

# My Atlantic Wealth



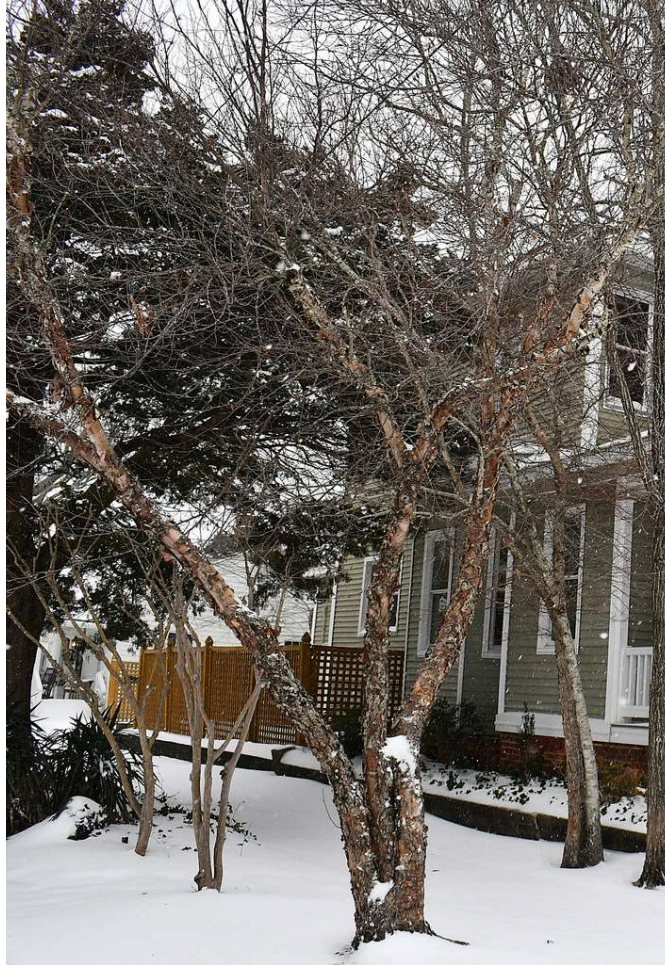
*The Freedom to Live Inspired*

AWM MAGAZINE | SPRING 2025

## *The Atlantic Wealth Management Bi-Annual Client Magazine*

Welcome to the Spring 2025 edition of the My Atlantic Wealth client 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. Inside this issue, you will find advisor reflections and market insights along with staff updates and information regarding recent and upcoming firm events. You will find important financial planning topics and hear about our recent conferences, workshops, and projects.

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. As always, if we can be a resource for any of your friends or colleagues, please feel free to pass along our contact information to them. We would love the opportunity to connect over coffee or a conversation to get to know them and see if they would benefit from the services we provide. We hope you enjoy the enclosed pages, and we look forward to seeing you at our next event or your next review!



### *In the pages ahead...*

- 2 Advisor Notes
- 3 Market Volatility
- 5 Events & Highlights
- 7 Conferences
- 9 Staff Updates

### *Market Update Webinars*

Each quarter, we have the pleasure of hosting a live market update webinar to provide timely updates on economic conditions and market performance, discuss our insights and expectations for the future, and examine specific financial planning topics or upcoming events with local professionals and qualified special guests. These sessions are designed to keep you informed and help address any lingering questions or concerns. We encourage you to join us live and submit questions and topics of discussion to make these webinars as helpful and informative as possible.



Photos by Grace Bell,  
Grace Bell Photography

If you are unable to attend the live webinar, the recorded videos are available on our website to watch at your convenience and share with friends and family who may benefit from the presentation. And be sure to follow us on social media for economic insights, firm updates, conference and event highlights, and weekly financial tips!

Check out our April 28 Q2 2025 market update webinar with special guest **Tommy Bennett**, Big Rock Charity Committee Chairman, on the upcoming and highly anticipated Big Rock Blue Marlin Tournament!



### Atlantic Wealth Management Summer Hours

(Memorial Day - Labor Day)

Monday - Thursday: 8:30 am - 5:00 pm

Friday: 8:30 am - 4:00 pm

### The office will be closed for the following federal holidays:

Friday, April 18: Good Friday

Monday, May 26: Memorial Day

Thursday, June 19: Juneteenth

Friday, July 4: Independence Day

Monday, September 1: Labor Day

By understanding these underlying forces, investors can better navigate market fluctuations and identify opportunities amidst market uncertainty. In fact, Dr. Bob has shared that market volatility can create good opportunities to invest additional funds when prices adjust.

History has provided us with a great education over the years: markets do recover, and those who remain patient through turbulence are often rewarded. A great example is what happened 30 years ago. In February 1994, the Federal Reserve, under then-Chair Alan Greenspan, aggressively raised the Fed Funds target rate seven times in 13 months, creating the “Tequila Crisis” in which the Mexican currency plunged over 40 percent from November 1994 to March of 1995. Since 1990, there have been five separate Fed rate tightening cycles with all but one leading to a recession in the ensuing year. The 1994/1995 rate hike cycle did not see a market recession but did see a debt crisis in emerging economies, including Mexico and Argentina.

While we can't predict the exact timing of the next recession, we do know that economic cycles come and go. Prices may feel high, and uncertainty may persist, but your long-term plan is designed with these fluctuations in mind. At Atlantic Wealth Management, we continue to focus on what we can control—helping you navigate these times with confidence and discipline. If your goals or financial situation have changed, or if you simply want to discuss your accounts, we encourage you to call or email us. Staying proactive and engaged is one of the keys to long-term success, and we're always here to guide you.

Additionally, we want to take a moment to express our deep gratitude. Your trust and confidence mean everything to us. Over the past decade, we have been honored by the growth in our firm, not just in numbers of clients served but in real relationships, and we don't take that for granted. Your loyalty, friendship, and shared commitment to financial well-being inspire us every day. We look forward to the months ahead and the opportunities they will bring. Thank you for allowing us to be part of your life. It is truly an honor to serve you and your family, and we look forward to seeing you at our next meeting. Enjoy the warm summer months ahead and the peace of knowing your financial future is in good hands.

*Warmest regards,*

*Dear Valued Clients and Friends,*

As we shake off the chill of winter, I am reminded of the power of renewal as witnessed in spring. It's a season of fresh starts as flowers bloom and the days grow longer, and we're reminded that no matter how harsh the previous months have been, brighter days always follow. This past winter, we were re-acquainted with several inches of snow on January 21st, something we haven't seen here on the coast for many years.

In many ways, the financial markets follow a similar cycle. On my birthday (Greg) in February, the S&P 500 hit an all-time closing high of 6,144 after two back-to-back great years. This momentum was led by Technology and Communication Services sectors and the market even showed expansion beyond the famed “Magnificent 7” stocks at the beginning of 2025. This was until the last week of trading days in February, at which point volatility peaked with a correction and sell-off across major U.S. market indexes.

In times like these, it's helpful to recall insights from seasoned market experts. Dr. Bob Froehlich, a renowned investment strategist, has often emphasized the importance of focusing on long-term trends rather than short-term market movements. He identifies five dominant global trends that shape the financial markets: demographic shifts, globalization, technological advancements, government downsizing and privatization, and mergers and acquisitions.

## 10 Things You Should Know About Stock Market Volatility

As uncomfortable and concerning as it can be, volatility is part of the investment experience. Research shows the longer an investor holds stocks, the greater the potential for an overall positive return. Patience in the market has traditionally rewarded most long-term investors despite inevitable bouts of turbulence.

- 1 Put points in perspective.** Headlines sometimes bear news of the Dow Jones Industrial Average (Dow) dropping, inciting market fear. But it's all relative. A 1% swing at year-end 2024 levels was equal to 425 points. When the Dow was at 10,000 points, a 1% swing was only 100 points. Volatility is a matter of perspective.
- 2 There's an index for that.** The Cboe VIX Index (VIX), or "fear index," measures the market's expectations for volatility over the next 30 days. The VIX tends to have an inverse correlation to the S&P 500 Index: When the market is down, fear is up, and vice versa. A score below 20 generally indicates investor contentment; a score above 30 suggests anxiety.
- 3 The only thing to fear is extreme fear itself.** A VIX score of 40 or higher indicates extreme fear among investors. This doesn't happen often. In fact, since 2010, the VIX has only spiked so high on 51 trading days.<sup>1</sup>
- 4 Don't let bad days blind you to good days.** Since the VIX's inception in 1990, 61% of the days of extreme fear occurred in 2008 and 2009, during the Global Financial Crisis. Most years—26 since 1990, to be exact—didn't see a single day when the VIX hit over 40. Historically, extreme fear has been the exception, not the rule.
- 5 Volatility in 2024 was much lower than usual.** With a backdrop of moderating inflation and several pauses in interest-rate hikes by the Federal Reserve, volatility in the S&P 500 Index in 2024 was less than the 10-year historical average from 2014-2023. Only 19% of trading days in 2024 had swings of +/-1%.<sup>2</sup>
- 6 Patience is a virtue.** While investing in the stock market has its ups and downs, the longer an investor stays invested, the less significant those bumps in the road appear. As represented by the S&P 500 Index, stocks have tended to be up more often for investors who held on for longer.
- 7 No one said it would be easy.** From 1985 to 2024, the S&P 500 Index returned an average of 11.78% per year, and investors may have expected similar 11% returns in any individual year. However, there were only three years in which the Index returned between 9% and 12% during this period. Volatility is much easier to tolerate when you expect it.
- 8 Want to minimize volatility?** If market volatility makes you uncomfortable, you can work with a financial professional to include investments in your portfolio that specifically seek to help minimize volatility—without abandoning growth-oriented investments.
- 9 Or embrace volatility?** If you're able to put aside the day-to-day discomfort of market volatility, it could provide the opportunity for higher returns. While trying to time the market is ill-advised, investing during down markets is exactly in line with the old financial adage "buy low, sell high."
- 10 Remember, the glass has been more than half full, historically.** If you're swept up in volatility, remember that markets have been positive more often than not. In fact, stocks have turned in a positive return 67 out of the last 88 calendar years, which means they've been on the rise 76% of the time.<sup>3</sup>

All information provided is for informational and educational purposes only and is not intended to provide investment, tax, accounting, or legal advice. As with all matters of an investment, tax, or legal nature, you should consult with a qualified tax or legal professional regarding your specific legal or tax situation, as applicable.

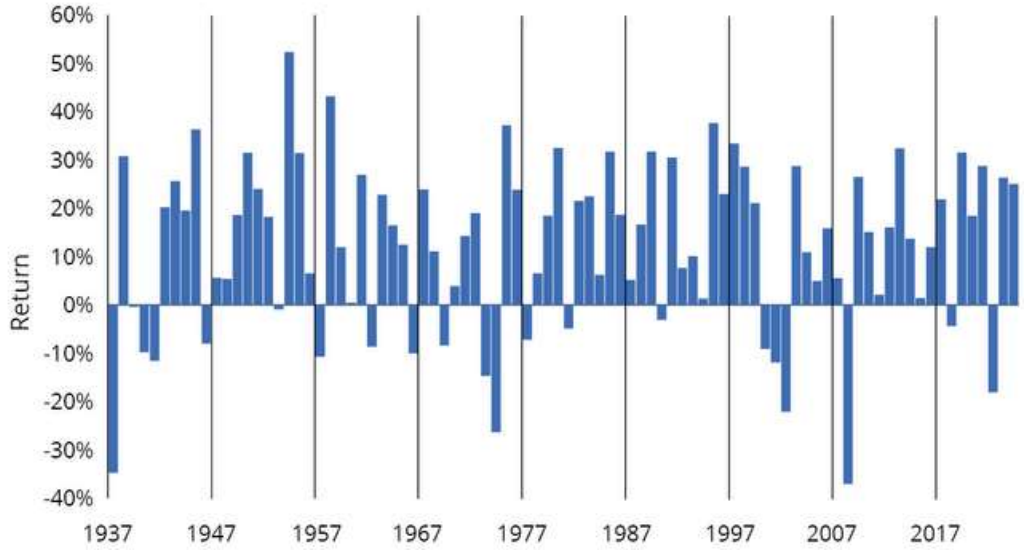
Past performance does not guarantee future results. Indices are unmanaged and not available for direct investment. Dow Jones Industrial Average is an unmanaged, price-weighted index of 30 of the largest, most widely held stocks traded on the NYSE. Cboe Volatility Index (VIX) is a key measure of market expectations of near-term volatility conveyed by S&P 500 Index option prices. S&P 500 Index is a market capitalization-weighted price index composed of 500 widely held common stocks.

<sup>1</sup> Data Sources: FactSet and Hartford Funds, 2/25. <sup>2</sup> Data Sources: Morningstar and Hartford Funds, 2/25. <sup>3</sup> Data Sources: Ned Davis Research and Hartford Funds, 2/25.

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Source: Hartford Funds, "10 Things You Should Know About Stock Market Volatility"

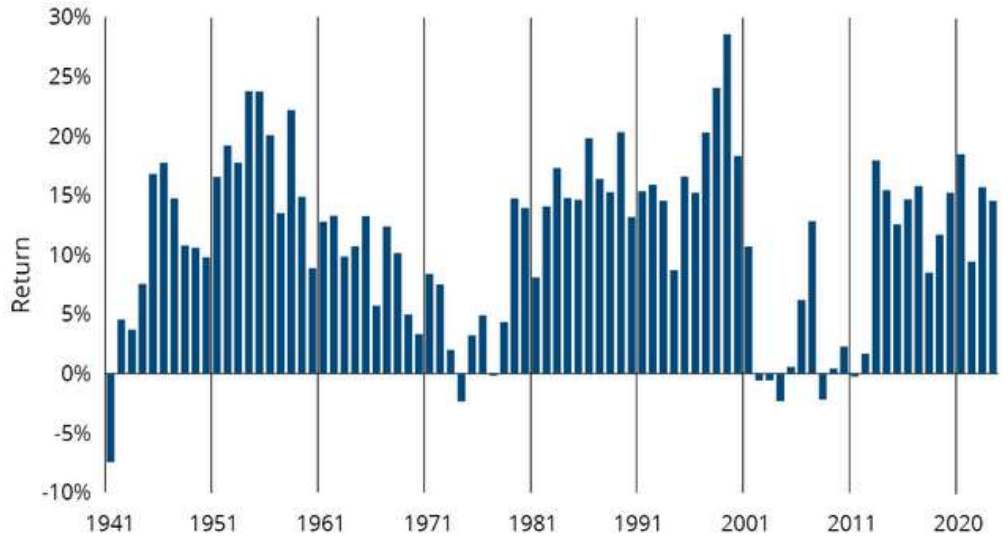
**One-Year Holding Periods**  
(Jan. 1, 1937 – Dec. 31, 2024)

Stocks were up 76% of the time  
—67 up periods, 21 down



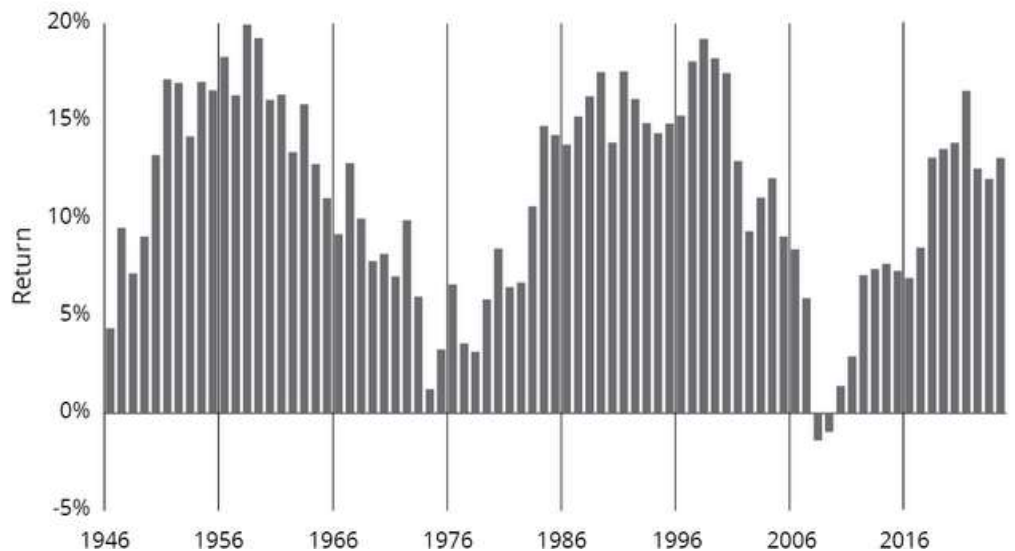
**Five-Year Holding Periods**  
(Jan. 1, 1937 – Dec. 31, 2024)

Stocks were up 90% of the time  
—76 up periods, 8 down



**Ten-Year Holding Periods**  
(Jan. 1, 1937–Dec. 31, 2024)

Stocks were up 97% of the time  
—77 up periods, 2 down





## Tara Passes CFA® Level I Exam

Please join us in congratulating Tara on successfully passing the February 2025 Chartered Financial Analyst (CFA®) Level I exam! The CFA Program is a three-part exam that tests the fundamentals of investment tools, asset classes, portfolio construction, and ethical and professional standards.

This achievement reflects her dedication, perseverance, and commitment to excellence in the field of financial analysis. Reaching this milestone is an important step toward earning the prestigious CFA® designation, and we are confident she will continue to excel in the journey ahead. Please join us in celebrating Tara's hard work and well-earned success!



## Upcoming Local Events

Summertime on the Crystal Coast brings some of our favorite concerts, festivals, tournaments, and more! Check out these local events and mark your calendars for a fun-filled summer season!

### Olde Beaufort Farmer's Market Opening Day

Saturday, April 12, from 9am - 1pm  
Every Saturday at the Beaufort Courthouse Square  
[oldebeaufortfarmersmarket.org](http://oldebeaufortfarmersmarket.org)

### 19th Annual Beaufort Wine and Food Festival

Thursday, April 24 - Sunday, April 27  
The Beaufort Club  
[beaufortwineandfood.org](http://beaufortwineandfood.org)

### Atlantic Wealth's Annual Spring Shred-A-Thon

Friday, May 2, from 10am - 12pm  
AWM Office/First Baptist Church parking lot  
[myatlanticwealth.com](http://myatlanticwealth.com)

### 11th Annual Atlantic Beach Music Festival

Saturday, May 17, from 11am - 6pm  
Atlantic Beach Circle  
[atlanticbeach-nc.com](http://atlanticbeach-nc.com)

### Morehead City Marlins Home Opener

Friday, May 30, at 6:30 pm  
Big Rock Stadium vs. the Martinsville Mustangs  
[mhcmarlins.com](http://mhcmarlins.com)

### 17th Annual Kayak for the Warriors Race

Saturday, June 7, from 10am - 1pm  
Garner Park, Pine Knoll Shores  
[k4tw.org](http://k4tw.org)

### Annual Swansboro Arts by the Sea Festival

Saturday, June 14, from 9am - 5pm  
Downtown Swansboro  
[swansborofestivals.com](http://swansborofestivals.com)

### 67th Annual Big Rock Blue Marlin Tournament

Friday, June 6 - Sunday, June 15  
Morehead City Waterfront  
[thebigrock.com](http://thebigrock.com)

### Annual Beaufort Old Homes and Gardens Tour

Friday, June 27 - Saturday, June 28, from 10am - 4pm  
Beaufort's Historic District  
[beauforthistoricsite.org](http://beauforthistoricsite.org)

### "Alive at 5" Concert Series Kick Off

Friday, June 27, from 5pm - 8pm  
Katherine Davis Park  
[downtownmoreheadcity.com](http://downtownmoreheadcity.com)

### CCC Spanish Mackerel & Dolphin Fishing Tournament

Friday, July 18 - Saturday, July 26  
Downtown Morehead City  
[carteretsmt.org](http://carteretsmt.org)

### Big Rock Kids Billfish Tournament


Wednesday, July 9 - Saturday, July 12  
Downtown Morehead City  
[thebigrock.com/kids](http://thebigrock.com/kids)

### 39th Annual North Carolina Seafood Festival

Friday, October 3 - Sunday, October 5, from 10 am - 11 pm  
Downtown Morehead City  
[ncseafoodfestival.org](http://ncseafoodfestival.org)

## *Ladies Valentine's Day Afternoon Tea*

Back in February, we were grateful to enjoy one of our favorite annual traditions, our Ladies Valentine's Day Tea and Luncheon honoring our widowed clients and their lovely guests! These women are incredibly special to us, and we are blessed with their friendship and honored to serve them. The Infusion Café served delectable teas, provided a delicious lunch, and hosted a wonderful time!

 [infusionmhc.com](http://infusionmhc.com)

## *CPA Tax Season Survival Baskets*

With tax season in full swing, we wanted to take a moment to extend our gratitude to our local CPAs who are working around the clock to help clients meet their deadlines and maximize their returns! We appreciate everything they do and hope their busy days were a little brighter after a delivery of tax season survival supplies!

 [friendlymarketnc.com](http://friendlymarketnc.com)

## *Atlantic Wealth Management's U14 Futsal Champions*

We are so proud of our 2025 Seashore Soccer League Winter Futsal Tournament Champions! Their hard work, teamwork, and dedication truly paid off, and we couldn't be more thrilled to support such a talented group of young athletes.

## *Annual Spring Shred-A-Thon*

Mark your calendars and tell your friends! Our Annual Spring Shred-A-Thon is right around the corner on **Friday, May 2, from 10am - 12pm** in the First Baptist Church parking lot right next to the office! Bring your appetite because Two Crazy Donuts will be serving delicious hot mini donuts and coffee!

This community-wide shred event is a great opportunity to clean out your filing cabinets and securely dispose of your old statements, bills, and documents while protecting your sensitive information and maintaining your privacy and security. We look forward to seeing you there!





## Kingdom Advisors National Conference

Orlando, FL  
February 19-20, 2025

In February, Greg and JA, along with their spouses Melissa and Elizabeth, had the privilege of attending the Kingdom Advisors National Conference in Orlando, Florida. While Greg and JA have attended for several years in a row, this year was particularly special as Melissa and Elizabeth were able to experience the conference for the first time. With over 2,700 people in attendance, this was a great time of gathering with advisors from across the country to learn, fellowship, and worship together.

The conference featured preaching from Louie Giglio and Peter Greer, discussions on generosity and practice management from Randy Alcorn and Michael Kitces, as well as market and economic analysis from industry leaders Brian Wesbury, Bob Doll, and David Bahnsen. Tim Tebow headlined one of the general sessions, and of course Ron Blue, who helped start the Kingdom Advisors organization, shared updates about exciting things happening in the areas of corporate engagement and faith in the workplace. The conference was once again a highlight for both Greg and JA, and Melissa and Elizabeth were thankful to be there and had a great time as well!



### WHAT IS A KINGDOM ADVISOR?

The Kingdom Advisors organization was founded in 2003 by Ron Blue to equip financial professionals with biblical wisdom for advising clients. The organization provides training, resources, and a supportive community for advisors seeking to integrate Christian principles into financial planning and stewardship. Its mission is to help financial professionals apply biblical truths in their practice, guiding clients toward wise financial decisions rooted in faith. The Certified Kingdom Advisor (CKA®) designation signifies an advisor's commitment to biblical financial principles, ethical decision-making, and serving clients with integrity.



kingdomadvisors.com


Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

# Carolina Women's Collective Set for Success Workshop

Beaufort, NC  
February 27, 2025

Jenn had the opportunity to present at the Carolina Women's Collective (CWC) Set for Success Workshop back in February! The CWC embraces the diverse experiences of women entrepreneurs and business leaders across the Carolinas and beyond, empowering them to thrive personally and professionally.

This one-day intensive workshop addressed creating strong financial forecasting, aligning your business with your long-term goals, and strategic goal setting for the year ahead. Jenn shared key financial strategies for long-term wealth planning and enjoyed the community and conversation with a group of inspiring and passionate business owners and professionals!

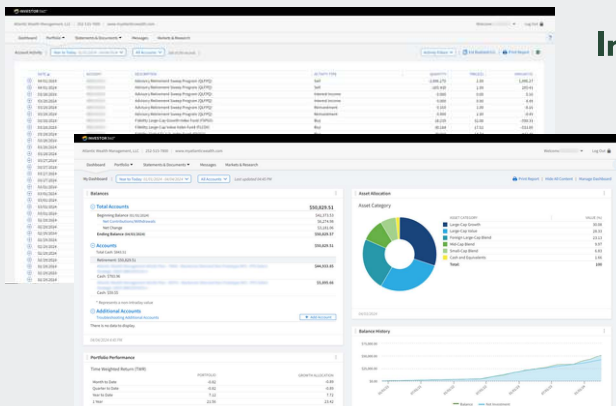
 [carolinawomenscollective.com](http://carolinawomenscollective.com)



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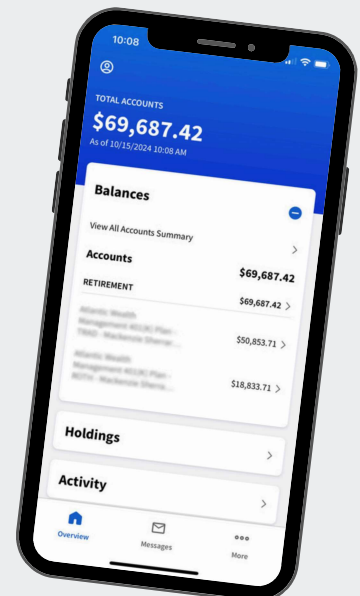


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# GREG PATTERSON

CKA®, CFP®

Managing Partner, Financial Advisor

I hope you are enjoying this season as much as I am! Spring is a great time of the year where plants start growing again, trees are budding, and flowers are blooming. New life is evident all around us. The days are getting longer with more sunlight so we can maximize our time outdoors in the afternoons. This means getting the mower cranked up and cutting grass too! If you are like me, that domestic chore brings a lot of satisfaction and can be somewhat calming. I listen to music (loudly) or a podcast when I cut grass and generally look forward to this time to relax and be outdoors.

This first part of the year has seen other new life in the Patterson household! Our middle daughter and son-in-law had their second son, Howard Cole Davis, on January 9<sup>th</sup>, Melissa's dad's birthday. We affectionately call him Howie. He is the brother of Parker, who turned 3 years old last year. In addition, our oldest son, Austin, and his wife, Madi, had their first child, Archer Austin Patterson, in late January. That makes four grandsons in our household! Not to be outdone, our younger son, Tyler, and his wife, Anna Lane, recently announced they were expecting in October! There is new life all around us, and we thank God every day for the blessing of our family. We are so grateful and are enjoying being a part of their lives.

After months of work and preparation, we finally got Melissa's late mother and father's home listed and on the market for sale in early March. As of this writing, there have been a couple of showings. This was a hard time for our family, but it was the right decision. There were so many memories and good times made in this home on Ward's Creek. My prayer is that the next family to own it will also make great memories and witness gorgeous sunsets just as we did.

A fun highlight earlier this year for me was getting a drum lesson from Bernard "Pretty" Purdie who lives near New Bern, NC. Bernard is one of the most recorded drummers in the modern era and received the coveted induction into the Modern Drummer Hall of Fame in 2013. In addition, he was the recipient of the "Lifetime Achievement Award" at the UK Drum Show held in Liverpool last fall. Melissa surprised me with this as part of my Christmas present, and we were able to meet him and his wife back in January. Bernard has played with so many great artists including Aretha Franklin, James Brown, and Steely Dan, just to name a few.

Lastly, Atlantic Wealth Management continues to see new families join us as clients, and we are looking to hire our next teammate to help with our growth. Most of you have been able to meet each member of our team, and our goal has been to surround you with the most competent and talented people to provide you with the best possible service and outcomes! I am thankful for each of our colleagues who strive every day to serve you well and are excellent at what they do. I will continue to keep you up to date as we go through this process. I know the best is yet to come, and we consider it a privilege to serve you and your family!



# JAMES ALLEN CANADY

CPA, CKA®, CFP®

Partner, CFO, Financial Planner/Advisor

To try and put everything down on paper that's happened over the last six months is difficult because there is always so much! Let's see.....we surprised the kids with a quick mountain trip in the beginning of December. It was the first year we hadn't gotten away in October for a mountain trip, so the kids had been asking about it. We left after church on Sunday, and between movies in the van, naps, a couple stops, it getting dark outside, and a story Elizabeth made up about being lost, the kids didn't realize we were in the mountains until we got there that night. We stayed in Bryson City and surprised them with the Polar Express experience. It was good timing since they did the Polar Express as their Christmas musical at school. We spent Christmas and New Year's at the river. It was freezing cold, but all the kids wanted to go fishing. I found myself standing in the middle of seven kids casting fishing poles—some of them for the first time—with real hooks on the end. Thankfully no one got hurt too badly!

2025 has been a fast year already! We've been super busy with work, church, kids' sports, and other commitments. One growth opportunity for me has been serving as the head coach of Sadie's classic soccer team. It has been a fun time helping the girls grow individually and as a team. I had to take a step back from helping coach Reese's team. That was a bummer, but I'm thankful to spend more time with Sadie now. I am also helping coach Rosa and Nellie's academy soccer team. Eliza is playing on a different academy team this spring. And then there are Jac & Bennett. They have been waiting their whole lives to play lacrosse, and this spring has been their first opportunity. They've had a blast doing this for the first time, and they've kept up their ninja class at the gym as well. Reese, in addition to soccer, is playing on a travel lacrosse team based out of Wilmington. We had a lacrosse tournament weekend away in February in Elon, NC. It was the worst weather conditions ever for watching lacrosse games, but it was a nice time getting away together as a family. As far as school, Reese, Sadie, Rosa, Nellie, and Eliza are all still at A Sea of Learning. They have been learning and doing well and enjoying school. Jac & Bennett have been getting some great teaching from friends, and they go to Nature School at Camp Albemarle a couple times per week. It's been all quiet on the pet front lately. No additions or subtractions, and the fish, dogs, and rabbits are all doing well.

So overall, Canadyland is thriving. It's not without its challenges, but it is also not without its many blessings either. Two verses that we've memorized together as a family this year recently in our discipleship study have been Psalm 31:3 – “For you are my rock and my fortress; and for your name's sake you lead me and guide me.” and Psalm 46:1 – “God is our refuge and strength, a very present help in trouble.” Our heavenly Father is there as a rock and help and strength in times of need and trouble, and He does this as He continues to work out His plan for His name's sake and for His glory. What a joy it is to come to work every day and serve you, our clients, in helping you steward over what God has blessed you with and while doing that share in your accomplishments, praises, and highlights as well as struggles and challenges. Thank you all for that opportunity! God Bless!

Bennett (5), Jac (6), Eliza (8), Nellie (8), Rosa (8), Sadie (11), Reese (12)



# TARA GOULD

CFP®, ChFC®, AFC®

Senior Paraplanner, Relationship Manager

Looking back on the past six months is always an interesting task. At first, I wonder, *Did I actually do anything?*—sometimes it all feels like a blur. I usually start by scrolling through the photos on my phone. I'm not always great at capturing moments, especially when I'm fully immersed in them, but I do try to remember. Then I ask my husband for help. It's funny how he recalls things so differently than I do. That's part of why we work well together—we're opposites in many ways, but we balance each other out.

This past fall marked our first holiday season without our daughter, Avrie, at home. She chose to stay in North Carolina to spend time with family, who fully embrace all the holiday traditions—unlike her dad and me. We love holiday gatherings, but when left to our own devices, we tend to keep things low-key. So, for Thanksgiving, we took advantage of the on-base club's special buffet, which featured traditional Thanksgiving fare alongside Japanese dishes. When Christmas arrived, we considered traveling but ultimately opted for a staycation. With both of us off work, we embraced an island-style holiday, spending time at one of my favorite northern beaches collecting sea glass. We spent hours searching—I loved finding broken pottery while Adam hunted for red and orange sea glass.

December was extra special for Avrie as she was the maid of honor in her best friend Abbey's wedding in Jacksonville, NC. Avrie met Abbey about eight years ago at church during our last tour in Okinawa, Japan. As a mom, I am incredibly thankful for the friendship Abbey has given Avrie and for her entire family as a whole. They have embraced Avrie as one of their own and have been a source of inspiration and wisdom to all of us. Also in December, Adam and a few marines in his unit completed the Naha City Marathon. This was Adam's second marathon this year, and although he said it was his last, he's already talking about when the next one is. In February, we took a quick trip to Tokyo to explore a few places I hadn't visited before. We walked everywhere, which, aside from riding the train, is my favorite way to experience a city—taking in the sights, sounds, and energy of the streets. In March, we returned to the mainland, this time to Kyoto. I had been before, but only for a day, and I'd been eager to return. Kyoto's traditional architecture and customs fascinate me. While there, we took a train to Kobe, where we explored the city and indulged in authentic Kobe beef. It was so tender and flavorful—I'm still dreaming about it! Normally, I prefer seafood over beef, but if Kobe beef is an option, that's my choice from now on.

When we're not working or traveling, I have been studying for the Chartered Financial Analyst (CFA®) Level I exam. The CFA Program is a three-part exam that tests the fundamentals of investment tools, asset classes, portfolio construction, and ethical and professional standards. I took the Level I exam back in February and just learned that I passed! I will now shift my focus to studying for the Level II exam. This summer will be a busy one, with Avrie coming home for a visit before we fly back with her to help set up her new apartment for the fall semester. While I miss being in the office every day, I'm incredibly grateful for the opportunity to work remotely and share this chapter of life with my husband.



# JENNIFER C. MANN

CFP®, CDFA®  
Relationship Manager

Happy Spring to all! I hope this finds everyone well and enjoying a beautiful spring, after what seemed like an especially chilly winter season. I still think about that January snow and all the joy and smiles it brought to so many Carteret County children, including my daughter, Mallory! What a surprise when we woke up that Wednesday morning thinking we would see the usual “dusting,” but instead, we were blessed with 5 whole inches at the Mann home (confirmed by Mallory with her trusty ruler)! I couldn’t help but reflect on what a gift it was, not only the beautiful and abundant snow in all its glory but also the beautiful memories that were made those few days—the endless snowball fights, the carefully curated snowmen, the yummy snow cream creations, and of course, the laughter and fun with family and friends. It was truly something else! But time marches on, and here we are in April, and boy do I love springtime! Feeling the warmer temperatures and seeing everything in bloom is truly another gift, especially in our beautiful corner of the world.

I am so happy to say that I now have 6+ months under my belt here at Atlantic Wealth. Time flies when you’re having fun! It has been an honor to meet and get to know so many of you. I have been blessed to join Greg and JA during many of your in-office and virtual review meetings, meet some of our treasured veterans at our November Veterans Day breakfast, see your smiling faces when you came to pick up your Thanksgiving pies, chat with many of you by phone on your birthdays, enjoy tea and treats with some precious ladies at our Valentine’s luncheon—and the list goes on!

I am so grateful for the warm welcome I’ve received these last few months. It’s been a wonderful whirlwind, and I’ve loved every minute. I am proud to be a part of the Atlantic Wealth team and look forward to serving you and your families well, for many years to come. It’s been a wonderful 6 months or so for the Mann family as well. We had a beautiful and blessed Christmas season, filled with all the traditions we love, and the quality family time we cherish so much! We enjoyed watching “Captain Shack” walk the plank in downtown Beaufort (at their 7pm celebration, of course) to ring in 2025—always a fun family tradition! We’ve bundled up and had indoor fun on the cold days and have enjoyed beach walks, seashell hunts, and park visits on the milder winter days.

Gramercy has given Mallory another extraordinary year, and in just over a month, she will close the chapter on grade 4 and begin another wonderful and carefree summer of swimming, playdates with friends, and fun camps. Needless to say, she’s a bit excited! Chris and I will celebrate 12 years of marriage on April 13th, and we’re so grateful for another year together. And of course, the Mann pups remain happy (and mischievous), as always. They look forward to longer walks with the extra daylight and warmer weather (as do I). I remain grateful for God’s generous provision in 2024 and look forward to all that 2025 has in store! I wish you and your families a wonderful and blessed 2025 and look forward to seeing you soon!



# MACKENZIE SHERRARD

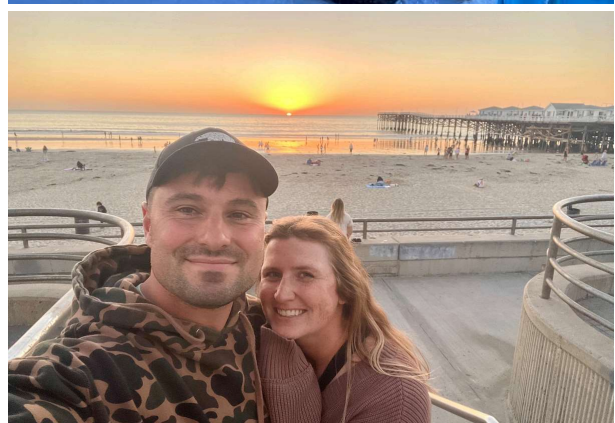
Senior Client Service Associate  
Operations & Marketing Manager

Hello, everyone! I hope you and your families are healthy and enjoying the first few weeks of spring. As usual, we've been pretty busy since our last magazine issue! We are still living out here in San Diego, CA. Michael will be wrapping up his training in the next few months, then we will be off to our next duty station. We're not sure where we'll be headed, but we should have more information soon. In the meantime, we've been enjoying our time out here on the west coast. One of the highlights of the past few months was our road trip over New Year's. We embarked on a long drive up to northern California and stopped in Sequoia National Park, Yosemite National Park, and ultimately Lake Tahoe for a few days of snow skiing with some good friends. The parks were breathtaking—the giant sequoia trees and stunning views of Half Dome, El Capitan, and Yosemite Valley. And it was my first time snow skiing! While there were some tears of frustration shed the first day, I ended up getting the hang of it and ultimately graduated from the green to the blue runs.

Another highlight has been our visitors! Both of our families have made the long trip over from Kentucky to come see us and spend some much needed quality time together. We've also been able to host friends that we haven't been able to see in a while and enjoyed catching up on each other's lives. That is one of the things I love about this military life—having friends all over the country and always being able to pick up right where we left off. We have loved being able to show our family and friends around all of our favorite spots and enjoy the beautiful coastal views and delicious cafes and restaurants together. Although we have secured our favorite local spots, we are always trying new things because there are so many fun activities and amazing restaurants to try in and around San Diego.

When we're not working, traveling, or enjoying our visitors, we're taking advantage of the beautiful running trails in Pacific Beach and expansive bike paths around Mission Bay. I love grabbing a coffee on Coronado Island and catching the sunset over Sunset Cliffs, and Michael has enjoyed scuba diving for lobsters in La Jolla and paragliding over Torrey Pines. It has been such a blessing to enjoy this experience together, and I am so grateful for what a fun adventure it has been. While we are very much looking forward to the next adventure, we will be cherishing these warm spring and summer months and the rest of our time here in San Diego.

I'm so grateful for the opportunity to work in a remote capacity while we are here temporarily. Not being in the office has definitely been an adjustment, and I miss seeing my wonderful coworkers every day and seeing many of you for your review meetings and client events! Thankfully modern technology has allowed for a seamless virtual experience, and I remind myself this is just a temporary physical absence. We feel so blessed and grateful for the Lord's guidance and provision in all things, and I find peace in the promise of Proverbs 3:5-6, "Trust in the Lord with all your heart, and lean not on your own understanding. In all your ways acknowledge him, and he will make straight your paths." I hope you and your families have a wonderful spring and summer, and I look forward to talking with you soon!



# NOEL RUPPRECHT

Client Service Associate  
Director of First Impressions

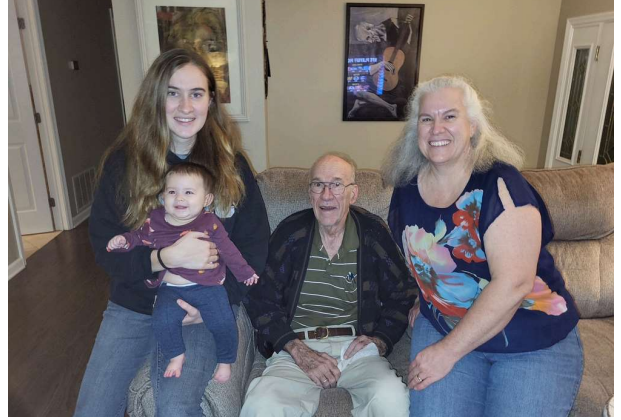
Welcome to a new year filled with promise and blessings we have yet to experience! The last six months have been fairly quiet for us. We work, enjoy helping with youth at church, and keep in touch with our families. In November, our daughter Rebekah and son-in-law Andy—and our granddaughter Zoe—came to spend a week with us. We enjoyed taking them to the beach, the aquarium at Pine Knoll Shores, and Fort Macon. It was fun to see Zoe's reactions. She loved the jelly fish at the aquarium but wasn't sure about being in the water at the beach. She kept picking up her feet. I enjoyed getting to bake with both of my girls again, and we loved playing board games and cards with all of us. We are a competitive family, and games tend to lead to teasing and lots of laughter!

From there, we all drove to Knoxville to spend Thanksgiving with my parents. It was the first time they got to meet their great-granddaughter. We celebrated by taking four generation pictures. This year, our daughter Brittany's birthday was on Thanksgiving Day, and we got to celebrate with cousins, aunts, and uncles. We spent some time playing laser tag with all the young ones, as well as watching some UT football. It was fun to have so many loved ones together.

Christmas was very quiet this year. It was just us, and after Christmas, Brittany took off to visit friends. Paul and I reminisced about how quickly time has gone since we were last alone at the holidays. Twenty five years ago, we became parents, and now we are entering the next phase of life. It is both bittersweet and comforting: bittersweet as we remember the joy and wonders of watching our children grow, but comforting because while we miss those times, we know they have become responsible adults and are seeking God's will for their lives. As Ecclesiastes 3 says, "There is a season to everything under heaven."

January brought snow! This is the first time we have experienced snow at the beach. The combination of snow and sand in my shoes at the same time was certainly unique, but the beauty was incredible. The quiet and hush of fresh snow gave way to the incessant rhythm of the waves and wind of the beach. It was amazing. However, all the years of living in northern climates brought a few insights into snow in "the south." First, I was so excited to see an actual snowplow down here—and my family all commented on how shiny it looked from the picture I took of it. Second, as I watched the plowing and shoveling take place, I am afraid I was rather critical about where people were piling the snow. It took me a day or two to realize it didn't matter where the snow was piled as no one was anticipating additional snow before this snow melted. I continue to learn new cultural differences each place we live. To all of our northern friends, you understand my observations.

I hope you all enjoyed the Christmas and New Year holidays. We often get stressed with lists of things to do at the end of the year, but I hope you were able to focus on the new year and enjoy the refreshing beginnings that come with starting over. I hope you enjoy these warmer spring and summer months, and I look forward to seeing you at your next review meeting or client event.





"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 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.*

"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 in March 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.*

"We chose Atlantic Wealth Management after speaking to several financial advisors in the Morehead City area, and to date, we are certain that 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 in February 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.*

"Starting our financial journey over a year ago with Atlantic Wealth has made a tremendous impact on our family. We have decreased our debt substantially and have increased cash flow to enable us to do other things for our family. Both JA and Tara approach our family goals with us and are great at strategy, and even though 'life happens,' we adjust. We highly recommend this firm! Thank you for the impact, communication, and dedication you give to your clients!"


Erika S.


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"My husband and I have been with Atlantic Wealth for many years, and now that I am a widow, I am particularly dependent on Greg and his expanding company to protect and grow my financial investments. I feel completely secure in this aspect as he has proven his competence and professionalism in every manner. I regard him not only as a first-rate financial advisor, but a friend and confidant! Greg and his crew are the best!"

Maxine D.

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