



## What's in a Name?

Two hundred years ago, my great-grandfather owned a grist-mill in Bedford, VA; Joppa Mill. As an agrarian community, the farmers (including great-grandfather) required a miller to transform their crop into grain, separating the wheat from the chaff and transforming the harvest of their labors into usable food for their families and livestock. Many years later, my father recalled seeing bags of Joppa Mill flour for sale in his father's grocery store in Roanoke, VA.

As I began a new chapter in my professional life as an independent financial advisor, Joppa Mill Advisors seemed an apropos name for my business. As a financial advisor, my role is to work with my clients to help them plan their financial future in such a way as to provide the highest probability of achieving their financial goals and the life-style they desire, both now and in the future – a concept Wealthcare Advisory Partners has termed, “the Comfort Zone”. Here at Joppa Mill Advisors, we work alongside our clients to identify the goals they hold dear and strategize on the best financial and investment plan to facilitate those goals becoming a reality.

We often struggle with the unknowns the future may hold and the realities that confront us today. Bumper crops were followed by years of drought or disease resulting in poor harvests. Friends and neighbors gathered to help with barn-raising. Then as now, balancing current demands with the necessity of saving for future needs is a constant tight-rope. Imagine the benefit of working with an empathetic advisor who takes the time to get to know you and provides a graphic representation of where you are on that glide path now along with objective guidance on the best action steps to lead to the life you want! Did you ever think that you might be foregoing certain pleasures today unnecessarily because you are well positioned for the future?

Let's have a conversation today about helping you optimize your harvest!

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