

TIME WELL \$PENT



11-25-25

The Nasdaq Composite fell on Tuesday following a winning day on Wall Street thanks to gains in artificial intelligence-linked names and renewed hopes of a Federal Reserve interest rate cut. The tech-heavy benchmark lost 0.5%, while the S&P 500 rose 0.1%. The Dow Jones Industrial Average outperformed, rising 316 points, or 0.7%.



DID YOU KNOW?

The first Turkey Trot dates back to the 1890s.

Buffalo, New York, was the first city to host a Turkey Trot on Thanksgiving morning in 1896. Only six runners participated in the race that year, running on stretches of dirt road for roughly five miles.

Freedom Isn't Retiring ...It's Choosing

Somewhere along the way, we began mistaking wealth for a finish line, a single number that, once crossed, delivers peace. But the truth is quieter and more inward. Real wealth isn't something you reach; it's something you realize. It begins in the mind, with the calm assurance that you can shape your life according to your own values. To spend your time, attention, and effort where they matter most is what it truly means to be rich.

When you think of freedom in that light, retirement stops being the goal. It becomes one of many choices available to a person who has built life around intention instead of reaction. Freedom isn't about stopping nearly as much as it's about deciding. It's being able to say yes when something calls to you, and no when it doesn't. It's about moving toward meaning, not away from obligation.

Yet that kind of freedom rarely happens by accident. Most people spend decades chasing security without ever defining what it means to be secure. The conversation around money tends to orbit returns, risk, and timing, but the heart of it is simpler: what kind of life do you want, and what will it take to sustain it? Until those questions are answered honestly, even great wealth can feel unstable and out of reach.

That's why clarity matters more than accumulation. The peace people hope to find in wealth doesn't come from abundance but from alignment. When your values and your finances point in the same direction, the noise quiets. Choices become cleaner. Guilt starts to fade. The goal shifts from having enough to living enough.

Money, then, becomes a language to express priorities rather than prove success. It can build time, opportunity, and connection, but only if it's guided with intent. Used well, it creates space for the things that give life meaning like relationships, creativity, generosity, and rest. Used blindly, it can erode the very things we hoped it would protect.

Good financial planning starts with that kind of reflection. Numbers definitely matter, but they serve a larger purpose, which is the life behind them. My work on an investment portfolio is about bringing direction to your decisions and meaning to your money, so what you're building in this life supports who you are. Because true freedom isn't about reaching an end. It's about having the clarity to choose your own path.



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THE AFI IMPACT

BE SURE TO FOLLOW US ON ALL OF OUR SOCIAL CHANNELS TO STAY CONNECTED WITH CURRENT EVENTS



TEACHING TOMORROW'S LEADERS: FINANCIAL LITERACY AT WEST RIDGE

Brian Brummett visited West Ridge High School to speak with the Student Ambassador group about the importance of financial literacy and long-term strategy. The students were fully engaged, leaning into the conversation and asking thoughtful questions as Brian broke down real-world financial concepts in a relatable way. His passion for education and clarity in teaching made a strong impression, giving these young leaders tools they can carry into their futures. We're proud to see Brian representing AFI and inspiring the next generation.



AMBASSADORS IN ACTION: SERVING OUR COMMUNITY TOGETHER

The Kingsport Chamber Ambassadors recently spent two full days volunteering with Second Harvest Food Bank of Northeast Tennessee. Our team rolled up their sleeves to prepare meals, clean kitchens and coolers, sort donated items, and restock pantry shelves for families in need. Josh Shores from AFI helped spearhead the effort, bringing energy and leadership to the group throughout the project. It was a meaningful reminder of how much impact a few dedicated hands can make in our community.



PAWZ, STARS, AND BIG HEARTS

Brian and Josh from AFI enjoyed another fantastic year supporting **Pawz Under The Stars**, a fundraising event organized by our dear friend Debbie Waggoner. The evening was full of fun, community spirit, and a shared mission to help local pets in need. Thanks to the generosity of attendees and volunteers, the event raised a substantial amount to support shelters and rescue efforts throughout our region. AFI is always proud to stand behind causes that make life brighter for both people and pets.



ROTARY IN MOTION: KAYLEE SHARES THE IMPACT

Kaylee Feathers joined our Chamber Ambassador lunch this month to share exciting updates from the Rotary Club and the meaningful work happening within the organization. She highlighted several ways to get involved, from service projects to community initiatives that make a tangible difference in Kingsport. Her passion for Rotary's mission shined through as she explained how the group supports local needs and builds stronger connections across our community. We're proud to have her representing AFI both in and outside the office.



CELEBRATING IMPACT WITH UNITED WAY OF GREATER KINGSFORT

Josh Shores attended the United Way of Greater Kingsport's annual celebration lunch, joining fellow community leaders in recognizing an incredible year of service and support. The event had a fantastic turnout and highlighted the many achievements made possible through local generosity and collaboration. The biggest moment of the afternoon came when United Way announced an impressive \$2.4 million raised this year to strengthen programs and resources across our region.

DUMB DECISIONS WITH SMART INTENTIONS | ARE YOU A VICTIM?

We've all been there—thinking we're making a clever financial move, only to realize later it was fueled more by emotion than logic. In this episode, we dive into why smart people chase trends, panic sell, or fall for the "hot tip" of the moment. From FOMO to regret, we unpack the psychology behind impulsive investing and how to stay grounded when the market gets noisy. Tune in for real talk, relatable stories, and a few laughs about how good intentions can still lead to some pretty dumb decisions.



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