

### *Finding Passion in Life*

*By Founding Partner Chris Caldwell,  
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP*

#### A Journey to Discover Your True Calling

Finding passion in life is a journey that requires reflection, curiosity, and a willingness to embrace change. It's the driving force that fuels our ambitions, shapes our goals, and provides a sense of purpose and fulfillment. Discovering what truly excites and motivates us can transform our lives in profound ways.

At Highland Trust Partners we celebrated our 10<sup>th</sup> anniversary as a firm on April 16<sup>th</sup> this year, and one of our core values is passion. Everyone in our practice is passionate about helping families through their financial journeys, and it's something we talk about often in our meetings. I feel strongly, as I often remind my children, that they should pursue a career and find an employer they can feel truly passionate about. It took about eighteen years of my career to finally fulfill that, so never think that you cannot find yours.

**"To uncover your passion, it is essential to step out of your comfort zone and explore new experiences."**

Passion is a powerful emotion that propels us to engage with activities, ideas, or pursuits that resonate deeply within us. It's often characterized by enthusiasm, dedication, and an unwavering commitment to something we find meaningful. When we're passionate about something, we are more  
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### *Helping Prepare for Their Future*

By Amy Parrish,  
AWMA®, Senior Financial Advisor

#### Financial Adulting for Recent College Graduates

My daughter, Lindsey, is graduating from college in May with a degree in Early Childhood Education. Thankfully, she has a job lined up to teach Kindergarten and starts in July. Recently, she had to go to the school for a background check and to complete paperwork. She had a few questions for me and ended the text exchange with “This adult stuff is confusing.” She’s not wrong. It can be a lot to learn and still overwhelming when you change jobs, buy a house, have a child, need to borrow money, start a business, or file your taxes each year.

Here are some tips I have given her to help ease her into the world of “adulting” in her financial life.

##### **Create a budget.**

I believe anyone can create the financial life they want if they are intentional with their spending and saving. You must know what your net income (after tax and any other deductions) is on a monthly basis. Then you must track how you spend your money. Delay gratification for longer-term goals as needed. I’m afraid my daughter’s Starbucks and Dunkin’ habits will keep her from future financial freedom if she is not aware of how it is impacting her.



##### **Be careful with credit cards.**

It can be wise and safer to pay with credit cards than debit cards, but you need to have the discipline to pay off the credit card each month. Do not open a credit card from every store for the discount. You get a one-time discount but are far more likely to overspend on that purchase and other purchases because of the credit card.

##### **Start saving for retirement.**

I am constantly sharing data with Lindsey on the benefits of saving early. It is also good to make the contribution needed to get the maximum employer match. With each pay increase, increase your contribution to savings. Salary deferral works because you do not have to make a choice about spending or saving. The money bypasses your decision making and is automatically invested. If you do not have a retirement plan through your employer, you can set up automatic deposits to your investment accounts..

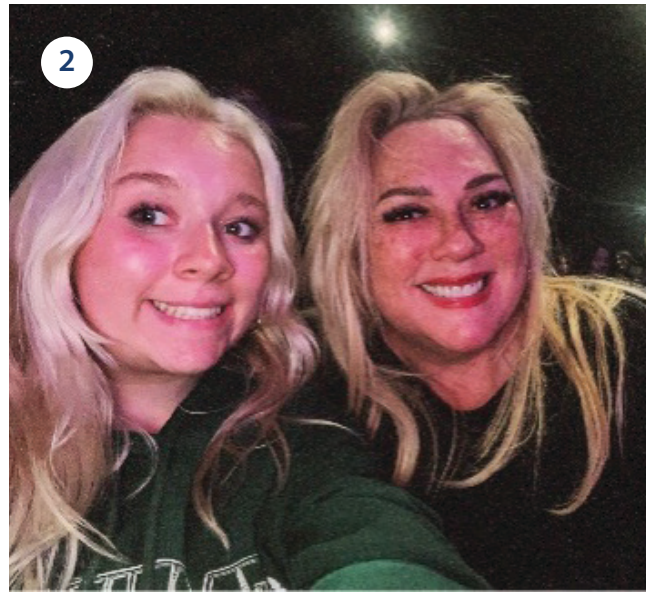
##### **Ask for help.**

You may have a family member who can provide valuable information on “adulting” financially. Your family may have a financial advisor that is available to advise you. There are also plenty of budgeting and savings calculator tools available online. [Cashcourse.org](https://www.cashcourse.org) offers a free online personal finance course for college students and recent college graduates.

Being comfortable with your personal finances does not happen overnight; and it is a journey with twists and turns. Take time when you are young to eliminate some of the confusion around “adulting” financially, and you will be prepared for grander financial transitions in the future.



## Where in the World is HTP?



1. Chris and his wife, Heather, visited Schweitzer Ski Resort in Sandpoint, Idaho.

2. Aimee and her daughter, Hadley, visited Chicago.

3. Chris and his daughter, Natalie, at an Athens Rock Lobsters game.

4. Chris visited the Augusta National Golf Club for the Masters Tournament.

5. Mark and his family visited Boston for a wedding and went to a Boston Red Sox game while there.

6. Chris participated in the St. Patty's Day parade in Atlanta.

## Operations

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## Educational Events

### Post Tax Return Ideas

May 20<sup>th</sup>, 4:00-4:30 | Zoom led by Chris Caldwell

### Tax Strategies for Single Women

June 4<sup>th</sup>, 5:00-5:30 | Zoom led by Chris Caldwell

### Protecting your Information & Cybersecurity Threats

June 17<sup>th</sup> 4:00-4:30 | Zoom led by Chris Caldwell

### Checklist Before Setting Retirement Date

July 22<sup>nd</sup>, 4:00-4:30 | Zoom led by Chris Caldwell

### When Should I File for Social Security?

August 19<sup>th</sup>, 4:00-4:30 | Zoom led by Chris Caldwell

Watch for social media posts or email invitations.

**Please join us in celebrating our graduates, Class of 2025!  
We wish you success in your future endeavors!!**



*Lindsey Parrish, daughter of Amy (Bob) Parrish, will graduate from Georgia College and State University with a degree in Early Childhood Education. She will begin her Master's in Education at GCSU and has accepted a kindergarten teaching position in Bulloch County, GA*



*Megan Jackson, daughter of Tomekia (Anthony) Jackson will graduate from Cedar Shoals High School with honors. She will be attending University of North Georgia in the Fall.*



*Brooks Parrish, son of Amy (Bob) Parrish will graduate from Oconee County High School. He plans to attend college in the Fall.*



*Hadley Spurlock, daughter of Aimee Marcoux, will graduate from Athens Academy and will be attending DePaul University in Chicago in the Fall.*



## *Rediscover Old Passions*

By Will Divers,  
CTFA®, Financial Advisor

### Hobbies Come in All Shapes and Sizes

As a 6-year-old boy, I found my first hobby: the timeless tradition of collecting baseball cards. I would spend hours and hours opening, sorting, and reading through those beautiful 3x2 cards. I would spend my time sorting them by the team they played for and by whether they were new or old cards. Naturally, living in Georgia, the first team that was always in the front was the Braves.

Little did I know that this would lead me to a lifelong hobby of Braves baseball. Every spring I look forward to Spring Training. I read up on all the players, prospects, and coaches in anticipation of the new season, much like I used to read the back of the baseball cards as a kid. Then the season

starts and for 162 games (and hopefully playoffs), I track the stats of all the players. Reflecting on why I do this, it is all about the nostalgia. There is something special about the memories as a child sorting baseball cards. I can still sometimes smell the cards while watching Braves games. It will be a lifelong hobby that will always remind me of my younger years.

Think about your life. Think about a hobby that used to bring you happiness and joy and that you have fond memories of. Try to find ways to rekindle that same feeling you used to have. You might be surprised by how much you enjoy the old hobby and the amount of happiness you derive from it.

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### A Journey to Discover Your True Calling (*continued from page 1*)

likely to experience joy, satisfaction, and a sense of accomplishment.

The first step in finding passion in life is to identify your interests. Reflect on activities and experiences that have brought you joy and excitement in the past. Consider hobbies, subjects, or causes that you feel drawn to. Make a list of these interests and explore them—see which ones still ignite a spark.

To uncover your passion, it is essential to step out of your comfort zone and explore new experiences. Try different activities, attend workshops, and engage in conversations with people from diverse backgrounds. Exposure to new ideas and perspectives can reveal interests you may not have considered.

Consider your strengths and talents when searching for your passion. Reflect on skills or abilities that come naturally to you and bring you satisfaction. Aligning your passion with your strengths can lead to greater success and fulfillment in your endeavors.

Ultimately, finding passion in life leads to living a more fulfilling, purposeful, and joyful existence. It empowers you to take charge of your destiny and pursue what truly matters to you. As you embark on this journey, remember that passion is not a destination but a continuous process of discovery, growth, and transformation. Embrace the journey, and let your passion guide you to a life well-lived.

# Market Index Returns\*

## Fixed Income

## Current Yield 4/25/2024

90-Day T-Bill	5.41%
5-Year T-Note	4.72%
10-Year T-Note	4.71%
30-Year T-Bond	4.82%

Source: Bloomberg

## Index

## 2024

## 2023

(1/1/2024–4/24/2024)

(One Year)

Dow Jones Ind.	2.64%	13.70%
S&P 500	6.33%	24.23%
NASDAQ	4.67%	43.42%
MSCI EAFE Growth ETF	2.89%	17.24%

Source: YCharts

\*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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