

## The Path to Thanksgiving

By Jeff Hall, CFP®, CIMA®

I spent most of my early childhood playing in the fields, barns and woods surrounding our home in Middle Tennessee. Growing up on family land was one of the greatest blessings I experienced as a child. The close proximity of family made get-togethers easy, and often spontaneous. My grandparents lived next to us down a winding path through the woods. The path from my house to their backdoor was shorter than the length of a football field, but for a young boy it was filled with adventure and excitement. Countless holidays began with a much anticipated journey on that path, autumn leaves crunching underneath my feet. That path led to wonderful gatherings filled with memories that will last a lifetime.

Every Thanksgiving morning, until I left for college, there was no question how the day would unfold. Breakfast at home, then a walk along the path to my grandparents house in anticipation of the meal my grandmother had been planning for weeks and preparing for days. I enjoyed getting there early and spending time with my grandfather piddling outside with whatever fancied him. I also anticipated my cousins showing up, because as an only child you cherish times when others show up to play. Eventually I'd see mom and dad leaving our house and heading down the path which meant lunch was right around the corner. Someone would bless the food, and then everyone would eat. And eat. And eat! While the kids went downstairs or outside to run off their energy, some of the adults would fall half-asleep on the couches and chairs with the Cowboys or the Lions locked in another epic Thanksgiving football showdown.

These days, plenty has changed. I no longer walk through the woods down that path to my grandparent's house. We live in a cul-de-sac and with 4 kids, our families drive to our house to celebrate Thanksgiving. The family, as a whole, shares in the meal preparation and clean-up duties.

These days, nothing has changed at all. The kids still play outside with their cousins and my dad, my father-in-law and I have been known to fall half-asleep with the television on football. Time passes, but the path to Thanksgiving still remains much the same in the Hall household. And we still eat a lot!

Thanksgiving naturally causes us to reflect on the things we are grateful for in our lives. Unfortunately, sometimes our nature makes it hard to foster a spirit of gratitude because we have an innate bent towards comparing ourselves with others which makes it quite difficult to have a gracious, thankful heart. As radio show host and author Dave Ramsey says, "Content people may not *have* the



Winter 2019

Volume 27

[www.rkcapital.com](http://www.rkcapital.com)

Continued pg. 4



# Thoughts on Thanksgiving with RK

## Lissie Miller Helps tnAchieve !

**MENTOR**  
Apply at [tnAchieves.org](http://tnAchieves.org) by December 6, 2019

**MENTOR PROGRAM CYCLE**

Attend Team Meeting with Assigned Students (September 2020)

Apply to Mentor Students from the High School of your Choice (December 6, 2019)

Attend One-Hour Mentor Training (December 2019-February 2020)

Receive List of TN Promise Students (February 2020)

Communicate with Assigned Students Every Two Weeks (April-September 2020)

Attend Team Meeting with Assigned Students (Meeting with mentees and assigned high school) (March-April 2020)

**IT ONLY TAKES 12 HOURS A YEAR TO CHANGE A LIFE.**

**CONTACT US**  
Mentors@tnAchieves.org  
615-604-1306

**FOLLOW US**  
@tnAchieves

In partnership with:  
**TENNESSEE Promise**

Lissie Miller has spent the last two years serving as a TN Promise mentor in the tnAchieves program.

tnAchieves mentors spend about one hour per month reminding students of important deadlines, serving as a trusted college resource and, most importantly, encouraging students to reach their full potential.

Since the launch of TN Promise, more than 5,000 additional low income students than were previously projected have entered college, and Tennessee's economically disadvantaged students are 17 percent more likely to go to college.

Lissie said, "It's a great feeling when you know you've helped a student complete the TN Promise program requirements and stay on track to receive their scholarship."

tnAchieves continues to look for mentors for the 64,000 students from the class of 2020 who will be applying for the scholarship this year. Go to [www.tnachieves.org/mentors/](http://www.tnachieves.org/mentors/) and apply to learn more about serving.

## My favorite Thanksgiving tradition is...

- The post-meal football nap. –Jay Slagle
- I set the woods on fire around the house last Thanksgiving. The new tradition is to not set the woods on fire. –Greg McMurry
- Breaking the wishbone, with my sister Chelsea, for good luck. I'm not sure how it started, but we've done it every year since we were kids. –Chase Kerby
- Black Friday shopping with my mom and sister (and aunt and sister-in-law when in town); not so much shopping as just quality girl time starting at 6 AM and ending with Chic-Fil-A breakfast and hot chocolate/coffee -Amanda Howerton
- The three of us brothers committed almost 30 years ago to having Thanksgiving together rotating homes each year. Now our children declare that part of their marriage vows include the clause of Thanksgiving with The Eichhorn's being mandatory. -Tim Eichhorn



A young Lytle Rather with his father, Alec Rather at a past Thanksgiving celebration.

## My go-to Thanksgiving dish is....

- Candy Roaster with biscuits (It's like a mix between pumpkin and squash. Cut it up and cook it down like mashed potatoes, mix in butter and sugar, and pour it over biscuits. Texture is like thick apple sauce) because it is unique and we only get to eat it once or twice per year in the fall. –Skee Orr
- Greg McMurry's mother sends cranberry goulash every RK Thanksgiving! It's the best I've ever had! -Karen Pence
- Honeybaked Ham. Because turkey is boring and ham paired with a Sister Shubert role is perfection –Jay Slagle
- Red velvet cake for dessert because I have a wicked sweet tooth! -Jeff Hall
- Wow! Where do I start? Everything my Mom cooks. If I had to pick it would be chicken & dumplings because they're so good and they remind me of my Granny and past Thanksgiving's spent with her and my Pap. –Chris Kittrell
- My favorite dish is sweet potato casserole because it's a perfect balance of sweet and savory –Kit Frederick

## My perfect Thanksgiving would be...

- When we all sit down with our plates, we each say what we are most thankful for before we say a prayer, reminding us that the day is truly about being thankful for all we have as a family. -Lisa McDonald
- Sleep in, get up watch football help make food, eat, play ping-pong, nap, watch more football! -Nathan Smith
- All my family together in one place for the day. -Jordan Christopher
- Time travel back to a Thanksgiving day when my parents, grandparents and great-grandparents were still living -Rus Hunt

# 5 Questions with Chase Kerby, CFP®



Chase joined RK in March 2018 to fulfill his passion for helping families and individuals achieve their long-term financial goals.

Chase is a CERTIFIED FINANCIAL PLANNER™ professional and graduate of the University of Tennessee, where he earned a bachelors degree in Finance/International Business. He studied internationally at the University of the Sunshine Coast in Queensland, Australia.

## What led you to the financial planning industry?

I was drawn to the financial planning industry because we all have money questions. Regardless of our stage of life, income level, or age, it is something we always wonder: “Am

I doing as well as I could be doing with my money?”

My passion has always been to help others and I have always felt that I was a good steward of money, so it was a natural fit. I love to help people improve their lives and live intentionally. When I get to see the positive difference we make in our clients’ lives, when we see them set and accomplish goals they never thought within reach, it just doesn’t feel like work to me.

## What are some of your favorite Thanksgiving memories with your family?

Thanksgiving has always been a favorite holiday in my family. Maybe it’s a Southern thing, but nothing brings people together quite like a great meal. Growing up, our family was always the “host” of the big Thanksgiving dinners. It has always been the classic Thanksgiving meal featuring turkey, dressing, etc. with sometimes 30+ people crowded in the house because everyone is welcome. It has always been a great reason to catch up with family and friends that you might only see a couple of times in a year.

It was through these Thanksgiving meals that I learned the value of hosting. This is something my wife, Alex, and I hope to always carry on. We love hosting people whether it’s at our home or an outside event. Special occasion or not, it is something that we value and hope to share for many years to come.

## You are active in lots of outdoors activities. What’s your favorite way to spend a beautiful fall day?

I do have to claim fall as my favorite time of year. When the weather is good, there are so many great activities that are just better this season. I’ll spend a lot of days at the farm around the horses and several afternoons going to Tennessee football games but I think it is hard to beat spending time in the Smoky Mountains when the leaves are changing. My personal favorite trail this time of year is the hike to Charlie’s Bunion. The views and the foliage change are pretty remarkable. I feel very blessed to be able to call East Tennessee home.

## Speaking of family, you are a newlywed. What was the best marriage advice you and Alex were given?

I think the best advice we were given is to now think of ourselves as one team. Every decision is no longer just about what is best for me but what is best for our “team” or marriage. Both of us have always been active in team sports for most of our lives and work within teams professionally so this guidance really hit home for us. There will be challenges, but we are excited for the future because we know we are in it together.

## Are there any family holiday traditions that you look forward to starting?

There is one unusual holiday tradition that will cause most people to laugh. My wife runs a family horse farm and all of the employees are always given Christmas Day off. This means Alex and I will be cleaning out horse stalls while the rest of the country is opening up presents. Don’t feel sorry for us though. It’s not so bad and it is a good reminder that the original Christmas Day took place in a manger surrounded by similar sights and smells.

## Nathan Smith Serves as Farragut Pack 16 Cubmaster



It all began with a tug on his shirt from his son Elliot during the first meeting, asking him to be one of the leaders for his Cub Scout den.

Three years later, Nathan has led his den and was honored to accept the position of Cubmaster from Pack 16 in Farragut.

As Cubmaster, Nathan is charged with maintaining solid relationships with parents and guardians of scouts guiding and supporting den leaders, and seeing that the pack program, leaders and Cub Scouts positively reflect the interest and objectives of the scouting program.

Cub Scout Leaders take training for the position that they are in and continue training beyond position specific training, like Basic Adult Leader Outdoor Orientation (BALOO) or Wood Badge. They attend local training events where other leaders share best methods.

We are proud of all our RK staff who serve in the Greater Knoxville community.

## The Path to Thanksgiving (continued from pg. 1)

best of everything, but they *make* the best of everything.” When we make the most of everything, gratitude becomes the natural byproduct.

A grateful spirit begins at the humble place of knowing that life is much bigger than we can imagine and that many of the blessings we enjoy are due to others. As John Donne famously wrote in his Mediation 17, “No man is an island entire of itself...” He wrote those words in 1623 while he was seriously ill.

The older we get, the more humbling it is to see the different paths that we have set upon and how they mold us into who we are today. Personally, those paths have taught me to be grateful for the things that matter the most: my faith, my wife and children, our country and those that have sacrificed to protect it and a career that fills my cup due to the people I work with everyday.

I’m grateful for the memories made and the memories to come. I’m grateful for the path I’ve walked, the twists and turns that it has brought me, and the unexpected good and bad I have encountered along the way. This journey is life.



Jeff Hall, CFP®, CIMA® is a Partner and Senior Advisor with Rather & Kittrell.

He is available at [jjhall@rkcapital.com](mailto:jjhall@rkcapital.com)



**DISCLOSURE:** The information contained herein is based on sources considered to be reliable but is not represented to be complete, and its accuracy is not guaranteed. The opinions expressed reflect the judgment of the author at this date and are subject to change without notice and are not a complete analysis of every material fact representing any company, industry, or security. Neither the information nor any opinion herein constitutes a solicitation for the purchase or sale of any security. Performance information is historical and should not be considered predictive of future results. All securities investments fluctuate and involve risks. Indexes are not managed and cannot be invested into directly.



Rather & Kittrell is a privately held wealth management firm in Knoxville, Tennessee that helps individuals, families and businesses make smart decisions with their money so they can achieve all that is important to them.

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.