

OCTOBER 2021

**SWK**

FINANCIAL PLANNING ADVISORS

of

**RAYMOND JAMES®**

## RELATIONSHIPS MATTER

*Stephanie A. Lovell*

*Client Relationship Consultant*

While the need for human connection appears to be innate, the ability to form healthy relationships is learned. Some evidence shows that learning to form relationships starts in infancy when the caregiver meets our most immediate needs of food, care, protection & social contact.

If there is one thing that keeps me going, it is the relationships that I have built over the years with family, friends, colleagues and clients. Maintaining relationships takes constant care and more importantly, trust and communication. They certainly do not happen overnight. For me, when it comes to our clients, that means learning about their family, what they love about their job or being retired or the next travel destination. I also spend time giving back to organizations within the Fayetteville community. That is more than just a tradition, it is who we are at SWK! Some of those include Fayetteville Metro Kiwanis, JDRF, United Way, Fayetteville Chamber of Commerce Teen Leadership, Lifestyles & Children's Safety Center.

As a "people person" who enjoys the face-to-face interaction with others, the Covid-19 Pandemic was so hard! Don't get me wrong, working from home had its conveniences & I am thankful for the technology of Zoom to have been able to "see" people. However, when I am able to plan an event & actually see people enjoying their time with others, it brings me great joy!



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It is a top priority that our clients trust us and feel good about the work that we do for them. This has led to a lot of great times with clients who are like family to us. We love what we do, but strong and lasting client relationships make the journey and everyday work even more enjoyable. We are real people with personal lives and at the end of each day, it is about making a difference in the lives of other people!



## Fall/Winter Market Closures

November 25: Thanksgiving Day

December 25: Christmas Day

### Date to Remember

December 31: Charitable Gift Deadline & last day to take 2021 Required Minimum Distributions

## Who is your CPA?

**Or other Professional Advisors? We would like to know them!**

**We work closely with our client's other advisors, too. This makes life simple as well as to strategize over financial plans. Please send us an email so that we can make a note in your file.**

**Commit acts of kindness:** This Nov. 30, celebrate Giving Tuesday. It's a tradition that began in 2012 as a way to encourage generosity around the world. Whether it's buying a stranger coffee, helping a neighbor or donating to charity, every kind act counts.

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## **Things to Do:**

- ❑ **Analyze your portfolio:** If you're invested in mutual funds, don't forget about capital gains distribution dates that typically fall in December. Consider balancing your realized capital gains with losses where appropriate. Talk to your advisor about whether this strategy might help lower your tax liability.
- ❑ **Give wisely:** As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals. Consult with your advisor if you're interested in bunching, which means donating a few years' worth of contributions in one year, usually to a donor advised fund, to help you meet the threshold for itemizing on your tax returns.
- ❑ **Spruce up your plan:** It's important to monitor your retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed. The holidays can be a good time to do this if you want to discuss what you're planning with close friends or relatives.
- ❑ **Reflect on resolutions:** Before beginning your New Year's celebrations, review the financial planning you did for the past year. Did you make progress toward your goals?

# Giving Back is more than a tradition, it's who we are!

As a community project,  
we are helping to  
support Asbell  
Elementary  
Teachers & Staff!



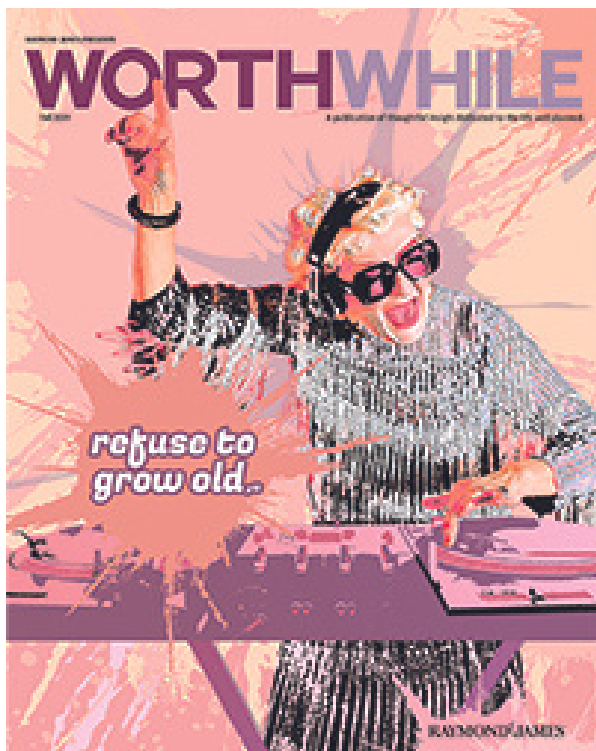
Above: School supplies & things that the teachers could use in the their classrooms



Above: Boxes of cookies for all teachers & staff



**ASBELL  
ELEMENTARY**



Check out the Fall Edition of the Worthwhile Magazine by clicking on the following link:  
<https://www.raymondjames.com/swkfinancialplanningadvisors/newsletters-and-articles/worthwhile>

**Read the cover story about Bored Boomers Gone Wild, page 16.**

**Retirement is a playground with a different age limit.**

Create your future with playful intention!

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Everyone is hoping to receive a Legacy Letter from their parents... we can help make that happen.

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UA graduate, Blake Brewer, started the Legacy Letter Challenge 2 years ago to help parents communicate their love to their children. Brewer tragically lost his father in a drowning while on a family vacation in Hawaii in 2003. A few hours later his mother gave him a letter written by his father. He was planning to give it to the children on that trip. This helped him to understand the importance of a parent's voice & a parent's words.

**Check out our special offer for SWK clients at:**  
<https://www.legacyletterchallenge.com/swk>



SWK  
*out  
& about*



# Welcome Sherry Enyart & Tonya Shepard



**If you had a time machine, would you go back in time or forward in the future?** "I would go back in time to meet President Lincoln. I look up to him as one of the greatest leaders that helped shape our future. His character & nature is exception - I would love to meet him!"

**What is something you have always wanted to do but have never done yet?** "Write a children's book! I always read to my children & now to my grandchildren. I love to do the animated voices & characters and have always thought that someday I will write my own story... maybe I will!"

Sherry



**Would you rather work from home or in the office?** "Definitely would rather be in the office! I am a people person & love the connection of the other people & clients in the office."

**What is something that you have always wanted to do but have never done yet?** "I have always wanted to travel the world and have been to some great places, but would love to specifically go to a tropical island!"

Tonya

.....  
Troy Kestner, Deena Wright, Jim Ed Summers



**SWK FINANCIAL PLANNING ADVISORS OF RAYMOND JAMES**

**3945 N. VANTAGE DR., SUITE 3**

**FAYETTEVILLE, AR 72703**

**479.435.9955**

**[WWW.SUMMERSWRIGHTKESTNER.COM](http://WWW.SUMMERSWRIGHTKESTNER.COM)**

**HOURS:**

**MONDAY - THURSDAY 8:30AM - 4:30PM**

**FRIDAY 8:30AM - 3:30PM**