapeutic support, education and practical life-skills training as residents prepare for adulthood and independence. This unique program is designed to bridge the difficult gap between foster care and a successful future.

In 2025 alone, SAYS served more than 800 children, young adults and families. While each program looks different, the goal remains the same: to help young people heal, grow and recognize that their past does not have to determine their future.

There are many ways to become part of this mission. Community members can schedule a campus tour, volunteer, attend a SAYS event, become a business partner, share the organization's work or make a financial contribution. During Thanksgiving and the holidays, supporters can also provide meals and fulfill wish lists for local children and families.

www.sayskids.org

Upcoming Events

- October 11th 35th Annual Trade Winds Auction
- December 7th 2nd Annual MAXREV Christmas Classic Golf Tournament
- December 12th 15th Annual Santa Suits on the Loose 5K

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