

# Parsec Financial

FINDING YOUR PASSION



*“ My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style. ”*

- Maya Angelou

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## A NOTE FROM THE CEO

### What do you value? Are you living in alignment with those values?

As financial advisors, we always ask about our clients' goals and objectives. On the surface, the questions seem more akin to an intake questionnaire that you respond to before an appointment with the physician. But if we allow ourselves to engage one another emotionally, we discover our goals will help to answer some of life's biggest questions.

The opportunity for a more satisfied and purposeful life emerges when an investor aligns their goals with their most enduring values. Not all investors have discovered this link, so we have devoted a portion of this newsletter as a reference and starting point. To gain a greater awareness of how finances can inform a meaningful and purposeful life, we must be clear on our personal values. The first step is to acknowledge the important role our emotions play when adopting a financial life plan and goals. In the process, we identify that most good financial skills are portable to other areas of a successful life.

Most people do not like thinking about finances. Many financial decisions are analytical, cold and abstract. Not surprisingly, most people prefer pursuits that are creative, warm and fun. Most of us want to make sense out of life, and we therefore set goals. Being deliberate about aligning values to goals helps keep us on task toward building a meaningful life. Values are life's priorities — at the heart of it, they are why we invest. Money cannot buy happiness and is not an end in and of itself. As values are different for everyone, financial goals are equally varied from person to person.

Once we have our values-informed financial life goals, we can turn the discussion to living life intentionally — using ongoing reflection to create awareness and focus on what we can control and then acting with purpose. This is the step that is often missing in our day-to-day life. After reflecting on your values, write down goals that align with them. Then consider what behaviors and action steps you control to stay in alignment. We have provided a template at the end of the newsletter to help with the process. Give it a try and, if you would like to, share the results with your team at Parsec. We encourage the discussion and taking steps toward your values-inspired financial life goals.

We all know people who have passion. It is admirable and it can be boundless. Passion is a strong emotion, an intense desire, a boundless enthusiasm. I hope that you all know your passion. And if you are looking for it, I believe you'll find it among your value set.

Good luck!

- Rick Manske, CFP®, BFA™



“

To gain a greater awareness of how finances can inform a meaningful and purposeful life, we must be clear on our personal values.

”

# Passion for Helping Others



We would like to congratulate the 2020 Parsec Prize winners and thank them for their selfless service to others. They are the heroes helping those in need and building up our communities in ways that numbers can never accurately portray. We are humbled by their generosity and selflessness and want you to hear directly from the amazing people behind the organizations that we chose to fund this year.



## Passion for English literacy

"Our work is more important than ever as we tackle the reading recovery following new challenges that COVID-19 has created in our community."

- **Read Charlotte Executive Director Munro Richardson**

● \$20,000 Parsec Prize winner



"With funding from Parsec Financial, we will be able to continue offering our Y Readers program at no cost to families, reducing one of the primary barriers that low-income families face when making summer plans. We will be able to help close the opportunity gap that exists in the summer months and provide critical academic support for some of our community's most vulnerable youth."

- **YMCA of Greater Charlotte Chief Financial Officer Dean Jones**

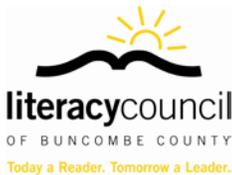
● \$20,000 Parsec Prize winner



"We were absolutely thrilled to receive the Parsec Prize in support of our final year of Book Build. The timing was perfect and will provide over 1,200 new and diverse books to our local public school libraries."

- **Bookmarks Executive Director Ginger Hendricks**

● \$20,000 Parsec Prize winner



"Particularly in such uncertain times, we greatly appreciate Parsec's recognition of the important work we do to enhance English reading and writing skills of our residents of all ages, in all walks of life."

- **Literacy Council of Buncombe County Board Chair Barbara Kolack Veach**

● \$15,000 Parsec Prize winner



"While Transylvania County has made significant strides in many of our early childhood community goals and progress in our kindergarten readiness data, we intend to intentionally grow our early literacy programs and augment the other programming areas that we support."

- **Smart Start Transylvania Executive Director Deb Tibbetts**

● \$10,000 Parsec Prize winner



"A large gift like this one will empower our staff to recruit, train and equip many volunteer tutors who will sit with residents of Moore County and teach them to read and write. Those residents will themselves become better students, parents, employees, businesspeople and community members. The timing of this gift, announced during the COVID-19 pandemic, is critical — it will help the Literacy Council to keep its doors open."

- **Moore County Literacy Council President of the Board of Directors Rev. John G. Talk IV**

● \$10,000 Parsec Prize winner

“

Sparking early interest in STEM fields is now more important than ever to equip our younger generations with the skills to succeed in the modern world that increasingly requires science, technology, engineering and math.

”

## Passion for financial literacy

“Our services are more vital now amid the economic turmoil, so we appreciate Parsec’s ongoing help to ensure we can continue providing financial literacy programming (albeit remotely for the time being) to our community members.”



- **OnTrack Financial Education & Counseling Executive Director Celeste Collins**

● \$100,000 four-year Parsec Prize winner

## Passion for K-12 education

“Parsec’s decision to focus support on educational and literacy programs for their 40th anniversary will ensure many organizations like ours can continue helping children and families reach their full potential.”



- **Children First/Communities in Schools of Buncombe County Executive Director Natasha Adwaters**

● \$10,000 Parsec Prize winner

With Parsec’s partnership, the Boys & Girls Club of Henderson County will be able to provide year-round programs that promote literacy and school success. Daily, hundreds of at-risk kids in our community will benefit, grow and learn from this opportunity.”



- **Boys & Girls Club of Henderson County Executive Director Julia Hockenberry**

● \$10,000 Parsec Prize winner

## Passion for STEM education

“Sparking early interest in STEM fields is now more important than ever to equip our younger generations with the skills to succeed in the modern world that increasingly requires science, technology, engineering and math.”



- **Asheville Museum of Science Executive Director Amanda Bryant**

● \$10,000 Parsec Prize winner

“This generous grant from Parsec Financial is a validation of the importance of the work that we do, which is to provide fun, hands-on learning experiences for thousands of children each year.”



- **KidSenses Executive Director Willard Whitson**

● \$10,000 Parsec Prize winner

“

This gift makes it possible for us to continue providing music education to all students, regardless of their access to instruments and instruction.

”

### Passion for special needs education



“St. Gerard House is so grateful for the support from the Parsec Prize as it is vital for us to return to our pre-COVID-19 operations of serving an autism community in crisis. This money will help us provide much-needed therapy for children with autism and their families.”

- **St. Gerard House Executive Director Caroline Long**

● **\$10,000 Parsec Prize winner**

### Passion for music education



“The Parsec Prize will allow us to repair musical instruments, purchase sheet music and other teaching supplies, as well as provide additional support to our teaching artists and academic enrichment specialists. MusicWorks Asheville’s mission is to teach a variety of essential life skills, including perseverance, cooperation and patience. This gift makes it possible for us to continue providing music education to all students, regardless of their access to instruments and instruction.”

- **MusicWorks Secretary of the Board of Directors Julie Leever**

● **\$10,000 Parsec Prize winner**

### Passion for leadership education



“Together, Parsec and Serve To LEAD are invested in advancing youth leadership and alleviating poverty in our local community and around the globe.”

- **Serve To LEAD Executive Director Jessica Tripp**

● **\$10,000 Parsec Prize winner**

### Passion for conservation education



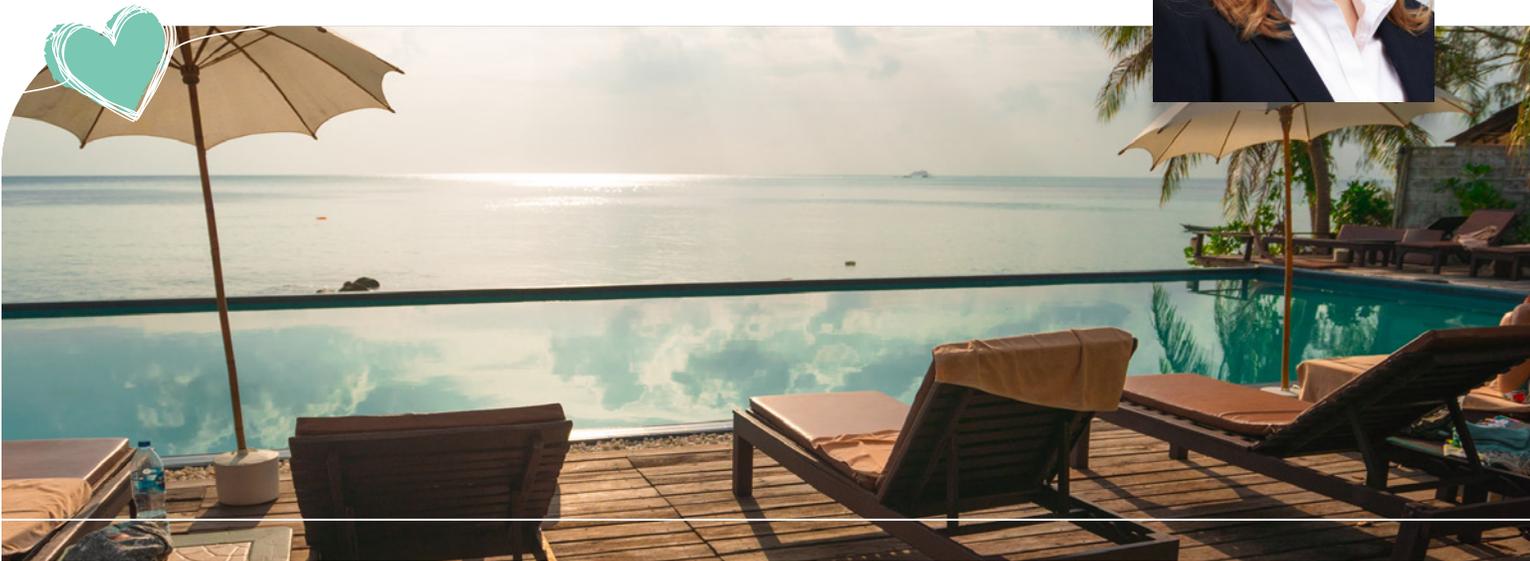
“Protecting nature begins with educating the community, and these funds will enable us to purchase the equipment, materials and supplies we have sorely needed for our community tabling events.”

- **Appalachian Wildlife Refuge Board Chair D. Smith**

● **\$10,000 Parsec Prize winner**

# Passion for Traveling

Melissa Stamatiades, CTFA™ | Senior Portfolio Manager



**Travel is a unique and fulfilling experience that can help you find or revive your passion for life. The pandemic has necessitated that travel rules change, so I would like to share a few tips that I have collected recently while researching my next trip.**

## Airfare

Airlines are now offering more flexibility for ticket changes. You should consider travel insurance but also take the time to weigh the cost against the trip itself. You may find that for your specific trip, the airline change allowances could minimize the need for trip insurance. Now more than ever, you need to read the trip change rules and understand dates and costs associated with those. Major airlines may have different change flexibility than your regional air carrier.

## Hotels

I have found that larger hotel chains are allowing date changes with no fee and full cancellations until 10 days before check-in, though some still charge a \$75 fee to cover associated credit card and processing costs. Know the change and cancellation policies and then determine if you would want to consider trip insurance.

## Rental cars

Rental car agencies have begun lowering the minimum rental age. Instead of the prior 25-year-old age minimum for the primary driver, some companies are allowing ages 18 and up, though not all classes of vehicles are available to those under 25.

## Cleaning protocols

All travel providers have implemented new cleaning and distancing protocols. As this is an evolving topic, I will not list my findings but encourage you to look at the information published by the travel companies you are considering during the planning phase of your trip.

## Credit cards

Don't forget to know what rewards your credit card companies may offer. Many offer concierge services and membership benefits, such as theater tickets, concert upgrades, hotel check-in/check-out options and more. Several also offer travel insurance when you book your travel on your credit card. If you are traveling abroad, be certain to know if your credit card charges currency exchange fees when you make purchases internationally.



### Travel agents

All this research has reminded me of the value that travel agents add. You might ask friends for a referral to an agent who has helped them in the past. Many agents are paid by travel providers they book with, so their services come at no additional cost to the traveler. The agent that my family works with comes at no additional cost to us and is invaluable for her advice.

### Parsec inspiration

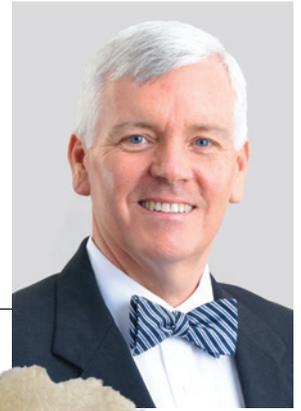
Need ideas to get started? The Parsec team is quite familiar with wanderlust, so here are some suggestions from the team to consider when traveling is more safe:

- COO/CCO Harli Palme suggests taking advantage of opportunities nearby – in WNC that means camping at a lake, enjoying an outdoor movie theater or taking a dip in a nearby swimming hole.
- Operations Manager Cristy Freeman votes for a trip to Scotland.
- Portfolio Manager Ben Blake encourages you to try fly-fishing in Montana.
- Head of Marketing Tracy Clark suggests a hiking trip around Banff and Lake Louise in Alberta, Canada.
- Senior Financial Advisor Travis Boyer touts the Pacific beaches in Costa Rica.
- My 7-year-old votes for a trip to Disney World, but I am eying a trip on the Orient Express!

While traveling may be more difficult for the foreseeable future, we encourage you to satisfy your travel passion with a well-planned, safe getaway with loved ones whenever and wherever you feel most comfortable.

# Passion for Leaving a Legacy

Scott Kittrell, CFP®, FPQP™ | Financial Advisor



**I was only a teenager when my paternal grandmother passed away. My grandparents, both born in the late 1800s, raised six children on a small farm in rural North Carolina. They relied on family, faith and hard work to survive tough times and produce kids who would go on to have successful and productive lives.**

At a holiday event following my grandmother's passing, my aunts and uncles gathered together to divide up my grandparents' modest personal effects. The example demonstrated by my aunts and uncles that day left an indelible impression on me and one that I often recall when working with clients on estate planning.

Unbeknownst to me, my grandmother had her own "estate plan." At some point prior to her death, she had placed a piece of masking tape underneath each of her belongings to identify the child she wished to inherit the item. My aunts and uncles took turns looking underneath items, reading aloud the name and presenting the family treasure to the recipient. If an item was not tagged, the siblings quickly agreed upon who was most deserving. There was no debate or posturing. In fact, the atmosphere was more of a celebration of family with lots of laughter, some tears and the normal ribbing of brothers and sisters.

I am frequently reminded of this experience when I speak with clients about estate planning. I don't often encounter an estate with the simplicity of my grandparents' nor one that can be administered with just a roll of masking tape, but they all share the need for proper planning. It's only as an adult that I fully appreciate my grandparents' true legacy — not the belongings handed down that fateful day, but the values they instilled in their children that would endure through future generations.

If you missed our estate planning newsletter, I invite you to read through it here: [parsecfinancial.com/newsletters/estate-planning-2019](https://parsecfinancial.com/newsletters/estate-planning-2019).



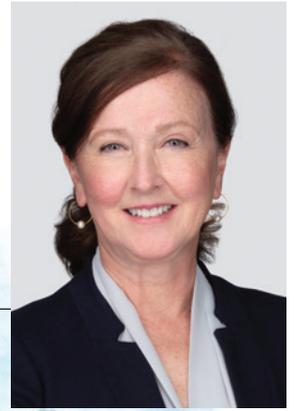
— “ —

At some point prior to her death, she had placed a piece of masking tape underneath each of her belongings to identify the child she wished to inherit the item.

— ” —

# Passion for Pursuing a Hobby

Nancy Blackman, CFP® | Senior Portfolio Manager



**Years ago, my family moved into a house that had a beautiful, large yard dotted with towering, willow oak trees. Unfortunately, a healthy dose of imagination was required to see the beauty in the space because it had been swallowed up by English ivy. Determined to reclaim my yard, I set about tearing out all the ivy and planting shrubs, understory trees and perennials. In the process, I learned that I have a knack for garden design. I frequented garden centers, bought landscaping books, joined a garden club and eventually completed the classes and examination to become a Certified Master Gardener. Through the necessity of unearthing my yard, I had found a hobby that appealed to my love of being physically active and outdoors.**

So how would you answer the question, “What do you like to do in your spare time?” If you have a full-time job and young children, the question may seem unreasonable, perhaps even borderline ridiculous, but it is equally unreasonable to think that on your first day of retirement, you will jump out of bed with a brand-new passion for fly-fishing or golf.

Maybe you are one of those fortunate people with numerous hobbies and interests eagerly awaiting enough time to enjoy all of them. If not, then now may be a good time to start visualizing your life in retirement and experimenting with a few options. Notice what grabs your interest, gets you excited and propels you out of bed in the morning. Are you someone who likes to spend time outdoors or do you enjoy the sense of purpose that comes from volunteering? Look for low-cost ways to try before you buy and don’t invest in expensive equipment initially.

Since every financial situation is unique, there isn’t a fixed percentage or rule of thumb to apply to the allocation of financial resources to hobbies. Although it may seem obvious, your Parsec advisor is here to help you get your financial house in order and make sure your hobbies aren’t detrimental to your current or future financial situation. You may even find opportunities to monetize your hobby. If you enjoy sports, coaching could be an enjoyable way to get paid to stay active. If you love theater, try volunteering as an usher, or pay for your love of books by working part time in a bookstore and getting a discount.

Hobbies should add joy to life, not become a source of financial stress. Ask your Parsec advisor to help you create a hobby budget so you don’t overspend and then consider the time you allocate to it an investment in your current and future well-being. You may even find you love digging in the dirt like me!

# Passion for Serving Our Country and Fellow Veterans



Lori King, FPQP™ | Compliance and Marketing Associate

**I am a veteran of the United States Marine Corps. I have volunteered with various veterans organizations since I got out of the Corps, and I love sharing my experiences and passing along what I have learned to help fellow veterans and their families. I take advantage of several programs and benefits offered by the Department of Veterans Affairs (VA) and am familiar with many of the resources that are available. Even if you are not a veteran, you probably know someone who is, so read on!**

**Many people are familiar with the basic benefits available to veterans, but did you know there are programs that could be beneficial tools in building a financial plan? In this article, I will discuss several programs, resources and benefits that are available to qualifying veterans that could become a piece of their financial planning puzzle.**

## Education

Obtaining a quality education is often one of the motivating factors in a person's choice to join the military. Most people have heard that serving in the military will earn you benefits for college tuition; however, the VA also offers benefits beyond monetary assistance, including the Education and Career Counseling program.

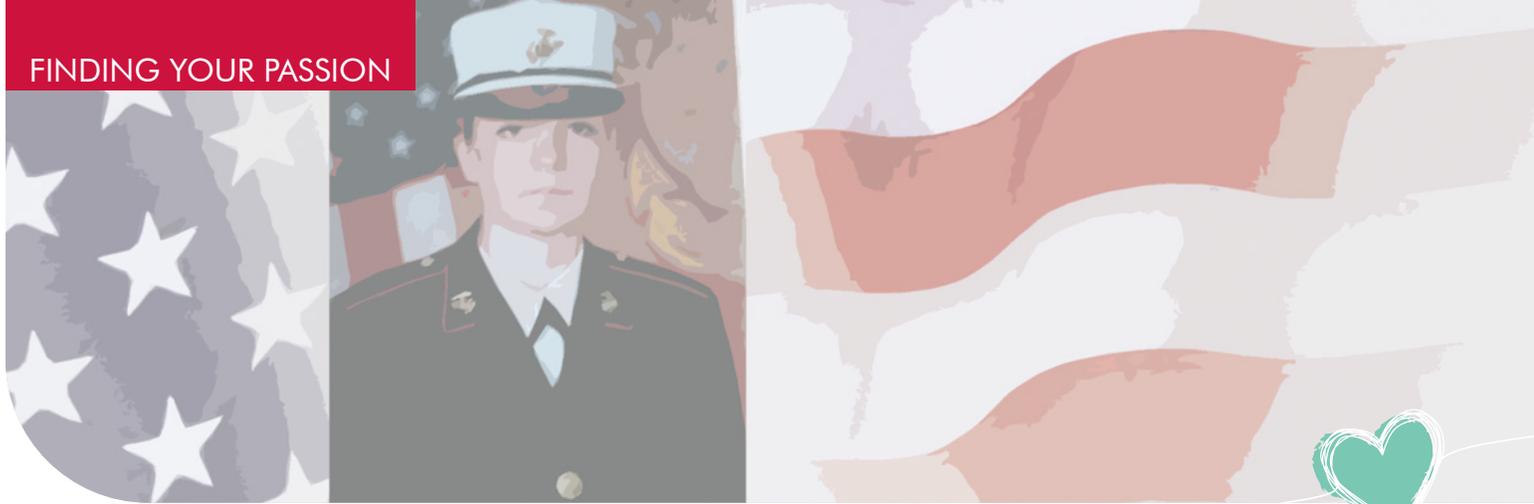
This program is available for veterans beginning six months prior to discharge up to one year following discharge from active duty. It offers veterans services including assistance with a career choice based on skills and interests and coaching to ensure the veteran is taking advantage of all available resources. Having a quality education can be a key step on the path toward getting a job post-service, starting a career and working toward life and financial goals of homeownership, raising a family, traveling or saving toward a comfortable retirement. Learn more at [va.gov/education](https://va.gov/education).

For those still serving on active duty who also joined after Sept. 11, 2001, unused educational benefits may be transferrable to a spouse or dependent. The ability to transfer depends on several factors, primarily based on length of active-duty service and remaining service. More information can be found at [va.gov/education/transfer-post-9-11-gi-bill-benefits](https://va.gov/education/transfer-post-9-11-gi-bill-benefits).

GI Bill benefits can expire if service ended before Jan. 1, 2013. For those veterans, benefits expire 15 years after last separation from active duty. If service ended after Jan. 1, 2013, the benefits won't expire due to the Forever GI Bill that went into law in August of 2017.

## Home loans

Buying a home is a huge part of life's journey and should be planned for accordingly. The VA has a program to help make purchasing a home a reality for veterans who qualify. Many veterans are eligible to purchase or refinance their home through the VA Home Loans program.



## Basic eligibility guidelines include:

- Veterans who served a minimum amount of active-duty time, based on when they served and whether it was during war or peacetime; the active-duty requirement varies anywhere from 90 days to 24 months (may be less if discharged for a service-connected disability)
- Reservists or National Guard members who were discharged honorably, placed on the retired list or transferred to the Ready Reserve
- The un-remarried spouse of a veteran who died in service or from a service-connected disability, is a prisoner of war, or is missing in action
- Note: Discharge type cannot be dishonorable

The VA gives a “home loan guaranty” to lenders. Because the VA does this, the lender provides the homebuyer with more favorable loan terms than a traditional mortgage lender would offer. Some of those include no down payment, no private mortgage insurance requirement (PMI), a limit on closing costs and no early pay-off penalty.

Veterans can use the benefit more than once in their lifetime, and it is not necessary to be a first-time homebuyer to take advantage of a VA loan. The program can also be used to refinance a current mortgage loan. The program allows for a cash-out refinance, which might be a nice option to take cash from home equity for improvements, paying for school, paying other debts, etc. There is an eligibility process, which can take some time. Veterans who want to take advantage of the program should allow plenty of lead time to obtain the eligibility decision from the VA. Veterans can apply online for the Certificate of Eligibility (COE) here: [va.gov/housing-assistance/home-loans/how-to-apply](https://va.gov/housing-assistance/home-loans/how-to-apply).

## Life insurance

Life insurance is a key topic to cover when building a financial plan. Several programs offered through the VA may provide affordable coverage for veterans and their family members. Often the rates are discounted from what another insurance company would charge for similar coverage. Coverage ranges from traditional life insurance to traumatic injury protection and service-disabled life insurance. These life insurance options are a valuable asset, especially for veterans who may have sustained injuries during service and may have difficulty getting approval for coverage outside of these programs. Upon separation from service, veterans can convert their in-service life insurance coverage to a civilian program with lifetime renewable term coverage. To learn more, visit [va.gov/life-insurance/options-eligibility/vgli](https://va.gov/life-insurance/options-eligibility/vgli).

When a veteran obtains a life insurance policy through one of the previously mentioned programs, they qualify for free basic will preparation. Veterans have access to an online program where they answer a few easy questions and are provided with a legal will, valid in all states, that is ready to print and sign. Find out more at [benefits.va.gov/insurance/bfcs.asp](https://benefits.va.gov/insurance/bfcs.asp).

## Long-term care

Long-term care is not something we like to think about, but we must consider it when planning for the future. It can be very expensive and, unfortunately, is often necessary to provide care for aging relatives. Through both the Aid and Attendance and Housebound programs, many veterans who are eligible for a VA pension and require the aid and attendance of another person may be eligible to receive additional monetary assistance. This assistance would cover the cost of care in a nursing home, an assisted living facility or other long-term care programs. This benefit could help reduce some of the burden of long-term care costs. For criteria that must be met in order to qualify for these programs, go to [va.gov/pension/aid-attendance-housebound](https://va.gov/pension/aid-attendance-housebound).

## Caregiver support

Do you or someone you know provide care to an aging veteran at home? The VA offers a caregiver support program. Although this program does not offer any monetary support to caregivers, it does provide a caregiver support line where they can reach a licensed professional who can answer questions and offer aid. The program also provides the caregiver access to a caregiver support coordinator to help them navigate the complexities of caring for a veteran and take advantage of all the benefits that are available. Read more about this program at [caregiver.va.gov](https://www.va.gov/caregiver). The site offers helpful articles, exercise activities and videos to help caregivers.

## Memorial and burial benefits

Did you know that many veterans are eligible to be buried in a national cemetery and have military honors at their ceremony at no cost? There are 135 national cemeteries, and if space allows, a veteran can choose to be buried in any one of them.

If a veteran qualifies, they receive a gravesite, opening and closing of the grave, ongoing care, a government-issued headstone, a burial flag, and a Presidential Memorial Certificate. Burial benefits are also available at no cost for spouses and dependents who wish to be buried in the national cemetery with the veteran; those family members are eligible even if they predecease the veteran. Obtaining eligibility, confirming available space at the preferred cemetery, and getting the burial flag and Presidential Memorial Certificate all take time, so it is good to take care of these arrangements ahead of time if possible. This program is called the Pre-Need Burial Eligibility Determination program. Learn more at [va.gov/burials-memorials/pre-need-eligibility](https://www.va.gov/burials-memorials/pre-need-eligibility).

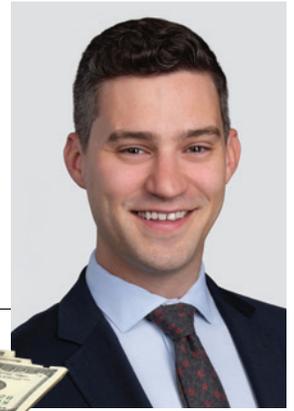
Veterans benefits are complex and vary widely depending on the veteran's status and eligibility. From a financial planning standpoint, many programs could help veterans and their families plan for the future. It is a lot to sort through but worth it. You can also reach the Veterans Benefits Administration to get more information and ask any questions at 800-827-1000. Veterans have earned these benefits and are wise to take full advantage of what is available to them.

Thank you to all those who have served our country. I am proud to have served beside you and am forever humbled by your sacrifice.



# Passion for Attaining a Goal

Aaron Combs, CFP® | Financial Advisor



**I was recently featured in *Charlotte Magazine* for five steps people can take now to get financially prepared for a future splurge, whether it be a trip, a home renovation or a big purchase. Here are my tips in case it can help any of you while dreaming of better days!**

## 1. Review your savings strategy

This is a great time to review your budget and understand where your money goes on a month-to-month basis. Expenses are one of the few things we can mostly control. We cannot control the economy or the markets, so during times like these, I emphasize budgeting and reviewing your expenses.

If your income has stopped, this isn't a time that I would suggest stressing about saving extra. Just focus more on your immediate and essential living expenses. Instead of putting additional pressure on yourself, look at the things you can change in the future, such as your savings strategy. Then, you can make a plan for how you will resume or adjust savings once you are in a position to start saving again.

## 2. Assess your emergency fund

Many of us are realizing how important it is to have an emergency fund. Some things are out of your control, and unfortunately, you should prepare for the worst.

You can control the effort you put into saving. This is a perfect time to make sure that you have enough of an emergency fund built up to cover your expenses for at least six months in the event you lose your job.

## 3. Save unused "fun money"

Since we're all mostly stuck at home with little to go out and spend our fun money on, I would suggest setting it aside.

According to the most recent data from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey, the average American in 2018 spent 12% of their monthly expenses (\$621 out of \$5,102) on restaurants, entertainment and personal care. Saving as much of that as possible now will reap big benefits later.

## 4. Don't overspend

Sometimes the simplest advice is the most effective: Spend less than you make. This is the easiest way to ensure you are able to save.

After reviewing your budget and savings strategy, you should be able to see clearly where your money is going each month.

If you are spending more than you make each month, see where you can make adjustments. Letting go of some of the extras, such as those monthly recurring nice-to-haves, can help significantly as they add up over time.

## 5. Use extra funds wisely

If you have an income and unallocated funds (such as fun money), you can start looking at how to best use those funds.

If you feel comfortable with your emergency fund, talk to your financial advisor and determine the best strategy for any extra funds you may have. You can look toward paying off higher-interest debt or adding to your investment portfolio.

## The key to saving is planning

Have a realistic budget and ensure that all funds are allocated to something. This will help you plan ahead for the things you want — not need — to spend your money on.

When you plan ahead, your 2021 wishful thinking can hopefully become a reality.

# What We Are Passionate About



Since sharing joy is infectious, we polled our employees to share a few of their passions outside of the office.



Happiness is more likely found when we take the attention off of ourselves and focus on others. I have a passion for the work of non-profits. They serve to make our world a better place. The non-profit community improves life and fills the gaps that can form in our capitalistic society. When I am focused there I feel better knowing that I'm helping their causes.

**Rick Manske, CFP®, BFA™**  
Chief Executive Officer



My passion is traveling, especially internationally. In college I studied abroad in Chile for a semester where I studied astrophysics on UNC's telescopes. It was an unbelievable opportunity but I'm sure my parents were relieved to hear that I wouldn't ultimately major in it!

**Tracy Clark**  
Head of Marketing



My passion is serving on the town board in my hometown of Black Mountain N.C. It has been one of the most rewarding service opportunities that I have experienced. Ensuring that integral services such as water, sanitation, zoning, fire, police and recreation all work well is a daily orchestration by administration and an ongoing priority for elected officials. Thus, it's an honor to play a small part.

**Larry B. Harris, CPA, CFP®**  
Director of Tax Services



My passion is anything creative – photography, cooking, reading, studying Scottish history.

**Cristy Freeman, AAMS®**  
Operations Manager



I'm passionate about playing music. Something inside me just comes alive when I am playing with my bandmates and in front of a crowd. The connection I have to other people through music is electric. It's unlike any other feeling I've ever had. I get just chills just thinking about it.

**Michael Baughman, CFP®**  
Senior Financial Advisor



I love being outdoors and enjoying the natural environment. My husband and I are eyeing #vanlife as a way to travel the country one day and spend time playing outside.

**Sarah DerGarabedian, CFA**  
Director of Investment Management



My passion is my religion. I took an awesome trip to Israel where I boated the Sea of Galilee, floated in the Dead Sea, and walked where Jesus walked.

**Vicki Oxner**  
Receptionist

# Identifying Your Values, Behaviors and Goals

	VALUES	BEHAVIORS	GOALS
	Please choose three values that are most important to you in your life (one for each box below).	These are behaviors (thoughts, emotions, actions) for each value to move you towards your goal.	Please choose goals that are in alignment with your chosen value.
1			
2			
3			

## Possible values

(feel free to choose values not on this list):

- Achievement
- Adventure
- Autonomy
- Community
- Competence
- Competition
- Cooperation
- Creativity
- Decisiveness
- Diversity
- Ecology/Environment
- Education
- Ethics
- Excitement
- Excellence
- Fairness
- Family
- Freedom
- Friendships
- Happiness
- Health
- Helping others
- Honesty
- Independence
- Integrity
- Loyalty
- Making a difference
- Openness
- Order
- Personal growth
- Philanthropy
- Playfulness
- Pleasure
- Power
- Privacy
- Religion
- Responsibility
- Safety
- Security
- Service
- Spirituality
- Stability
- Status
- Wealth
- Work

# Parsec Announcements

## Upcoming closings:

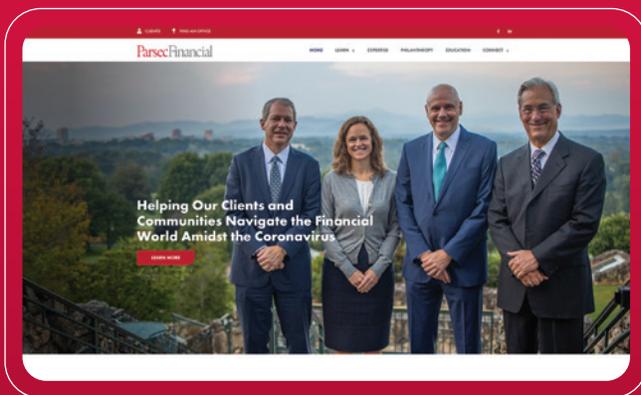
Monday, Sept. 7, 2020 in observance of Labor Day

## Congratulations 2020 Parsec Prize winners!



This year's unrestricted grants totaling **\$200,000** help support those working diligently and effectively to prioritize educational and literacy needs during the pandemic. We chose 15 awardees to commemorate the 15<sup>th</sup> year of the Parsec Prize.

Meet the winners: [parsecfinancial.com/parsec-prize](https://parsecfinancial.com/parsec-prize)



## Unveiling our redesigned website:

We are delighted to unveil our redesigned website that we have been working on over the past six months. We invite you to browse through our new webpages that we believe better describe our history, philanthropy and services and showcase our thought leadership. A few highlights:

- Consolidated client login access and information: [parsecfinancial.com/clients](https://parsecfinancial.com/clients)
- Better interface to get to know us, see our credentials, search by location and more: [parsecfinancial.com/our-people](https://parsecfinancial.com/our-people)
- New FAQ page for your friends and family: [parsecfinancial.com/faqs](https://parsecfinancial.com/faqs)
- Aggregated thought leadership hub with all of our blogs, white papers, newsletters, press mentions and more: [parsecfinancial.com/education](https://parsecfinancial.com/education)

## Parsec kudos:



Congratulations to Financial Advisor **Ashley Gragtmans** for receiving her Chartered SRI Counselor™ designation



Congratulations to Senior Financial Advisor **Charles Thompson** for receiving his Certified Trust and Financial Advisor™ designation



Congratulations to Financial Advisor **Scott Kittrell** and Portfolio Manager **K. Allen Millsapps** for receiving their Certified Financial Planner™ designation



Congratulations to Senior Financial Advisor **Daniel Johnson** for receiving his Certified Exit Planning Advisor designation



Congratulations to Client Service Specialist **Juliet Botescu** for receiving her Financial Paraplanner Qualified Professional™ designation

**Learn more:**  
[parsecfinancial.com/credentials](https://parsecfinancial.com/credentials)