



# Meet A Client

## Terry and Renee Graber

By: Xexilia Barajas

Terry and Renee have been happily married for twenty two years and have two boys, ages ten and fourteen. In this article, the Grabers share their joys of spending time as a family and provide some of their own personal finance tips.

All the members of the Graber family are very active. They enjoy the outdoors and can often be found golfing or fishing. Terry also enjoys coaching kid-friendly baseball, soccer, and basketball. When it comes to teaching their children good money habits, both Terry and Renee have taken the initiative to start early. They recommend teaching children how to set aside a percentage of their own money. Doing so has helped their children to get in the habit of saving.

The Grabers also enjoy being active in their community. Two matters that they are devoted to are: helping children who are stricken by illness and lending a hand to those in third world countries. They make this suggestion about teaching children how to be good stewards of money, "teach them that giving to others in need is part of their responsibility."

After spending over 10 years in the insurance industry, Renee is a full-time homemaker. She grew up in Schaumburg, Illinois with her five siblings and graduated from the University of Iowa. As fate would have it, it was a college friend that introduced Terry and Renee to one another.

Terry grew up in Peoria, Illinois and he describes his childhood as great. At an early age he played sports including baseball, basketball, and football. Being part of a state basketball team was one of his favorite memories. Terry's greatest role model was his 7<sup>th</sup> and 8<sup>th</sup> grade coach because "he taught us if we worked hard enough and believed in yourself, you

could achieve great things."

For Terry, construction was another area that always interested him and he even considered becoming a carpenter. When his plans for an apprenticeship with a Peoria union never transpired, Terry decided to go to college and study construction instead. In college, Terry was a focused student and was often involved with campus activities. He attended Bradley University and enjoyed the small school atmosphere that the college had to offer. After majoring in construction, Terry continued his education and obtained his MBA from DePaul University.

Today, as an executive vice president, Terry is responsible for overseeing operations of a commercial construction company. It is what he calls his greatest career accomplishment.

Among the dreams and goals of Terry and Renee are: (1) raise both boys to adulthood in a happy and healthy state of mind, (2) to be in a position during retirement to enjoy the family, and (3) devote time volunteering.

The Grabers' also have some finance tips for individuals, "if personal finance is not your hobby, get help from someone you can trust. Make sure you understand your family's level of risk for investing." For those who are just starting financial planning, Terry suggests starting with a plan and he emphasizes, "it's okay to dream big, but plan for reality."

As for the greatest impact on his economic success, Terry states, "believe in the American way" and firmly believes, "...that although there are dips in the road, over the long haul, you can succeed with investing in the markets."

*The Graber's were recommended to Vermillion Financial Advisors from a friend and they have been clients since 2006.*

**"It's okay to dream big but plan for reality."**

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