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November 7, 2024

**A passionate life... “The master in the art of living makes little distinction between his work and his play, his labor and his leisure, his mind and his body, his information and his recreation, his love and his religion. He hardly knows which is which. He simply pursues his vision of excellence at whatever he is doing leaving others to wonder if he is working or playing because to him he is always doing both.”**

**~James A Michener**

I was introduced to that quote over a decade ago at a conference in Orlando, FL. I found those words so profound that day, it's what my father and Mr. Hensley built into our culture almost 60 years ago. That is, to build a business to endure multi-generational leadership, you must develop deep meaningful relationships with the people you serve and the people you serve with.

The financial service business by nature is transactional, but to build an independent, multi-generational business you must cultivate transformational relationships with your clients. They become part of a community, a family. So, the Michener quote inspired me and the firm to sharpen our focus on our relationships with clients, friends, and family.

Nancy was also at this conference with me and that was not the norm, but we had some training that was required for us to do, so we set off for Orlando. I remember it like it was yesterday and we didn't just go to the conference. We made it a 3-day adventure that included driving to Nashville, flying to Orlando, attending a 1 ½ day conference, going to Universal Studios to take in the new Harry Potter Village, meeting with a money manager in Nashville, and driving home. It was a blast! That trip is a microcosm of the last 28 years of service how she has given this firm her dedication, determination, endurance, curiosity, and always a playful sense of adventure. This shines through her in every aspect of her life; family, friends, clients, and even strangers. Her life story is a testimony to “Love others as you love yourself.” Over the past year, I have had the privilege of learning more of that story in a deeper, more meaningful way. The result of the love she shares with her family has changed the path of so many lives.

Nancy has stated many times over the past year that she is still trying to find her purpose, her meaning in life. I have responded each time by saying “it’s obvious, you are living it each day, loving and serving others.” That is the ultimate act of selflessness, and she does that in every aspect of her life (Passionate Life).

The B&H family has been blessed to know and receive her extraordinary service, that transcends to hospitality. But, today we end an era, yes, Nancy is leaving our firm to get closer to her grandchildren and to try something new professionally, to grow and prosper. So, October 31<sup>st</sup> was Nancy’s last day.

Nancy wanted to let you know...

“Thank you for allowing me to be a part of your financial journey for the past 28 years! I enjoyed all our conversations and, as my grandson used to say, ‘I miss you already!’”

I’m sure I can speak for the entire B&H family - Thank you, Nancy for a job well done and we can’t wait to see what you do next! But, as difficult as it is to go through change, change is inevitable. Therefore, this is another new beginning, a renewal like each new day!

God created night and day so we could wake each day new. God’s wisdom transcends through all facets of human endeavors, including B&H Wealth Strategies...so, endure we have, and endure we will, because this firm does not belong to me nor did it belong to my dad, nor will it belong to Jake when I have gone home. No, this firm belongs to the Lord; we are just stewards commissioned to use our God given minds to acquire knowledge in financial matters. He gave us two ears to listen to our clients and one mouth to ask questions in order to develop transformational relationships.

But, “The show must go on!” and B&H Wealth Strategies will most certainly go on as it has for nearly 60 years. Nancy, like my father, Bob Bingham and co-founder, Norman Hensley, and a list of supporting characters have helped build this firm and create a culture of being different from other financial/investment firms. This was done by delivering an experience of “going the extra mile” and by executing 4 simple things:

- 1) Show up on time
- 2) Do what you say you are going to do
- 3) Finish what you start
- 4) Say please and thank you

These are some of Papa’s Principles and they are true for both business and individuals. So while the cast of characters change, the firm is built on a foundation that is rooted in these principles. They endure the test of time unlike humans who have expiration dates. These principles and values are passed on from one generation to the next, from one founder and one team member to the next.

Individuals may come and go, but the principles and values first come from God, who is the same today as he was yesterday, and will be tomorrow. We now call this our 4 Seasons Experience and began using that about a decade ago. We had been delivering “unreasonable hospitality” as a firm from the beginning in 1966, but we sharpened, refined, and identified the 4 Seasons Experience about the time we joined Silver Oak in 2015. But, it was new and had always been the culture, from the parking lot entrance of our home through the kitchen, greeted with a smile, a cup of coffee or cold beverage, into our living room waiting area, to our meeting room with a fireplace, crystal ball, chocolate kisses and Kleenex (real planning deals with life, sickness, and death). Our Center St. building is not an office, it is a home literally and is home to all B&H past, present and future. It has also been home to B&H team since 1987. So, it has been created by individuals who were given much by God and understand and honor the command that much is required.

Most of you have heard me say many times how much comfort, consistency and confidence it provides for the B&H family that when people become clients or team members they stick. In 2019, when Cathy Rhinehart retired, she had been with us for 21 years and at that time Nancy had been here over 23 years, and Sherry Bingham for over 18 years. When Cathy left the last day of May, Jake stepped into Cathy’s marketing role, albeit part-time, he was in school at UT Chattanooga. But, of course, “The show must go on!” The characters change, but the culture does not. The perfect is still strived for, the aim is at the highest. We always fall short of perfect, but it is always a worthy endeavor and while perfect is not attainable by humans, excellence is. The 4 Season Experience is that aim!

So, with our team entering this season of maturity, ok, you know getting older, the B&H team began discussing our future, both individually and as a business. A strategy was agreed on and we began a search for a person who could learn the front of the house needs – answer phones, learn to prep for your review meetings, and begin to learn the processing/compliance role that Nancy has headed for most of this century. So, after a few interesting trials with potential candidates, Traci Hamilton joined our family 75 days ago.

Traci hit the ground running, picking up on things quickly, asking for additional assignments, and asking questions when she wasn’t sure about a task. It did not take me long to notice how well she was doing, along with a sit down to hear her story. It is such a great redemptive story. She, like myself and probably most of you reading this are Remnants and are now On The Way. Many of you have met Traci already if you have been into the office over the last 2 ½ months and experienced her caring, kind, compassionate personality and seen how capable and competent she is. I explained to her that I am demanding of 110% effort at all times and we call this The 4 Seasons Experience. It is a different level of service, where superior service becomes hospitality. We are in the business of delivering retirement dreams with favorable outcomes. I explained that she was accepting a mission to serve you, our clients rather than a job. She did not hesitate to accept the position.

I also told her during our conversation(s) that everyone, including myself, receive constant gentle pressure to consistently get a little better all the time. Little did she know that a few weeks later, with a twist of fate, Nancy would receive an offer she could not refuse, nor would I attempt to persuade otherwise. So, the gentle learning curve became less gentle and hectic for a day or 2, but we very soon realized the process, procedures, the culture that started almost 60 years ago had endured everything that had come its way. So, if you have been in recently, it has been business as usual, all the while Traci has been learning from Nancy, the best teacher a person could have, to fill her role as capably as herself. Nancy was very helpful, patient and gracious with her time and experience. It truly could not have been better. So, I ask all of you to give Traci Hamilton a warm welcome to the B&H family and please be patient and understanding while Traci learns the nuances of the position handling the client process, a role she has had for one day as I'm writing this.

“The best is yet to come.” This is something I have been saying and writing into communications recently and I believe it with all my heart. Why, you might ask? Because we are just stewards of this business, each of us from the founders to myself, to Jake, and all the team members that have faithfully served our clients over the last 60 years. We were created by God and he is the same today, yesterday, and tomorrow. As a result we are built to last. It is true that time stands still for no one, but a business built on a foundation of values and principles can endure through time, so our business should be just fine as we are setting the stage for our next 50 years.

This year we set out to put in place some procedures that if something happened to me (I am not planning on going anywhere, but...), Jake would not be left alone to run the firm. So, Billy Hopkins, President of Silver Oak Securities and my dear friend began discussing the future of B&H. We looked around as many corners as we could think of and thought of a few more. I will be glad to discuss these with each of you, but if I met my fate today, Jake and the B&H family would have an experienced and competent team of advisors working on your behalf as Jake quickly is settling into a highly skilled Wealth Advisor. Jake has grown so much this year, but to watch him “level up” when Nancy resigned has been impressive. We are doing some exciting things at the firm that are designed to improve your "Experience." Stay tuned for updates and announcements.

So I will close with this; Nancy will be missed, but Traci Hamilton is such a great addition to our team. She has drive, ambition, intellect and determination, but most importantly she has eagerly accepted the mission of delivering The 4 Season Experience. The following is a quote from Thomas Carlyle and is often called The Great Law of Culture, “Let each become all that he was created capable of being.”

Keep the Faith, God Bless America

Jeff