

# TIME WELL \$PENT

## GIVING WITH IMPACT

SMART STRATEGIES FOR CHARITABLE DONATIONS  
HIGHLIGHTS FROM OUR RECENT LUNCH & LEARN



WATCH NOW >>>



10-28-25

The S&P 500 rose 0.23% to close at 6,890.89. It had surpassed the 6,900 level for the first time on an intraday basis earlier in the day. The Nasdaq Composite advanced 0.80% to finish at 23,827.49, while the Dow Jones Industrial Average gained 161.78 points, or 0.34%, to settle at 47,706.37. In addition to their closing highs, the tech-heavy Nasdaq and 30-stock Dow scored new all-time intraday highs alongside the broad market S&P 500.



### DID YOU KNOW?

In 1950, The Diners Club created a card to bill their non-cash carrying customers, becoming the first independent credit card company!



At our recent Lunch & Learn, we had the pleasure of hosting Danelle Glasscock, Executive Director of the United Way of Greater Kingsport. Danelle shared how the United Way's network of local programs supports families, students, and seniors across our community. She reminded us how every gift, large or small, can make a tangible difference right here at home. This year, their goal is to raise \$2.5 million for 2025 to strengthen those programs and continue meeting local needs.

After Danelle's presentation, we followed with a session on how to give wisely, turning generosity into sound financial strategy. For many clients, charitable giving not only helps support causes they care about, it can also reduce taxes, simplify estate planning, and build a lasting family legacy.

### Here are a few of the strategies we discussed:

#### Donating Appreciated Assets

Instead of writing a check, consider giving investments that have grown in value. When you donate appreciated stock or real estate directly to a qualified charity, you can avoid capital gains tax and deduct the full fair market value. The charity receives more, and you pay less in taxes.

#### Giving Directly from an IRA

If you are age 70½ or older, you can make a Qualified Charitable Distribution (QCD) straight from your IRA to a charity. That amount counts toward your required minimum distribution but does not count as taxable income. It is one of the simplest and most tax-efficient ways to give in retirement.

#### Creating Income and Legacy Gifts

For larger gifts, some people use charitable trusts to turn appreciated assets into lifetime income while supporting a cause later. Others choose to give the income to charity first and pass what remains to family at the end. Both options can offer meaningful tax advantages and ensure that wealth is used intentionally.

#### Using Donor-Advised Funds

A donor-advised fund acts like a charitable investment account. You can give once, receive an immediate deduction, invest the balance for growth, and recommend grants over time. Many families use these funds to make giving a shared tradition across generations.

Charitable planning does not have to be complicated, but it should be intentional. With the right approach, you can support the causes that matter most while making the most of the dollars you give.

If you would like to explore how these strategies could fit into your own plan, our team at AFI would be glad to help.

BY: PETER RABER  
PRESIDENT | AFI ADVISORS

# THE AFI IMPACT

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## WHY WE LIKE INDIVIDUAL BONDS - OFFICE HOURS RECAP VIDEO

This session is all about the power of owning your bonds directly. We'll look at why individual bonds often make more sense than bond funds, how they fit into a steady income plan, and where we still see a place for funds when the fit is right. It's an easy, practical look at how we think about fixed income today. We'll also discuss how market conditions, interest rate cycles, and credit quality play into bond selection — and how customization can give you more control over risk and return. Whether you're focused on income, preservation, or legacy planning, this session will help you see fixed income through a clearer, more strategic lens.



## AFI SWINGS INTO SECOND AT THE NORTHEAST STATE FOUNDATION GOLF TOURNAMENT

The AFI Advisors team proudly participated in the Northeast State Foundation Golf Tournament, supporting scholarships and programs that make a lasting impact on students and our community. It was a beautiful day on the course, filled with great camaraderie, friendly competition, and a shared commitment to giving back. We're thrilled to share that our team finished second place in the Champions Flight — a testament to our teamwork both on and off the green. AFI is always proud to support local events that invest in education and opportunity across our region.



## FINDING THE RHYTHM: LEADERSHIP LESSONS FROM THE TRAIL

Josh Shores recently had the honor of leading two sessions at the Called to Trek Leadership Conference. A breakout session titled *Burnout: The Silent Leadership Killer* and an interactive activity session, *Find the Pocket: Lessons in Groove & Unity*. Through storytelling, rhythm, and reflection, Josh invited leaders to explore what it means to find balance, purpose, and renewal in their work and personal lives. The sessions blended Appalachian grit with creative energy, offering participants practical insights and a hands-on experience they won't forget. It was an inspiring weekend filled with connection, conversation, and a reminder that great leadership begins with finding your own steady rhythm.



## ROTARY, CANDY, AND A LITTLE HALLOWEEN SPIRIT!

Kaylee Feathers joined the Rotary Club at Kennedy Elementary's Spooky Fest for a fun-filled evening of community spirit and creativity! The team set up a festive trunk-or-treat station, passing out candy and smiles to excited kids and families. It was a great opportunity to connect with the community, support a local school, and spread a little Halloween cheer.

**PAWZ UNDER THE STARZ**  
IN MEMORY OF BUDDY WAGGONER

**Amelia the Wind  
Foundation Fundraiser**

ALL PROCEEDS TO PETWORKS and FRANK  
Friday, November 14, 2025 7:00pm - 10:00pm  
The Social • 240 East Main Street • Downtown Kingsport

Dancing to The Extraordinaires • Cash Bar • Heavy hors d'oeuvres  
Limited Reservations \$125 per person or \$1000 for Table of 10  
Reservations required by 11:425 - Debbie Waggoner 423-676-2419  
or email: nathov1@gmail.com  
Please make checks payable to Amelia the Wind

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Bring Dry Cat or Dog Food or Kitty Litter • Dressy Casual Attire

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