

Memories

By Chris Kittrell

I turned 50 last month. As I've approached this milestone, I've found myself reminiscing more than usual. Just about anything can trigger a memory from my past. These moments are surprisingly clear. It's as if I'm traveling back in time.

One of my recent moments of reminiscing came while attending the Tennessee – Kentucky football game. As I sat in Neyland Stadium, with my wife and friends, enjoying a perfect East Tennessee fall afternoon, it was as if I was 12 years old again watching the game with my Mom, Dad, and brothers. Instead of brushing off the memory, I embraced it. I recalled that our seats were two rows from the top and the sense of dizziness that overtook me as we marched towards the VOLS sign standing guard in the South end zone. I remember the smell of hot buttered popcorn in the air and the all-encompassing sound of the Pride of the Southland band as they played "Rocky Top" throughout the stadium. It amazed me how I could so intensely remember small moments, like high-fiving my brothers after a UT touchdown or the look of pride on my Dad's face as he ushered his three young boys into the stadium.



Another memory was triggered recently as I was splitting wood. Lots of middle age men in East Tennessee have fond memories of Tennessee football games (minus the last decade or so), but splitting wood? As strange as it seems, I enjoy splitting and stacking wood. I hated it as a kid because I had to do it. Now I do it because it slows me down and serves as a time to think. As I got lost in the steady rhythm of splitting wood recently, another memory from my childhood came rushing back. The scene that I was dropped into this time was different than the football game memory, but in many ways the same. It was fall again, and I was with my Dad and brothers in the rolling hills of Morgan County, surrounded by large oak trees that were slowly beginning to show their autumn colors. I could hear the whine of the chainsaw running as we worked purposefully towards turning the timber into usable firewood. I could smell the freshly cut wood, feel the cool temperature on my skin even as the work warmed me, and I can vividly recall the feeling of shared purpose and comfort that came from being with my Dad and my brothers. I was 14 again for just a moment, and it felt good.

I don't remember if the UT game I attended with my family years ago was a big game. I don't even remember who won. I don't remember how many loads of firewood we hauled out of the woods that day or if my brothers and I got in trouble for being "mischievous" like we did so many other times. Maybe I'm being overly sentimental, or perhaps strangely, I'm

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Winter is Coming

RK Welcomes Robbie Wood as Client Service Specialist



Rather & Kittrell is pleased to announce the hiring of Robbie Wood as a Client Service Specialist.

Robbie joined Rather & Kittrell in November 2020. She has worked in the financial industry for 7 years with experience in account opening, account maintenance, and research. She is excited to be working with such a wonderful group of people.

Robbie is from West TN. She moved to Knoxville after a visit to the area and loves Knoxville. She enjoys jogging on the greenways, reading and spending time with family and their pets.

Robbie's Team Leader and RK Partner, Tim Eichhorn said, "We are so happy to have Robbie as a team member. She brings a long track record of understanding our clients' needs and a determination to get it right for our clients. Sometimes the right pieces fall into place and Robbie fits that description."

The weather has cooled in East Tennessee, the leaves are falling, and football is well under way. Every year, a fair amount of those beautifully colored leaves eventually find their way into my gutters and I have work to do.

There are certain things I always do this time of year to prepare my home and garden for the upcoming winter. I aerate and overseed the lawn, plant any trees I want rooted, and winterize the outdoor faucets, just to name a few.

These habits naturally kick in when I start to feel that first hint of cold weather. I always feel better when everything is done, knowing I have prepared myself and my home for winter, and can begin to get ready for the new year.

The same can be said for year end financial planning matters. There are certain actions that can be taken before the end of each year, mainly for tax mitigation purposes, that could end up saving thousands or even more in the long run.

As investment advisors, we closely examine client portfolios and identify any specific holdings that could be sold to harvest losses to help offset some or all of the year's taxable gains. We suggest making any extra 401k or IRA contributions before year end to defer taxes now and into the future. And if appropriate, we determine if a Roth conversion could make sense for clients to shield asset growth from future taxation. These are just a few of the ways we help our clients with year end planning.

For clients that are charitably inclined, we work to ensure that donations each year are made in the most prudent fashion possible while avoiding any unnecessary taxes. This process sometimes requires coordinating with a client's CPA and/or attorney. Most clients are happy to have assistance with these tasks as they get ready to enjoy their holiday season.

If any of these year end planning items sound too complex to tackle yourself, you're not alone. That's where getting help from the right advisor comes in. At Rather & Kittrell, we help clients make decisions each year regarding specific actions they can take to enhance their financial situation now and in the future.

The benefits of working with a fiduciary advisor, with your best interests at heart, can be rewarding and comforting. There is peace of mind knowing that all the right pieces are in place to accomplish the things that are most important to you and your family. It will be the same feeling I get as I finish my final home and garden tasks for the year and can head into 2021 confident that my work is completed and I have done all I can for my family's well being.

Chase Kerby, CFP® is an Associate Advisor with Rather & Kittrell. Chase is available at ckerby@rkcapital.com.



5 Questions with Shelbi Ruffino, CFP®



Shelbi and her husband, Dominic

Shelbi is a CERTIFIED FINANCIAL PLANNER™ and graduated magna cum laude from the University of Tennessee where she earned a bachelor's degree in finance with a concentration in economics. While at UT she was a proud member of the Pride of the Southland Marching Band as a majorette.

What led you to the financial planning industry? My parents have been great stewards of their finances and have worked with various advisors over the years. After hearing them discuss meeting with their financial planner and a brief explanation of what he did for our family, I was interested in this industry as a career path. My father organized a job shadow day with his advisor at the time. I enjoyed every moment I spent in his office: everything from watching the tickers move

to how he coached clients through financial decisions. I have pursued this career since I sat in that office at 13 years old. I love the ability to help folks make tough decisions and understand the confusing landscape of personal finance.

What has been a typical weekend for you and Dominic during Covid? I certainly married better than my husband did! Dominic used the “quarantine month” of April to test drive new recipes. He started making homemade pasta, which has been fabulous for dinner but a little tough on the waist line. Most of our weekends, Covid or not, are spent trying new recipes and funky ingredients. A house favorite this year has been locally grown chestnut mushrooms. We've had lots of opportunities to kayak and hike, which has been a wonderful escape.

You're active in Junior League of Knoxville. What led you to serve that organization? I was drawn to Junior League because it is an organization of strong women. It is so inspiring to go to meetings and see successful women who are doing it all. The reason I continue to work with Junior League is the philanthropy focus on other women, specifically domestic violence survivors. I had the opportunity to teach a financial literacy class at the Salvation Army's Joy D. Baker Center. I truly felt that I was able to help these women who had survived so much begin to feel in control of their own destiny.

You are a proud majorette alumni of Pride of the Southland Marching Band. What is it like on the field, forming the T, and play “Down The Field” in front of 102,455 fans?

Twirling for UT was a dream for over a decade before I ever stepped out on Shields-Watkins Field in orange sequins. Not only was I a part of one of the greatest game day experiences in college football, I was living out a life dream. So describing performing for over 100,000 people as exhilarating barely begins to define my years on the field. Opening the T is always an inexpressible experience, the ground literally shakes. As organized as the band is, opening the T is insanely chaotic. There's photographers running onto the field, the opposing team enters the field sometimes those players run through the Pride, the opposing team's band plays their school's fight song, the crowd goes berserk, and I was still performing by catching a spinning metal rod. Not to mention any weather interference like wind or rain. But in that moment, when the T opens and the Volunteers run through for Football Time in Tennessee, you can feel the heartbeat of Big Orange Country.

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Crepe Day: We really love thin pancakes!

Rather & Kittrell followed up on 2019's successful “Office Pretzel Day” with another European delight.



Our tour of Knoxville food-trucks continued with a visit to the Farragut Professional Park from Gigi's Crepes.

With a menu of both savory and sweet crepes available, no one was disappointed!

What a fun way to say thank you to our wonderful employees and enjoy a beautiful fall day!

Do you have a recommendation on who we need to call next? Send ideas to us at info@rkcapital.com!

Contact Gigi's Crepes at gigiscrepesknox@gmail.com or call them at 865-978-8209



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chasing my childhood with these memories. I don't know. But I do know that memories are important and that I cherish mine.

One thing that struck me from all of this reminiscing was that the memories didn't involve things, they revolved around people that I love and the time I spent with them. The bonds I have with my family and friends were strengthened by their biggest investment in me, their time. Now that I'm entering the "second half" of my life, my challenge is to boldly invest in those I love with the same intentionality as many have done with me.

What memories are you making? How are you investing your time? How will life change for you once we head out of this pandemic and you have the ability to invest in those who are most important to you? These are the things worth planning for and even more importantly, living for.

Chris Kittrell is a Founding Partner of Rather & Kittrell. Chris is available at ckittrell@rkcapital.com



Chris, his Pap, and brother Jason enjoying time together on the family farm.



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We act as our client's family CFO to make certain their financial resources are aligned to address any key financial concerns and to assist them in financial education for future generations.

We desire to assist client's by preserving their wealth, mitigating income taxes, guiding wealth transfer planning, protecting assets from being unjustly taken, making an impact with charitable giving, and ensuring collaboration among their trusted advisors.



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