

My Atlantic Wealth



The Freedom to Live Inspired

AWM MAGAZINE | FALL 2023

The Atlantic Wealth Management Semi-Annual Client Newsletter



Photos by Grace Bell, Grace Bell Photography



WELCOME

Welcome to the Fall 2023 edition of the My Atlantic Wealth magazine! We are excited to share with you all of the new and exciting things happening in our lives and here at the office! Before we begin, we want to take a moment to thank you, our valued clients, for your friendship and loyalty over the years. We are honored to be your trusted advisors and are grateful to serve you and be a part of your lives.

In the pages ahead, you will find advisor reflections and market commentary along with staff updates and information regarding recent and upcoming firm events. You will find important financial planning insights and end-of-year considerations and hear about our recent conferences and workshops along with fun things happening in the local area.

We feel incredibly blessed to share these updates with you and praise God for the continued growth and development of our firm. Thank you for your continued trust and confidence and for being part of our Atlantic Wealth family. We hope you enjoy the enclosed pages, and we look forward to seeing you at our next event or your next review!

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Do you have family, friends, or colleagues looking for financial planning and investment advice?

We would love the opportunity to sit down with them over coffee or lunch to get to know them and see if they would benefit from the services we provide!



Artificial Intelligence “AI” and the Great Horse Manure Crisis of 1894

by Greg Patterson

As you can imagine, all these horses produced a large amount of manure, which became a problem. Most days, a horse produces between 15 and 30 pounds of manure on average. Thus, the city streets and alleyways of nineteenth-century urban centers were covered with horse manure, literally. The historians estimated that New York City horses produced 2.5 million pounds of horse manure each day. Can you imagine what it smelled like and, of course, the mess when it rained!

In 1894, a writer for *The Times* in London estimated by the year 1944, with the current population growth and the horses needed to keep up, every street in London would be buried under nine feet of manure. And that’s not all. Because each of the horses had to be stabled, they’d take up even larger areas of increasingly valuable land. And, as the number of horses continued to grow, even more land would have to be devoted to producing feed for horses rather than food for people. The pictures of early New York show an incredible sight of city workers shoveling manure into empty city lots. Even the carcasses of dead horses would rot on side streets. It clearly seemed that the world was in a major crisis!

Today, of course, we know the rest of the story, and the world wasn’t buried under horse manure. Nor do horses have any share of 21st century transportation today. Rather, the great manure crisis vanished when millions of horses were replaced by the automobile and truck in the early 1900’s. This was possible because of innovation and growth. Henry Ford’s moving assembly line came from this era as part of the new technology. The same will be true of AI. Workers will become more productive and learn new skills to adapt to an ever-changing employment landscape and businesses will emerge to take advantage of this technology.

When you hear someone remark that you shouldn’t invest because the world is going to end due to technology killing all our jobs, remind them of the horse manure crisis of 1894. This too shall pass.

We stand ready to assist you and invest in the “new” technology and appreciate the opportunity to serve you and your loved ones. As always, we are available to help you or anyone you know with any financial issues that arise, and we are thankful for the continued trust and confidence you place in us. We look forward to seeing you soon.

According to the World Economic Forum’s “The Future of Jobs Report 2020”, Artificial Intelligence (AI) is expected to replace 85 million jobs worldwide by the year 2025. Since the year 2000, automation systems have slowly phased out nearly 1.7 million manufacturing jobs. Business leaders and workers across many manufacturing sectors expect this trend to continue with the innovation that is taking place based on current statistics. Much of the media fascination with this may be just a little overhyped. It is unlikely that AI will replace a teacher, a nurse, even a veterinarian, and many people prefer to interact with a human being, especially one that can save them time and money.

These headlines concerning jobs and the uncertainty around our future reminds me of the Great Horse Manure Crisis of 1894. Back then, nineteenth-century cities depended on thousands of horses for their everyday lives. Anything that was to be transported – both goods and people – were carried by horse or horse and cart. At the turn of the century in 1900, London was the largest city in the world with a population of over 5 million people. Almost every vehicle on London’s streets was horse-drawn. More than 300,000 horses were needed each day to keep the city on the move, hauling everything from private carriages and cabs to buses, trams, and delivery vans.

T

hroughout the year, we spend time individually and as a team reflecting on the meaning of our six core values: integrity, consistency, generosity, excellence, humility, and progress. We look to scripture for wisdom and spend time understanding how each value applies to our business.

One of those core values, integrity, often seems easy to define. A simple dictionary definition of integrity is to do what you say you are going to do. We define it as honoring our commitments and always doing what is right. While these definitions seem easy enough to understand, actually practicing integrity can be much harder than it sounds. For example, it is easy to forget the little things we say we are going to do, then brush them off as unimportant. However, those little things are important. Luke 16:10 tells us “one who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.”

Integrity goes beyond keeping our word and doing what we say we are going to do. It is easy to do the right thing when others are watching, but integrity is about doing the right thing all the time, even when no one is watching and even when the task seems small.

So how do we develop integrity? Proverbs 4:25-27 gives us three practical steps:

1. Let your eyes look straight ahead; fix your gaze directly before you. First, we need to know which direction to look and we do this by studying scripture and seeking wisdom from the word of God. Once we have the right direction, we focus on what is most important to us: loving God and loving others, serving our clients like family, and helping people take action on what is most important to them.

2. Give careful thought to the path of your feet and be steadfast in all your ways. Second, to maintain the right direction we need to always be reflecting on our actions and assessing our service to correct any issues and stay aligned with our focus. Sometimes this means doing the right thing even when it's hard to do. Praying for God's wisdom and provision in all things shapes those careful thoughts we need to cultivate.

“Not by the way of eye-service, as people-pleasers, but as servants of Christ, doing the will of God from the heart.” - Ephesians 6:6



3. Do not turn to the right or the left; keep your foot from evil. Third, to reach our goals of living with integrity, we need not to be distracted by what others are doing. We need to continue to work hard and not give in to shortcuts or laziness. By staying focused on honoring God through our firm, glorifying Him in our relationships, and working hard to provide the best possible service to our clients, we can ensure we do not stray to the right or the left.

At Atlantic Wealth Management, we focus on serving with integrity in all things, even the small things, so we can help you focus on your goals and help you take action on the things most important to you.



Our vision for Atlantic Wealth states, “We lead others to take action and pursue meaningful living and generous giving through wise financial counsel.” We care about helping clients pursue meaningful living and generous giving and look for opportunities to help others experience the joy and rewards of giving as explained in Acts 20:35, that it is more blessed to give than to receive.

The team here at Atlantic Wealth has had the joy of helping facilitate charitable giving directly with clients, and we have made it a point to track this generosity. Over the last two calendar years, we have helped facilitate over \$550,000 in client giving from investment and retirement accounts held with us. This was more than in the previous 6 calendar years combined and was spread across 126 different charitable organizations! These 126 organizations included causes for military and veterans, the environment, local and international humanitarian relief, local government and first responders, medical research, colleges and education, and maybe most importantly, local churches and church-related ministries.

We want to encourage and facilitate greater generosity, so we will continue to discuss this in our conversations with you. A majority of the giving we facilitate happens between now and the end of the year from a timing standpoint. We ask you to let us know if you are interested in more information about this, especially if you are over age 72 and have a required minimum distribution (RMD) to fulfill. It is exciting for us to see money being given, and we are thankful to be able to promote generosity and see it on display in the lives of our clients.

What is a QCD?

A qualified charitable distribution (QCD) is a direct transfer of funds from your individual retirement account (IRA) to a qualified charity that allows individuals who are 70 1/2 years old or older to donate toward the charitable organization(s) of their choice with funds that are excluded from your taxable income and count toward satisfying your annual required minimum distribution (RMD).

We make a living by what we get, but we make a life by what we give. - Winston Churchill

Financial planning involves developing an ongoing and comprehensive plan that analyzes your financial picture and creates strategies to achieve your short- and long-term goals while providing confidence and security around your financial future. From saving for education and planning for retirement to effectively managing taxes and insurance, financial planning involves getting to know you and what is most important to you, understanding your current financial situation, and providing ongoing advice, recommendations, and education designed to help you reach your goals and maximize your potential.

Our comprehensive financial planning service looks at all aspects of your financial life, puts together a plan that shows where you are and where you want to be, and creates a bridge between the two. We would love to discuss how we can incorporate this service (or any of the others below) into our existing relationship!



- **Investment Planning** aligns your investment needs, asset allocation, and suitability of different types of securities with your goals and risk tolerance.
- **Retirement Planning** evaluates your current financial standing and creates an accumulation strategy to ensure a desired retirement lifestyle.
- **Estate Planning** creates a master plan for the management of your assets and property during life and the distribution at death.
- **Risk Management** minimizes financial and other losses associated with risks to your assets, business, and/or health.
- **Charitable Giving** facilitates and establishes charitable giving strategies.
- **Business Planning** coordinates the management of your business throughout its life cycle, including risk management, distribution to owners, and succession planning.
- **Tax Planning** considers the tax implications of individual, investment, and/or business decisions with the goal of tax efficiency and minimizing total tax liability.
- **Catastrophic and Long-Term-Care Planning** analyzes current insurance coverage, creating a plan for final expenses, and evaluating the need for coverage to protect assets and carry out legacy desires.

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Fall is an ideal time to examine your financial health and update your financial plans. Here is a list of important things to review that might make a difference in your year-end review and plans for next year.

TAXES

- Project income for 2023 and 2024
- Project 2023 net investment income
- Review realized and unrealized gains and losses
- Collect cost-basis information on sold securities
- Review tax plan in light of The Tax Cuts and Jobs Act
- Review sales of appreciated property like real estate
- Review potential deductions and credits for 2023
- Check carry-forward losses from last year
- Track donations to charity
- Review any gifting plans

RETIREMENT

- Max out 401(k) contributions including catch-ups
- Max out IRA contributions including catch-ups
- Analyze Roth IRA conversion scenarios
- Take required minimum distributions
- Open a retirement plan if newly self-employed
- Check status of all retirement accounts
- Consider Social Security claiming options

INVESTMENTS

- Confirm investment goals and strategy
- Review asset allocation for rebalancing opportunities
- Review fundamentals of portfolio positions
- Revisit income and savings needs
- Re-examine asset allocation
- Review outstanding loans and mortgages
- Review dividend distributions
- Review employee stock options

INSURANCE

- Review property and casualty policies
- Review costs of current insurance policies
- Review health insurance coverage
- Identify material changes in life, business, or financial circumstances that may require insurance adjustments

MILESTONES

- 50: Eligible to make catch-up contributions to IRAs and some qualified retirement plans
- 55: Eligible to take distributions from 401(k) plans without penalty if retired
- 59 1/2: Eligible to take distributions from IRAs without penalty
- 62-70: Eligible to apply for Social Security benefits
- 65: Eligible to apply for Medicare
- 73: Required to begin taking RMDs from IRAs (if born between the years 1951-1959)

CHANGES

- Did you move? Did you sell a major asset like your home or business? Did you refinance your house?
- Did you transfer any major financial assets?
- Did you change jobs? Did you lose your job?
- Did you get married?
- Did you add to the family through birth or adoption?
- Did you lose a loved one? Do you have a parent or other family member in need of assisted living?
- Is there a severe illness in the family?
- Did you receive a gift or inheritance?

HEALTH

- Review employer's health insurance plan
- Shop state health insurance exchange
- Review Health Savings Account contributions for 2023
- Spend any remaining balances in Flexible Spending Accounts
- Review Medicare enrollment options

FAMILY

- Contribute to education accounts
- Review and fund trusts
- Make any cash gifts to family members
- Plan charitable contributions



CPA Workshop

Morehead City, NC | June 2023

Many local CPAs joined us for a Retirement Income Planning CPE Workshop to discuss tax and financial planning strategies to help clients build an income stream during retirement. Building strong relationships with local accountants, attorneys, and professionals not only allows us to coordinate investment, tax, and estate planning considerations but also allows us to support each other in helping clients make the right decisions.



Commonwealth Summit for Women

Charlotte, NC | June 2023

Tara and Mackenzie enjoyed attending the 2023 Commonwealth Summit for Women in Charlotte, North Carolina back in June! They were able to meet and connect with other women advisors and registered staff from across the country and learn from Commonwealth subject-matter experts, select industry partners, and exciting keynote speakers including Noreen Beaumon, Vice Chair of Orion Advisor Solutions; Diana Nyad, World Champion Athlete, World-Renowned Inspirational Speaker, and Author; Gargi Pal Chaudhuri, Managing Director, Head of iShares Investment Strategy and Markets Coverage, BlackRock; and Carol Geremia, MFS President and Head of Global Distribution—just to name a few!



Client Appreciation Dinner

Morehead City, NC | August 2023

Thank you to everyone who joined us for our annual Client Appreciation Dinner! We enjoyed a wonderful evening of delicious food prepared by Class Act Catering and beautiful music by Blazin' Keys Dueling Pianos. Praise God for such a special night of laughter, friendship, and fellowship!



Commonwealth National Conference

Aurora, CO | October 2023

Greg and JA attended the 2023 Commonwealth National Conference in Aurora, Colorado, in October. They were able to hear from illuminating keynote speakers and industry experts including Dale Brown, President and CEO of Financial Services Institute, and Bill Browder, Founder and CEO of Hermitage Capital Management, as well as Commonwealth leadership including CEO Wayne Bloom, Managing Principal Kol Chu Birke, Senior Vice President Karen McColl, Managing Principal Brad McMillan, and many more.

They were excited to be able to host a prayer breakfast at the conference this year! This was a great time to gather with other Christian financial advisors for community, prayer, and fellowship. We are thankful to Commonwealth for supporting this effort by providing the time, place, and meal. As part of a larger effort to facilitate Christian community among Commonwealth advisors, Greg and JA have been able to put together a list of over 140 interested advisors. They hope to facilitate Christian community through larger group virtual calls as well as small group meetings. God has been at work already, and we are excited about the potential for Kingdom impact through all of it!



Photo by Carolyn Temple,
Coastal Image Photography

HOME

for the holidays

Check out some of
the local events
happening this
holiday season!

Atlantic Wealth Management's Annual
Veterans' Day Breakfast 11/4
10 a.m. | Atlantic Wealth Office

Annual Downtown Beaufort
Christmas Parade 12/2
1 p.m. | Front Street

Carteret County's Annual
Veterans' Day Parade 11/4
11 a.m. | Arendell Street

14th Annual
Chowder & Cheer 12/2
1:00 p.m. | Downtown MHC

Atlantic Wealth Management's Annual
Thanksgiving Pies 11/20 -
Atlantic Wealth Office 11/21

The Friends of the Maritime Museum's
Holiday Flotilla 12/2
5:30 p.m. | MHC Waterfront

Annual Emerald Isle
Christmas Parade & Tree Lighting 11/25
2 p.m. | Hwy 58

Crystal Coast Hospice House
Gingerbread Festival 12/8 -
Crystal Coast Civic Center | MHC 12/10

Annual Atlantic Beach
Light Up the Night Christmas Parade 12/1
6 p.m. | Fort Macon Road

Annual Morehead City
Christmas Parade 12/9
11 a.m. | Arendell Street

GREG PATTERSON, CKA®

Managing Partner, Financial Advisor



Since my last update in the spring, I am excited to share that both of my sons have gotten married! Tyler married Anna Lane Mayo in May and Austin married Madi Yawger late summer. We couldn't be prouder of them and their choice of life-long spouses. We love both girls and are excited about the growth again in our family. The pictures of both weddings turned out great, but it is apparent we need a bigger camera lens as the group continues to expand!

One of our family traditions has been to take a trip together somewhere each year with all the kids. Since the pandemic, our annual trips slowed travel down a great deal. We now have settled into a new routine with a week together at our place in the mountains of North Carolina. This annual time is special and includes spouses, grandchildren, and even everyone's dogs (no cats!). We are looking forward to this trip in December around Christmas and hope to make even more special memories this year. August is a big birthday month for our family as we have many birthdays to celebrate. Melissa, Austin, Julia, Alli and her husband Shelby, and now our grandson Evan. We were fortunate to get everyone together for a big weekend in August and enjoyed a birthday brunch together at 34 Degrees North restaurant in Beaufort.

We shared a great time of laughter, catching up with everyone, and exchanging gifts and were thankful for this annual weekend event. I am constantly reminded that our children are a gift from the Lord, and we are blessed by them.

Melissa and I took a "bucket list" trip to Alaska over the Labor Day holiday with my oldest brother and his wife. My research on Alaska showed that late summer would be the best time to travel, and we must have timed it perfectly as most days were in the mid-to-high 60's and sunny. We traveled by cruise ship from Seattle, Washington, with stops in Juneau, Skagway, and Sitka, Alaska, with a final stop in Vancouver, British Columbia.

The highlights of the trip were seeing the salmon spawning in the waterways around Sitka and taking the Yukon and Pacific Railway into the Yukon territory from Skagway to see where the gold rush took place in the late 1800's. I love history, so this was a great port to stop in and see the gun Wyatt Earp left behind as well as the early goldrush artifacts.

Another highlight in putting these personal updates together is reflecting on the relationships we are blessed with among our clients. We consider you like family and enjoy celebrating times in your lives as well. These are times of new grandchildren, retirement from a career, trips and travel plans, children getting married, wedding anniversaries, and many others. It has been a privilege to get to know you over the years and share in these times with you. Not all these life moments are joyful, and some include loss of a spouse, family, or friends. These times are hard, and we have walked with many of you through this difficulty over the years. I can speak for our team when I say that we are thankful for the relationship we share with each of you and the opportunity to serve you through all of these moments.



JAMES ALLEN CANADY, CPA, CKA®, CFP®

Partner, CFO, Financial Planner/Advisor



Well, the summer came and went, and here we are not too far away from the hustle and bustle of the holidays. We've stayed busy here in the Canady family! Over the summer, Reese had a stretch of lacrosse tournaments for 6 out of 7 weekends between Memorial Day and mid-July. For most of them, Elizabeth took Reese and the rest of the kids stayed with me at home. I was able to go to a couple – one in Charlotte and one in Hershey, PA. Elizabeth and I had planned to take all the kids up to Pennsylvania, but they chose to go to Bible school at my parents' church in Clayton with their cousins instead. This has been a summer tradition that they love. It left Reese, Elizabeth, and me as the only ones making the PA trip and with an opportunity to go to Hershey Park. We were all having a great time riding roller coasters together until the Jolly Rancher Remix. That one got me, and I was out the rest of the day. It didn't stop Reese and Elizabeth, though.

We also made a weekend trip up to VA to visit my aunt, and we had a great Canady beach week in Atlantic Beach in August. All the kids got up on a surf board for the first time. They all did much better than me! We also made it up to the Pamlico River a few times over the summer and put the kids behind the boat. They all discovered tubing and knee-boarding. It takes a long time to get through everyone when all 7 want a turn!

Home schooling is going well this fall. Reese and Sadie have continued with Liberty University Online Academy, but we have also added Rosa, Nellie, and Eliza to the mix. We have worked our way through some challenges but settled into a groove that is working for this semester. As for fall activities, we have five playing soccer, two in gymnastics, and two going to Nature School at Camp Albemarle for one afternoon a week. Jac and B are finally old enough to play soccer, so I'm helping coach their team as well as Reese's competitive Classic team. It's a big difference between 4/5 year olds and 11/12 year olds!

As for the usual pet update, I am happy to report that we have successfully found homes for all four hamsters we had as pets. And the rabbits are no longer inside the house. Both are big deals and progress in the right direction as far as I'm concerned. Breaker and Jetty, our two goldendoodles, are doing well. Their fur has grown out since we had to shave them early in the summer after the kids fell down on the job of brushing them regularly. They are the perfect dogs for our family, as they have to put up with a LOT, especially from Jac and B hanging on them and wrestling with them all the time. There is never a dull moment in Canadyland!

I do sometimes reflect on all that has happened in my life – my marriage, family, work, church, and everything else. There are things that I never would have dreamt of and things that I have planned and worked towards. There have been things that have been welcomed blessings and others that have been difficult challenges. God has and will always be over it all, though. His will is perfect, and nothing is outside his sovereign authority. I am reminded of Proverbs 16:9 – “The heart of a man plans his way, but the Lord establishes his steps.” We continue to strive after obedience to, trust in, and dependence on Jesus Christ our Lord and Savior and His Word.



Nellie (6), Reese (11), Eliza (6), Sadie (9), Rosa (7), Jac (4), "B" (4)

TARA GOULD, CFP®, ChFC®, AFC®

Senior Paraplanner, Relationship Manager



Happy Fall, you all! Since our last newsletter, A LOT has happened for the Gould Family. Let's start with the biggest news – we moved to Japan! That is not auto-correct, you read that right. My husband Adam is in the Marine Corps and received orders to PCS to Okinawa, Japan, so we all packed up and got on a plane. When we first arrived on island, we lived in a hotel for the first four weeks before being approved for our “permanent” residence. We now live off base in Chatan-cho. We are situated between two military bases, one Marine Corps and one Air Force. As I write this, we are still currently waiting on our household goods shipment to arrive and are excited to begin making our place home for the next few years.

Before we left, Adam and I were able to visit friends in Boulder, CO, and we hiked every day we could. We both love being outdoors, and the weather was amazing – even with it being the middle of summer.

We also spent time with family just enjoying each other's company. Avrie was burning up the roads between Cherry Point and Jacksonville as much as she could. We fellowshipped, ate good food, swam, played pickleball, and laughed often until we cried. Also, in recent news, we have a new niece with lots of fur – August, the Golden. She has the sweetest face and really big paws!

My role with the firm has not changed. My work hours have adjusted slightly as we are on Japan Standard Time which is 13 to 14 hours ahead of Eastern Standard Time, depending on the time of year. I don't have the words to express how grateful I am for Greg and JA giving me the opportunity to continue to work and serve while being located in Japan. Adam and I celebrated our 18th wedding anniversary in September, and he also hit 18 years of active-duty service. Adam started working not long after we touched down in Japan, and we are hopeful that he will accomplish great things here.

Our one and only daughter Avrie started her senior year of high school at Zion Christian Academy International. Her school is an off-base English speaking school, and she is currently taking Japanese language lessons. We know there is a lot of work and many decisions ahead for all of us as we navigate this next year and beyond. As the summer season has ended, I have been hearing of the weather beginning to cool off in North Carolina. Not so much here in Okinawa – it is still quite hot and humid. My favorite season is summer, and I live for beach time, so you will not hear any complaints from me! There is not really a fall or winter season in Okinawa, but we plan on traveling to mainland to see some of the changing season. I am grateful for you and pray this fall and winter season brings you great joy. Looking forward to “seeing” you soon!



MACKENZIE SHERRARD

Senior Client Service Associate, Operations & Marketing Manager



Hello, everyone! It's hard to believe how fast this year has flown by! I hope you and your family had a great summer and early fall. We enjoyed a very busy and exciting few months filled with quick weekend trips to Kentucky, friends getting married, siblings having babies, and weekends spent in the sun with good friends. After having three nephews in a row, our siblings decided it was time for nieces! My older sister had her second child in June, a beautiful baby girl named Nora James; and Michael's sister had her second child in October, a sweet little baby girl named Lilly Jane.

Any free time not spent traveling was either spent on the boat, at the beach, enjoying a different local café or restaurant, or working on the house. Speaking of the house, we finally experienced what I've come to learn is an Eastern NC summer rite of passage and had to replace our HVAC system. Two weeks living in an 86-degree house really makes you grateful for air conditioning!

Michael spent some time training in Wisconsin at the beginning of the summer but has thankfully been home since then. We officially drank the pickleball juice and have loved playing with friends at the Sports Center and local outdoor courts. It started as an innocent hobby, but we now have our own paddles and equipment and even watched the US Open Pickleball Championships on TV. I'm working on convincing Greg and JA to put together an Atlantic Wealth Pickleball Tournament for a client event, so be sure to let them know if you'd be interested in playing! In addition to pickleball, Michael and I somehow got roped into training for the Emerald Isle Marathon at the end of October. He's pushing for the full marathon, but I'm content with my sights set on the half. We started training in the late August heat, so this fall transition has been a very welcome change for these has-been athletes.

My younger sister just recently got married in Orange Beach, Alabama, a few weeks ago. It was nice to see some extended family and also visit our old stomping grounds in Pensacola! We have such fond memories from all of our military stops. It got us thinking that it's hard to believe we've already been here for over 3 years!

I love the summer months but have to be honest that I've been really looking forward to the fall and wintertime – football on the TV, chili in the crockpot, a nice candle burning inside with a bonfire going in the backyard. Pumpkin-flavored coffees, cozy sweaters, and the crisp outdoor air. Along with the holidays and quality time to spend with friends and family. I hope you have a wonderful rest of the year filled with all of your favorite fall and winter things. As always, if you have any questions or need assistance or just want to say hello, please give us a call or swing by the office – we'd love to hear from you!



NOEL RUPPRECHT

Client Service Associate, Director of First Impressions



It seems life has been a whirlwind since April. First of all, I am happy to say I have passed the SIE, the Series 7, and the Series 66 exams for my Securities Industry licensing! The next step is to finish the insurance exams. The information I have been learning is certainly helpful in understanding what we do here at Atlantic Wealth. Completing forms and following up on submissions is much easier when I have a solid understanding of what I am providing information for and requesting information about.

Much of my time these past months has been spent studying. However, our younger daughter decided to make this the “Year of Rebekah.” In March, she and Andrew Suson became engaged. In May, she walked for graduation from Liberty University with a degree in Interdisciplinary Studies (she completed her studies in December, this was just the celebration). In August, she and Andy were married. Tuck a bridal shower in there in July and it really has been all about her!

Brittany has had a fun year working as a nanny for four boys, ages one through nine. They have kept her busy, but she has enjoyed teaching them to appreciate bugs, climb trees, and go on picnics. Her other activities included taking a couple ballroom dance classes from Carteret Community College. She was the youngest there by a couple decades, but quickly became their little darling. She has also been crocheting blankets for weddings and new babies.

My husband Paul has been the steadying force, as always. He continues to enjoy his job here and is expanding his collection of challenge coins. His latest was one from the USS New York, a military ship built from steel recovered from the Twin Towers.

He has spent some of his time this summer building a computer from scratch. He and Brittany both enjoy gaming and this was a fun project to put all the components together to create a computer they can both use. Now he is looking for opportunities to fill his time with fishing.

In April I was able to travel to Tennessee to spend Easter with my parents. This was extra special as my nephew was confirmed the weekend before and my mom turned 75 while I was there. The end of July, my parents and my brother Ben visited us. The end of August we were off to Wisconsin for the wedding. The northern weather was perfect and it was such a beautiful day full of messages of God’s love for us. It was wonderful to meet more of Andy’s family and get to see many northern friends again. Other than that, I have kept busy with church activities, Bible studies and staying focused on studying.

My favorite time of year is just around the corner – CHRISTMAS! We plan on staying home the rest of the year, but I am looking forward to Christmas baking, Christmas carols, Christmas services and all the traditions and celebrations that come from our Savior’s birth.



We are proud to be affiliated with Commonwealth Financial Network®, a Registered Investment Adviser-broker/dealer with a singular commitment to serving independent advisors and their clients. The latest demonstration of that commitment can be found in the J.D. Power 2023 U.S. Financial Advisor Satisfaction Study.

For the 10th straight time, J.D. Power ranks Commonwealth:

"#1 in Independent Advisor Satisfaction Among Financial Investment Firms"*

The results were no surprise to us. Commonwealth's entire organization is built around doing whatever it takes to satisfy not only the advisors who work with the firm, but the clients of those advisors as well. It's that infrastructure - and the always-expanding wealth of resources - that makes it easier for our firm to provide you with the best possible guidance and the prompt, personal service you expect and deserve.

Our firm could not be more pleased to keep such good company or to espouse these qualities in our daily dealings with our valued clients.



*Commonwealth Financial Network® received the highest score in the independent advisor segment of the J.D. Power 2010, 2012, 2013, 2014, and 2018 - 2023 U.S. Financial Advisor Satisfaction Studies.

Presented on July 5, 2023, for December 2022 to April 2023, it is based on responses from 4,183 advisors employed by or affiliated with the firms included in the study. Not indicative of the firm's future performance. Your experience may vary. Study is independently conducted, and the participating firms do not pay to participate. Use of study results in promotional materials is subject to a license fee. Visit [jdpower.com/awards](https://www.jdpower.com/awards) for more details.

“Atlantic Wealth Management treats me like family and has a genuine concern for my financial health. I am relieved to live with the confidence that I am always put first as they consider my financial needs and invest accordingly. I have already recommended Atlantic Wealth to my adult children and several friends simply because I want to share the blessings!”

- Vickie M.

The statement was provided on March 15, 2023 by Vickie M who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

“I have never considered financial management one of my inherent skills. As such, over the years I have relied upon experts I can trust to manage my investments to my best interests. I believe that Atlantic Wealth Management is likely the most positive experience I have ever had with a financial management firm. Everyone at Atlantic Wealth Management is remarkably friendly and professional.

I feel that I have an experienced partner, that I have complete trust in, to guide me through investment options and strategies that are designed for my specific objectives and goals. Moreover, Greg is a very affable person who is very comfortable to talk with. He takes the time to explain my finances in detail and patiently answers all of my questions. I am most pleased with Atlantic Wealth Management’s service and the personal interest they take in me as a client.”

- Jay N.

The statement was provided on March 3, 2023 by Jay N who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

“We chose Atlantic Wealth Management after speaking to several financial advisors in the Morehead City area, and to date, we are certain we made the correct choice. The process that they took us through in order to assess our financial situation and then establish a financial plan was executed both thoroughly and professionally. Greg and his associates are extremely accommodating and possess all of the personal values that are important to us.”

- Jamie G.

The statement was provided on February 28, 2023 by Jamie G who is a client. This statement may not be representative of the experience of others and is not a guarantee of future performance or success. For additional reviews, search us wherever local businesses are reviewed.

712 Bridges Street, Morehead City, NC 28557

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