

# Land O' Lakes Office News

Newsletter

Fourth quarter 2024



**Stephen Miller**  
CFP®, CKA®, FIC  
**Wealth Advisor**  
813-694-5829  
[stephen.miller@thrivent.com](mailto:stephen.miller@thrivent.com)



**Kelly Grills**  
**Financial Advisor**  
813-536-5058  
[kelly.grills@thrivent.com](mailto:kelly.grills@thrivent.com)

2651 Narnia Way, Ste. 102  
Land O' Lakes, FL 34638



## The power of Thrivent in your hands

Thrivent's Mobile App is an easy, personalized and secure way to manage your money with purpose. [Download the app today](#) to stay connected to your accounts, monitor your investments, direct Choice Dollars® and more.

## Get ready for Giving Tuesday



Giving Tuesday began in 2012 and has grown into a global movement focused on philanthropy and altruism. It takes place annually on the Tuesday after Thanksgiving. Instead of encouraging people to spend money on holiday deals, this initiative promotes generosity and helping people in need. This year, Giving Tuesday is on Dec. 3.

Many organizations, including Thrivent, celebrate Giving Tuesday to amplify the impact of philanthropy. Since 2018, Thrivent has participated in Giving Tuesday by rallying clients and community members across the U.S. to support featured nonprofits and often offers donor matching programs as well. We encourage you to check out [thrivent.com](http://thrivent.com) for the most up-to-date information on this year's partnerships.

Giving Tuesday is about more than money. You can contribute your time and talents too. Here are a few ideas:

- Volunteer for an organization whose mission is close to your heart.
- If you're a Thrivent client with membership, apply to lead a Thrivent Action Team. [Learn more.](#)
- Give food, clothing or other items to organizations that accept such contributions.
- Post on social media using the #GivingTuesday hashtag and direct friends and followers to organizations that will amplify their impact.

Since it takes place late in the year, Giving Tuesday provides a nice opportunity to review your annual giving goals. Consider the resources for charitable giving on [Thrivent.com](http://Thrivent.com) (search "generosity and giving") as you plan your next act of kindness.

Email [sally.miller@thrivent.com](mailto:sally.miller@thrivent.com) if you'd like to share how you've joined this movement to make our communities stronger.



## All about Advent

Advent is the season of the year leading up to Christmas. It is observed with various traditions and rituals by Catholics and other liturgical groups such as Lutherans, Anglicans and Methodists. In recent years, Advent celebrations of one type or another have been added to many evangelical services as well.

The word advent means “arrival” or “an appearing or coming into place.” Christians often speak of Christ’s “first advent” and “second advent,” that is, His first and second comings to earth. His first advent would be the incarnation—Christmastime.

The Advent season lasts for four Sundays. It begins on the fourth Sunday before Christmas, or the nearest Sunday to Nov. 30. Advent ends on Christmas Eve, and then begins the official Christmas season, which includes the twelve days of Christmas, leading to Epiphany, and continues through the first Sunday after Epiphany. So, Advent is the season of preparation, and Christmas is the season of celebration.

Should Christians observe Advent? This is a matter of personal conviction.

There is certainly nothing wrong with commemorating Jesus’ birth and anticipating His return—such commemoration and anticipation should be an everyday part of our lives. Are Christians required to observe Advent? No. Does observing Advent make one a better Christian or more acceptable to God? No. Can celebrating Advent be a good reminder of what the season is truly all about? Yes, and therein lies its greatest value.

Read the full article by searching “What is advent?” on [gotquestions.org](http://gotquestions.org).



## Year-end Thrivent Action Team ideas

Do you still have a Thrivent Action Team available for 2024? The holidays are a great time to gather a group of volunteers to help those in need. Once approved, your Thrivent Action Team will receive up to \$250 in seed money to bring your project to life. Here are some ideas we hope will inspire you:

- Purchase food for a Thanksgiving meal. Arrange to deliver it to a family that is weathering a life challenge, such as an illness, death of a loved one or financial hardship.
- Buy Christmas gifts or groceries (or both!) for a family or veteran in need. Your team of volunteers can shop, wrap and deliver the goods.
- Get mulch and flowers, and then gather a group to beautify an outdoor space.
- Work with your kids and their friends to buy and assemble treat bags for local teachers as a token of your appreciation.
- Purchase wrapping supplies and provide holiday gift wrapping services for your neighbors, friends, church, etc. When providing this service, you could collect donations for a local charity.
- Put together and distribute blessing bags with essential items for people in need, such as water, food, toiletries and blankets. You could also add an inspiring note to each bag.

Need additional ideas or assistance? Sally is available and happy to help you make the most of this impactful benefit. You can find additional inspiration by visiting the [Thrivent Action Teams Hub](http://ThriventActionTeamsHub).

## Christmas wrapping supply drive

Our office will be collecting holiday wrapping paper, shirt-sized gift boxes and tape to pass on to local foster families and community members in need.

Donations can be dropped off at our office Dec. 3–5 from 10:30 a.m. to 3 p.m. Text Sally at 813-694-5829 if you need an alternative drop-off time. You can also place an online order and have it delivered to our office by Dec. 5. Thank you in advance for your kindness and generosity.



### Get to know us

Q: What Christmas tradition does your family cherish?



**Wealth Advisor Steve Miller:** I love waking up on Christmas morning to the sound of the kids up early. After spending the morning together, we drive to my parents' home for cherished family time, including a walk to the park, presents, Christmas Crooners' music and our Christmas dinner together. My favorite dish is my mom's sweet potato casserole.

**Financial Advisor Kelly Grills:** Christmas Eve is a big deal for our family. We cook a homemade Italian meal complete with fresh handmade pasta, sauce, Italian bread and biscotti. Our whole family gathers and celebrates Christmas Eve dinner together. Then we gather at church for a candlelight service to celebrate Jesus's birth, the true reason for Christmas.

**Office Professional Sally Miller:** Each Christmas Eve, after attending Christmas services at our church and celebrating with my side of the family, we come home, put on our Christmas pajamas, snuggle together on the couch and listen to Steve read 'Twas the Night Before Christmas. We even traveled with the book and shared this tradition with cousins in the Tennessee mountains when celebrating Steve's parents' 50th wedding anniversary.

## Dad joke corner

If you have spent any time with Steve, you know he loves corny jokes. Here is this quarter's dad joke:

Q: What did the turkey say when he met the president?

A: Pardon me.







## Upcoming events

### Making an impact: Your generosity story

**Nov. 7 | Noon | Virtual**

Everyone has a unique generosity story, including you. Join Thrivent to discover the five primary ways each generation expresses generosity. Learn about the factors that shape and influence generosity and ways to make an impact in your community. Register today at [connect.thrivent.com/stephen-miller/events](https://connect.thrivent.com/stephen-miller/events).

### A Lifetime Gift with Shelly Halverson

**Nov. 7 | 6–8 p.m.**

**Raining Berries–Lutz, 25595 Sierra Center Blvd., Lutz**

What no one wants to discuss could be the best present ever. During this free educational event, you will learn how end-of-life planning can provide a sense of reassurance for you and your loved ones. Presenter Shelly Halverson will provide a practical checklist and encouraging instructions for making your last wishes known. Refreshments will be served. To RSVP, please call 813-536-5058 or visit [Bit.ly/ALifeGift](https://bit.ly/ALifeGift) by Nov. 5.

### Thrivent Market & Economic Update

**Nov. 19 | 12:30 p.m. | Virtual**

Are the current markets making you wonder how to best navigate your financial strategy? Join us for a livestream of Thrivent's Market and Economic Update, presented by Thrivent leaders. Don't miss the opportunity to hear Thrivent's perspective on what the latest trends may mean for you. Register to attend the event or indicate that you'd like to receive a recording at [connect.thrivent.com/stephen-miller/events](https://connect.thrivent.com/stephen-miller/events).

## Your referrals are our biggest compliment

We often get asked if we are accepting new clients, and the answer is yes! If you know someone who could benefit from our guidance, encourage that person to reach out for a complimentary appointment. Thank you for your confidence in us.

### Stephen Miller

[stephen.miller@thrivent.com](mailto:stephen.miller@thrivent.com) | **W** [connect.thrivent.com/stephen-miller](https://connect.thrivent.com/stephen-miller)

**f** [facebook.com/stephen.miller.thrivent](https://facebook.com/stephen.miller.thrivent) | **in** [linkedin.com/in/stephenmillerthrivent](https://linkedin.com/in/stephenmillerthrivent)

### Kelly Grills

[kelly.grills@thrivent.com](mailto:kelly.grills@thrivent.com) | **W** [connect.thrivent.com/kelly-grills](https://connect.thrivent.com/kelly-grills)

**f** [facebook.com/kelly.grills.thrive](https://facebook.com/kelly.grills.thrive) | **in** [linkedin.com/in/kellygrillsthrivent](https://linkedin.com/in/kellygrillsthrivent)

No products will be sold at these events.

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Shelly Halverson is not affiliated with or endorsed by Thrivent. The views expressed in this presentation by Shelly Halverson are her own and not necessarily those of Thrivent or its affiliates.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Membership benefits are reviewed and evaluated regularly. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

You should never purchase or keep insurance or annuity products to be eligible for nonguaranteed membership benefits. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family. Consider the cost, features, and benefits of specific insurance and/or annuity products.

Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent, the marketing name for Thrivent Financial for Lutherans. Registered representative of Thrivent Investment Management Inc. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://thrivent.com/disclosures).