

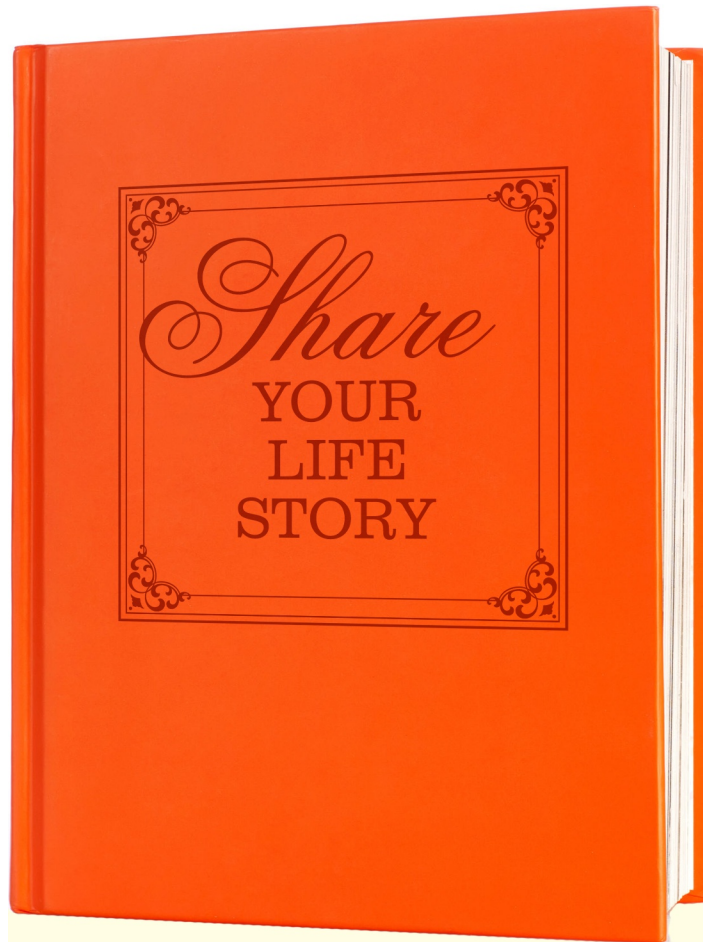


# Cultivating a Future



selection immediately impacts the locale, resulting in different appropriate choices for the next season. The science can be complicated, but there is something intuitive about the concepts of good stewardship and planning for resiliency.

In thinking about Justin's work in farming, it occurred to us that there are similarities in the work we do as fiduciaries for our clients. Our approach to investment management and financial planning is always with a long-term point of view. Building wealth that is sustainable takes time. Incorporating resiliency into our clients' financial plans is good risk management. And though we operate from a set of enduring principles, we continue to learn new things every day. Our thumbs may not be green, per se, but we share a common ethos of being good stewards of our clients' hard-earned assets and helping them to build stable and resilient financial lives over time.



That's what made us think of **Storyworth**, an online tool that prompts you to write your life story through an email each week. The result is a beautiful hardcover book that can be passed on to your children and grandchildren.

For as long as he can remember, Bray's mother has told him she wants to write her

life story. So, a couple of years ago, he and his sister purchased her subscription to Storyworth. She hasn't written one word. However, Chad purchased Storyworth for his father, a civil engineer who never claimed to want to write his life story but has now written hundreds of pages — and is still going. Go figure.

We all have a story to tell, but few get the chance to pass those stories down on paper. This recently got us thinking: What other tools can a person use when planning their estate, beyond the financial lens?

# bottom line

## Donation Update



### Center for Craft

We deeply believe in supporting the arts community in Asheville, which is why we chose to support the Center for Craft in 2023. Founded in 1996, the Center for Craft's mission is to resource, catalyze, and amplify how and why craft matters. It advances access to and understanding of craft through national grantmaking in support of makers, teaching artists, and researchers, as well as through its free, public galleries, which educate audiences about the materials, processes, and skills that define craft. To learn more about this local craft institution, visit [centerforcraft.org](http://centerforcraft.org).



# Under the Lights!



Our firm is the show sponsor for Bright Star at Asheville Community Theatre, running **April 21 to May 14**. With music and story by Steve Martin and Edie Brickell, the show is set in our very own Blue Ridge Mountains and tells the story of Alice at two different points in her life: as a young girl in the mountains and 22 years later as the well-to-do editor of a successful Asheville magazine. A serendipitous encounter inspires Alice to face her past, and a stunning realization changes her life forever. Bright Star is based on the Grammy Award-winning bluegrass album, *Love Has Come for You*, with a particular focus on the song “Iron Mountain Baby.” And be sure to listen for the familiarly named tune, “Asheville.”

You're invited to join Bray, who serves as ACT Board Treasurer, for the opening night reception on Friday, April 21 at 6:30 p.m., with complimentary drinks and appetizers and some words from the show's director. To purchase tickets for opening night or any of the performances, call the ACT Box Office at 828-254-1320. See you at the theatre!

## Tax Tip

Purchases of energy-efficient home systems — including water heaters, central air conditioners and boilers — qualify for tax credits, so you may want to consider energy-saving home improvements, like adding insulation, sealing air leaks and switching to energy-efficient exterior doors, windows, and skylights.

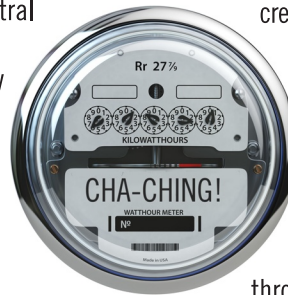
A tax credit can cover 30% of the cost of certain appliances that meet energy certification requirements, up to \$600 per

item. It can also cover other home efficiency upgrades up to a maximum of \$1,200 for insulation, \$500 for doors and \$600 for windows and skylights. Note that the annual limit is \$1,200, which can include a \$150 credit for a home energy assessment.

Your savings will also depend on your tax bill. The credits can lower the amount you owe in federal taxes, but they won't get you a refund if you don't owe anything.

This is available now through the end of 2032 (or through the end of 2027 for hot water boilers).

Reach out to Bray or Chad if you'd like to learn more.



JOEL ADAMS  
AND ASSOCIATES

REGISTERED INVESTMENT ADVISOR

# Where in the World is Joel?

About five minutes into his retirement, Joel decided to ski for 11 days in Crested Butte, Colorado. On the 11th day, he took a spill and broke his arm, but that didn't stop him and Marla from getting on an airplane for a second adventure — this time to Cuba, where there are no Teslas but “a fair number of electric scooters and motorcycles,” at least in downtown Trinidad, according to Joel.



**Bray Creech, MBA, CPA, CFP®**  
**Chad Storck, MAcc, CPA**  
**Khrista Wood, CLTC®**

**JOEL ADAMS  
AND ASSOCIATES**

REGISTERED INVESTMENT ADVISOR

545 Merrimon Avenue | Asheville, NC 28804  
828-251-9700 | 828-251-9920 Fax | [JoelAdamsAsheville.com](http://JoelAdamsAsheville.com)

The information contained above is for illustrative purposes only. This information is general in nature and should not be considered tax advice. Investors should consult with a qualified tax consultant as to their particular situation. Joel Adams and Associates, Inc. (“Adams and Associates”) is a registered investment advisor. Advisory services are only offered to clients or prospective clients where Adams and Associates and its representatives are properly licensed or exempt from licensure. For additional information, please visit our website at <https://www.joeladamsasheville.com/>