

Merry Christmas

December 2024

Faithful guides on your financial journey



At Your Journey Financial Advisors, we are passionate about forging deep relationships with our clients. We are knowledgeable professionals who take a caring and holistic approach to helping you reach your financial goals.

thrivent.com/yourjourney

Charlotte Office

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Charlotte, NC 28209
704-525-2657

Claremont Office

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P.O. Box 730
Claremont, NC 28610
828-459-0076

Hickory Office

910 Tate Blvd. S.E., Ste. 105
Hickory, NC 28602
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**Our offices will
be closed**

November 28–29

December 25–26

January 1

Holiday greetings from Your Journey Financial Advisors

As we reflect on 2024, we are filled with gratitude for the trust and partnership you have extended to us throughout the year. It has been a year of growth, learning, blessings, and resilience..

Key highlights of 2024

- 1. Client success stories:** We are proud to have helped many of you achieve significant milestones, whether it was planning for retirement, selling a business, protecting your loved ones or supporting charitable causes.
- 2. Community Involvement:** Our team participated in various community service projects, reflecting our commitment to giving back. The outpouring of support for Western North Carolina after Hurricane Helene has been overwhelming. From supporting local charities to organizing fundraisers, our community has shown up. Our team saw a record amount of Action Teams from so many of you. THANK YOU! We were reminded how important community and faith are. It has seemed overwhelming, but Romans 8:28 reminds us, “And we know that in all things God works for the good of those who love Him, who have been called according to His purpose.”
- 3. Market insights and strategies:** Despite the economic challenges and a year of volatility, we have navigated the markets with prudence and foresight. Our tailored strategies have helped safeguard your investments and position you for future growth.

Team growth and development: This year, we have also focused on growing and strengthening our team to better serve you. We welcomed Investment Analyst, Riley Zayicek, who brings a wealth of knowledge and a shared commitment to our mission. Additionally, our team has engaged in continuous professional development, helping ensure we stay at the forefront of industry trends and best practices. Additionally, Wealth Advisor Charles Beatty and Financial Advisor Kelly Jones Williams both attained their Certified Exit Planning Advisor (CEPA) designations. This growth enables us to provide you with even more comprehensive and personalized financial advice.

Looking ahead: As we move into 2025, we remain committed to serving you with excellence and integrity. We will continue to provide personalized financial advice that aligns with your values and goals. Our focus will be on enhancing our team to provide the highest level of service and deepening our relationships with you.

Thank you for being a valued part of our Your Journey Financial family. We look forward to another year of partnership.

Wishing you a blessed holiday season and a Happy New Year!

Reflections from the team



Charles Beatty
Wealth Advisor

My family thanks you for sharing your life with us! Not only do we

appreciate the business relationship all year, but we truly enjoy getting to know you and your family. We wish you a holiday season filled with fun adventures, rich togetherness and time with your special people.

Our family grew by one more granddaughter in 2024. Our sweet bright lights in life are Lucas Charles (LC), Cooper, Eva and Camryn. We cannot get enough time each month to play with these four little ones ranging from 3 years to 6 months.

Come see us! We would love to have you and your family visit in 2025 for a meal and some fun. Angela and I send our warmest wishes to you and your family for a new year full of God's peace.



Mike Williams and Kelly Jones Williams
Financial Advisors

It's hard to believe 2024 is coming to

an end. Jackson turned 24 this year and continues to thrive as a young adult. Caroline is finishing her last year at Clemson as she will graduate this spring. Our youngest, Ella, is a junior in high school. As they continue to get older, we stay focused on how to maximize our time together. One of our favorite 2024 memories was being able to go to the beach with all of them, our friends and my mother. Mike and I continue to be blessed by each of you. The ability to serve you and your families truly gives us purpose. Praying 2025 brings you all God's purpose and desire for your lives.



Colby Bolick
Financial Consultant

2024 has been another blessed year for the Bolick

household. We were able to visit a couple of our favorite places this year including Beaufort, North Carolina and Cherry Grove, South Carolina.

Our children continue to keep us very busy. Tillie (10) is in fourth grade at Claremont Elementary and still has a passion for equestrian and all things animals. Oliver (6) has become our athlete and loves playing baseball and football. He is in first grade at Claremont. Maren (3) is still in preschool at Little Stars in Claremont and loves following in her brother and sister's footsteps. Jenna continues her work at Lowe's as a brand analyst while also keeping our family organized and on time.

In all, 2024 has blessed me with the opportunity to serve you and your family and for that I am grateful. I pray that you have a blessed Christmas season, and I look forward to an amazing 2025.



Rob Rich
Financial Advisor

I am in my 27th year with Thrivent and continue to love the

opportunity to serve our clients. I am excited to share the new things in my family. My son, who just graduated from college, got engaged in August. My oldest daughter is pregnant with my first grandchild. I am looking forward to an exciting 2025. Happy holidays and blessings to everyone.



Riley Zayicek
Investment Analyst

Midway through my first year with the team as an investment

analyst, I wanted to take this chance to thank all our clients for the warm introductions. I have enjoyed getting to speak with everyone thus far. For those who may not know me, I came over this past summer from a larger private equity-backed investment advisory firm in the uptown Charlotte area. I am native to this region and was fortunate enough to play baseball during my undergrad studies at UNCW and graduate studies at UNCC.

For me, fall happens to be the busiest time of year as one of my biggest passions in life is archery and bowhunting—which tends to involve a few trips west of the Mississippi River between October and December. I look forward to catching up on markets and the economy with everyone at our next market review in early 2025.



Chris Leslie
Investment Analyst

We've had an eventful year! Our son, Cameron, graduated from

college and our youngest, Hayden, began attending the University of Tennessee. Kelly and I were finally able to go on our 25th anniversary cruise. Wishing you a wonderful holiday season and prosperous New Year.

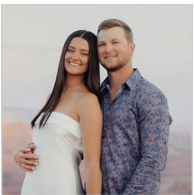


Niki Smith

Director of Operations

2024 was full of laughter and tears. In April, we said

goodbye to our 14-year-old min-pin, Jaxen. I miss him every day but am thankful for the time we had. More recently, our family had the opportunity to volunteer with some amazing groups focused on the hurricane relief efforts in Western North Carolina. Our thoughts and prayers remain with those who have been affected by the storm. Throw in a few vacations and it's been a full year. We remain grateful to the one who gives us life, Jesus Christ. May the miracle of Christmas fill your hearts and homes.



Collin Carlton

Associate Financial Advisor

2024 has been a very exciting year! This year had

many milestones; including marking my second year with the team. Aside from another fabulous year getting to serve our clients, I also became engaged to my now fiancée, Becca. Thank you to every one of our clients and team for making this year so great and I look forward to many more to come.



Tammy Seiler

Sr. Licensed Client Service Administrator

I am "blessed to have" 26 years

with our team. It was a busy year; we moved to Lincolnton, our oldest daughter moved to Boise, our youngest daughter graduated from college and is teaching second grade and our son got married in November. Praying that 2025 will be filled with love, peace and joy. Merry Christmas!



Nancy Nolley

Sr. Licensed Client Service Administrator

Our family traveled to Toronto,

Canada, to celebrate our 50th wedding anniversary. From the people to the cuisine, to the architecture and entertainment, Toronto is such an incredibly diverse city that it's difficult not to find something to keep everyone happy. But even more special than the sightseeing and the delicious meals was the quality time and conversation we shared. Living on opposite coasts can make it challenging to get together often but it makes our trips together even more meaningful. Especially this one.



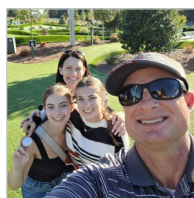
Jeannie Caldwell

Sr. Relationship Manager

This past year was a big one! My daughter Karissa,

my niece, Zoë, and my nephew, Cade, all got married. Karissa and her husband, Spencer, were blessed with a perfect Charleston wedding in the same spot where Derek and I were married in 2007—minus the birds. Ask me and it's a story I'll tell. We then celebrated their marriage with family and friends back home with a large reception. It was fun, but we were all glad when it was over. Derek and I enjoyed a brief vacation to Gatlinburg this year where we saw bears and beautiful mountain views.

If I know one thing for sure, I can say that God has been faithful through both the highs and the lows. I am blessed to be a part of a team that supports me and prays for me.



Jennifer Miller

Support Advisor

I was thankful to celebrate 10 years with Thrivent this year. I enjoy

working on many of your financial plans as a part of the paraplanning team and getting to know you throughout the process. My husband, Andrew, continues as the pastor at Old St. Paul's Lutheran Church in Newton and we are very thankful for their love and support. Meredith is now a sophomore at the University of Alabama and enjoys teaching group exercise classes and attending the Bama Wesley campus ministry group. Emery is now a sophomore at Alexander Early College and is somehow making time for the golf, cross country, swim and track teams. She keeps us on our toes for sure. I look forward to catching up with you all in the New Year.



Alisa Dwyer

Sr. Relationship Manager

I have been supporting the team for the past

nine years. The highlight of my job is to continue to get to know and serve our clients.

2024 has been a year of highs and lows for our family but through it all God has remained steadfast and by our side. The highlight of this year was our youngest daughter's October fairytale-like wedding in beautiful Hendersonville, NC. I also celebrated my 60th birthday with a trip to Gatlinburg and a surprise party organized by my kids.

In my spare time I enjoy running a small home business with my husband of 34 years, Thomas, and spending time with my three precious grandsons.



Taylor Flanagan

Director of Investment Operations

I'm in my seventh year with the firm

and was recently promoted to brokerage manager. I am blessed with another year to serve our clients

and work with our team. This year, I have enjoyed our many beach vacations and ATV trips to the mountains. My daughter, Remi, is almost five and has started 4-year-old preschool and my son, Abram, is 2 and keeps us busy with all the wild boy things.



Duke Boger

Sr. Relationship Manager

I began working with Your Journey Financial Advisors

in March 2020. I worked with the brokerage team until May 2023, when I transitioned to working more closely with the financial advisors and concentrating on paraplanning. I enjoy the analytical aspect of dedicated planning and providing the best service to our clients. My wife, Haley, and I celebrated our five-year anniversary on November 2. We have two dogs, Andy and Willy, who love being outdoors and going on walks. We enjoy spending time together, exercising, outdoor activities and sports.



Cheyenne Davis

Relationship Manager

I am working on my second year with the team and

have learned so much. My youngest daughter, Brielle, is currently training for her first competition season at Foothills Gymnastics. My eldest daughter, Tamiya, has made her middle school cheer team for the

second year in a row. She has also made all county band playing the tuba. As a family, we are still growing our concession trailer, Ice Cream Time Concessions, into something great!



Kassie Crapps

Sr. Office Professional

2024 has been a busy year for our family. We've

visited Lake Havasu, San Diego and Flagstaff. We moved houses again, but only a short distance this time. I finished the summer by completing my fourth triathlon. My husband, James, completed his third Spartan trifecta. Jon started fourth grade this year and became a Webelo in Cub Scouts. He spends his downtime reading and learning about robotics. I've become more active in dog sports and have taken our newest dog, Tripp, into the conformation ring. We've continued with canicross races and obedience classes this year. Our senior dog, Quest, has been enjoying the perks of being a golden oldie. Overall, we have had a great

year and enjoy making memories together.



Charlie Panosh

Sr. Office Professional

I have worked with The team just over 11 years as of April. I continue to be amazed at how great it is to be a part of Thrivent. Since last Christmas, Cathie and I continued to grow in our

relationship to each other, and to Christ. I had a great time playing bass and jazz guitar for a big Christmas cantata and am looking forward to another one at a church where my close friend is the music director. We still have our three "furry kids": Miss Cat Herself, Maribel and Critter. God is so good, and I am humbled, as He guides me through each day!



Claudia Sobieski

Customer Service Coordinator

Merry Christmas,

Happy New Year and thank you, God, for an amazing 2024. I have been working with the team for a year and a half and have really enjoyed getting to know everyone.

My family has a reunion every five years and this year, we spent five days in Michigan at my brother's cabin in Lost Lake Woods Club.

Close to thirty people attended. A highlight was when we saw fifty-four deer as we rode on three trailers, all hooked together, pulled by my brother's truck. We were REALLY excited! We had a big cook out by the lake, played cornhole and built a huge bonfire that was burning the entire five days. We laughed and had a fabulous time—family is everything. If you are looking for me in the picture, I'm in the middle of the back row with a hat on and a pink shirt. Here's to 2025!

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