



**HOLMES  
&  
GRIFFETH**  
FINANCIAL PLANNERS  
*Trusted Since 2001*

JANUARY 1, 2024



**Introductions are  
always appreciated.**



TRUSTED FOR OVER 20 YEARS.

# THE NEST EGG

*PROTECTING, PRESERVING AND BUILDING OUR CLIENTS' ASSETS*

## WE ALL HAVE MONEY BLIND SPOTS

Blind spots, in the realm of investing, can be likened to the unnoticed smudges on a pair of glasses. They obscure a clear view of reality, but can easily go unnoticed. In the world of finance, this can have costly implications.

Imagine Sarah, an IT executive. She's tech-savvy and feels very confident investing in the tech sector. She sees the potential in every new startup, understands the nuances of emerging technologies, and believes fervently in a tech-dominated future. Because of this, Sarah's portfolio is overly weighted in tech stocks. While she might understand the industry, she may have placed herself at risk if there's a downturn in the tech sector. Sarah's blind spot is an over-reliance on what she knows and loves.

Similarly, James, a loyal, long-term employee of a publicly traded company, may hold a significant portion of his investments in his company's stock. It might seem like a good strategy, given that he believes in the company's mission and its potential. Yet, objectively, he may be exposed to high risk if that one company faces a headwind. His blind spot is the deep-seated belief that his company stock is the right choice when diversification likely makes more sense.

Ava, a dedicated environmentalist, heavily invests in green companies. Her passion for sustainability guides her choices. However, her portfolio may be at risk due to its lack of diversification. While she believes in the potential of green energy, the industry is prone to market fluctuations and technological shifts. Ava's blind spot is her emotional attachment to the cause, potentially overshadowing a well-rounded investment strategy.



**Managing these blind spots can be challenging,  
but here are a few steps you can take:**

**DIVERSIFY YOUR PORTFOLIO:** Avoid putting all your eggs in one basket. Diversification helps to spread risk across different types of investments. Even if you have a strong belief in a particular sector or company, it's essential to have a mix of assets to cushion against potential downturns.

**SEEK PROFESSIONAL ADVICE:** Just as an athlete might benefit from a coach, investors can gain perspective from financial advisors. These professionals can provide an

*Continued on Page 2*

*Continued from page 1*

objective view of your investments, helping you identify areas of risk and suggesting ways to optimize returns.

**REGULARLY REVIEW YOUR INVESTMENTS:** Financial markets and industries evolve. What might have been a good investment a few years ago might not be the case today. Regularly reviewing and adjusting your portfolio ensures it aligns with your current financial goals and market conditions.

**SEPARATE EMOTIONS FROM INVESTING:** It's natural to have emotional attachments, like Ava's passion for sustainability. However, investment decisions should be based on sound financial principles and not solely on emotions. It's essential to strike a balance between personal beliefs and financial prudence.

**EDUCATE YOURSELF:** Continuously educate yourself about the financial markets, emerging trends, and investment strategies. The more informed you are, the better equipped you'll be to recognize and address any blind spots in your investment approach.

Keep in mind that emotional resistance often comes when confronting our blind spots. Just like someone might be surprised to find out they've been running "incorrectly" all their life, an investor might feel a sting of pride when it's pointed out that their stock picks aren't as savvy as they thought.

In reality, everyone has blind spots, not just in investing but in various facets of life. They shape our choices, often without our realization. By acknowledging their existence, seeking external guidance, and being open to feedback, we can navigate the treacherous waters of the investment world with a clearer vision. After all, the goal is not just to invest but to do so wisely and efficiently.



In 2023, we partnered with you, Ozarks Food Harvest, Springfield Community Gardens, and 100 Fold, to help those in our community.

- **Annual Food Drive**—Together with your donations we provided 2,400 meals through Ozarks Food Harvest.
- **Empty Bowl Fundraiser**—We partnered with Ozarks Food Harvest & Panera as a sponsor of their annual Empty Bowl Fundraiser where you can buy handmade bowls from local artists to support Ozarks Food Harvest.
- **Springfield Community Gardens**— as a staff we volunteered once a month throughout the summer at a local garden which provides food to a local senior centers.
- **Community Kitchen**—Republic, MO— We heard of a need and donated 1000 to-go boxes for their weekly meals.
- **100 Fold**—At our annual golf event we raised \$880 to benefit the support the work of 100 Fold. We were also honored to help sponsor 100 Fold's Golf Event this year.



## WHAT IS 100 FOLD?

Born from a desire to help people in need in the Ozarks. Together with others, they share the financial responsibility of someone in need.

If your neighbor's roof is damaged by hail and high winds, don't you and your community come together to repair said neighbor's roof? Or if your mother is in the hospital, don't your friends come together to support you?

That's what 100 Fold is all about! It should not be a burden to help others! If you believe in this model, they would love for you to join them!

You can follow them on facebook: @100foldcares or reach out to (417) 496-9696.



## Accessing Your PERSHING Tax Documents & Statements

If you have a Pershing Brokerage Account, there is a good chance you already have a login setup. If you do not know your login information, please reach out to [cathy@holmes-griffeth.com](mailto:cathy@holmes-griffeth.com) and she can assist you in getting logged in. This will allow you to be able to access your tax documents and statements.

You will receive an email from Pershing letting you know when you have a new document to view, and then you can login to access it.

Please note, Pershing will have a staggered release of tax documents with the latest possible being mid-March. The release date of your tax documents depends on the holdings within the account.



Hygge is a Danish word for a mood of coziness with feelings of wellness and contentment. Here are some ways you can hygge this winter:

- \* Use ambient lighting—turn off overhead lights and use candles, table lamps & fairy lights
- \* Use your favorite scents to give your home a signature scent (wax melts, plug-ins, simmering spices on stove)
- \* Have a favorite mug for your hot drinks.
- \* Cozy blankets and pillows
- \* Some really warm woolly socks
- \* Clear a cluttered space in your home
- \* Set up a jigsaw puzzle in the corner of a room
- \* Let sunshine in - open blinds
- \* Plant and grow something in a windowsill this winter
- \* Invite Friends and family over for a game night
- \* Unplug. Turn off your phone or leave it in another room.
- \* Fire in the fireplace with a good book or good conversation



**There are many reasons we do what we do. Here are some of your stories, that remind us of why we do what we do.**

**Confidence.** When a client decided to no longer teach, she knew she could contact us to help rollover an old teacher's retirement savings. Another client, recently retired after years as a police officer, and placed their trust in us as they stepped into new opportunities.

**Peace of Mind.** When a client's personal computer was hacked, we were a safe resource for them to make sure their accounts stayed secure.

**Compassion.** When a client lost a pet, they let us share in their loss with them.

**Deeper compassion.** When a young adult recently lost their parent, we were able to walk alongside of them as they stepped into the world of financial investing.

**Accessibility & Service.** We love being accessible in answering financial questions, as we know this isn't always the situation with other financial advisors.

**More than a client.** After years of working with a client, as she faces dementia now, we are able to extend the same love and support to her children, who have stepped into the role of power-of-attorney to care for her needs.

**Make things understandable.** When someone recently became a new client, we were able to help them understand the accounts they already had. We enjoy educating on complex financial issues and making them understandable.

**Fun.** You know who you are. The ones that make us smile. And make us laugh. And bring joy to our days. Thank you.



**HOLMES & GRIFFETH**  
FINANCIAL PLANNERS  
*Trusted Since 2001*

**636 W. REPUBLIC ROAD  
SUITE G100  
SPRINGFIELD, MO 65807**

**☎ 417-887-1272  
417-887-1910 (FAX)  
INFO@HOLMES-GRIFFETH.COM**

FOLLOW US ON FACEBOOK OR  
VISIT US ON THE WEB AT:  
**[www.holmes-griffeth.com](http://www.holmes-griffeth.com)**



**ANNUAL CLIENT  
APPRECIATION PICNIC  
FRIDAY MAY 31ST**

Securities offered through **First Heartland Capital, Inc.** Member  
FINRA & SIPC Holmes & Griffeth, Inc. is not affiliated with First  
Heartland Capital, Inc.  
Advisory services offered through First Heartland Consultants, Inc.

**“Enter this new year  
with a gratitude  
for this new  
chance to create  
your dreams.”**

AVINA CELESTE