

## Mistry's Musings – A Fifteen Year Journey



This year marks my 15<sup>th</sup> year at Portfolio Advisors. As a 20-year-old college student at the Craig School of Business at Fresno State in 2006, I was offered an entry level position with the firm. I had no idea where this journey that began in 2006 would lead me, but I was filled with optimism and enthusiasm as I began to learn the ropes in a privately owned financial services company. Little did I know at the time that my journey would lead to me one day becoming President/CEO and owner at Portfolio Advisors. My journey was not an easy one, but I was blessed with two great mentors early on, the original owners of the firm, Gary and Mike Leffler. With their support and encouragement, I was determined to learn the business from the ground floor up. Boy, am I glad I did!

At first, I helped with administrative tasks, and later with the operational side of the business. A thorough understanding of both the administrative and operational sides of the business later proved to be invaluable. During this first year of employment, I graduated from the Craig School of Business at Fresno State, and was then offered a full-time position. As my ultimate goal was to become a financial advisor, my focus began to narrow as I zeroed in on passing the Series 65 exam and later beginning the arduous course work that would allow me to sit for the CERTIFIED FINANCIAL PLANNER™ designation exam. Studying and passing the necessary exams was not easy, especially while expanding my full-time job responsibilities and sitting in on client meetings. I was beginning to hit my stride. I was gaining confidence, getting a grasp of the business, developing a working knowledge of our investment philosophy, and understanding how markets work.

Then, while in the middle of my CFP® studies, the worst market collapse since the Great Depression, the 2008-2009 market crash, occurred. Wow, did I learn a lot from sitting in on client meetings during this time period! It would be an understatement to say that client conversations at that time were interesting, as I observed my advisor mentors calming nervous investors during this difficult time. I often tell people that beginning my advisory career during this time was one of the best, but toughest, experiences that I have been through. I have since learned that this was not to be the last of such market calamities that can often shake investor confidence and test an advisor's mettle. Importantly, I learned that it is at times such as these that our clients need us the most. It is lessons such as these that I still apply to my work today.

After achieving the CFP® designation in 2012, my expertise and responsibilities grew exponentially. I began meeting with clients on my own, building upon existing relationships and developing new ones. I dedicated time away from the office to growing my industry knowledge and experience by attending financial planning conferences and building a professional network. My hard work had significantly paid off as I was offered a partnership and an ownership stake in 2014. I also married my college sweetheart in 2016 and became a mom in 2019! How time flies!

Early in my career, I learned that I performed best when I focused on those things that I had control over: maintaining discipline in my educational pursuits, focusing on my goals, dedicating my time and effort to my craft, and above all, taking care of clients to the best of my ability. As an investor, I have found the same to be true. I have learned that a disciplined approach of setting goals and expectations, along with a measured amount of investment risk best positions one to capture market returns as they occur over time. This simple philosophy of controlling things which are within my ability to manage continues to serve me well.

My vision for the company remains a simple one. Putting our clients' needs ahead of our own is a principle that will guide every decision made. I am blessed with a wonderful staff, and I will continue to provide them with the tools and educational opportunities to best serve our clients. Lastly, I have been humbled and thankful for the many congratulatory messages from clients, friends, and family regarding my soon-to-be role as President/CEO owner of Portfolio Advisors. I want to acknowledge that my journey to this point has not been all on my own. It has included all of you (clients, colleagues, family and friends) who have supported my ambitions and have seen me through the hard work and challenges that come along with a journey such as this. To all of you, I express my deepest gratitude.

Regards,

Tina Mistry, CFP®

Financial Advisor & 'Soon-to-be CEO'