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CONCEPTS

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## Love What You Do and You Will Never Work a Day in Your Life

*A few weeks ago, as we were updating our website, our consultant asked us to put down on paper our story. You saw mine as I got sentimental about my career anniversary. This letter is from my partner, Scott, who also happens to be my son.*

*I know most letters don't have a forward, but this one does, and again, I'm getting sentimental. Forgive me! I guess that's a mom's prerogative, right? Scott will tell you that he has grown up in our family business. He has. From the earliest age he has helped at Financial Concepts. And I couldn't be prouder.*

*I consider myself very blessed to have a partner who knows what is important to our clients, and how we do things. Enough from partner/mom; I'll let Scott tell you his story:*

Dear Mr. & Mrs. Client Name:

I have grown up in both family businesses.

I understood my dad's business even from the time I was in preschool. I loved to spend time with my dad at work at The Lumber Yard. It made sense. I'd see the delivery trucks come in. I'd see the forklifts unload them. And then later I'd see my friends at The Lumber Yard load up a truck and my dad and I would go to a job site.

My mom's business was vague. I remember asking her questions. So for my 4<sup>th</sup> birthday she bought me a share of stock in Disney. We'd been to Disney World and I loved it! One night I asked her, what part of Disney do I own? She explained that as a shareholder I owned a little bit of everything Disney did, the parks, the characters, the movies, everything. I thought, WOW!

For my 7<sup>th</sup> birthday, I told her I wanted stock in a trucking company. I have always loved 18-wheelers and construction equipment. (For my 30<sup>th</sup> birthday, I asked for a tractor. I'm still waiting on that one!) She told me I'd have to pick which trucking company. Not long after that we took a long family road trip. I decided the best way to pick my stock was to count trucks.

At the end of the trip, I told my mom which company had the most trucks on the road, and that I knew that they must be the most profitable. She bought me shares.....and I still own that company. (And in a struggling industry, it turned out to be the best of the ones I considered. I guess she taught me well.)

I grew up at Financial Concepts. Literally. My mom would take me to the office. I'd empty trash cans. I'd clean up her office. It seemed like she did a lot of paperwork. And she talked and listened to a lot of people. And I heard her say lots of things like, "*Time is more important than Timing.*"

She would say, "*If you don't have a plan, you plan to fail.*" Or one of my favorites...."*if you don't know where you are going, any road will get you there.....you just may not be happy where you end up.*"

Some of my earliest work memories were being 7 or 8 and having the responsibility of putting stamps on newsletters to mail. At first that was a fun job....as I got older, I'd ask, why don't we get a postage meter? It's so much easier. And Rhonda would say, we are sending people important information about their most important financial plans. We want them to read this. If it has a stamp on it, they will realize it's important, and they WILL read it.

I started to read the letters and I realized it was important information....things people needed to know. Not where the market was. Not where the economy was. But a lot of information reminding people how important it was for people to have a plan. To remember their plan. To only act based on their plan.....not headlines.

When I'd hear those headlines, I'd ask my mom was she worried? She'd say I don't worry about markets and the economy. History has shown the market will go up, and the market will go down. All on its normal course of going up gradually over time. What I worry about is people. What's going on in their lives? Are they now helping children? Is paying for college causing them to stress over their money? Are they worried about their parents' health? Are they letting headlines derail their contributions to their retirement plan at work? These are the things to worry about.

And when I first started with my first official job as computer operator I realized the most important data we kept up with was information like how old children were, when a client wanted to retire, and what they wanted to do in retirement. Not where the Dow was today, or for

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that matter 10 years ago, or where we think it will be in 20 years. What's important and always has been, is where are you going, and when do you want to get there?

That's how I focus my days. Learning about people so I can help develop a plan that will help them get where they want to be, right on time. I monitor those plans so if there is a detour or a change in their life we can adjust. I talk to people every day making sure they stay focused on their plan.

I'm lucky to do work I love in a family environment with a great team. I learned from my mom/my partner that helping people is rewarding. Having a career built on helping people is a blessing.

We are here to help you with your most important financial planning decisions.

Sincerely,

A handwritten signature in black ink, appearing to read 'Scott T. Ferguson', with a long horizontal flourish extending to the right.

Scott T. Ferguson

P.S. As Rhonda/Mom mentioned, we've recently updated our website. Check it out, [www.fincon.net](http://www.fincon.net).

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