

GUARDIANS OF PROSPERITY

THE CALDWELL TRUST COMPANY CHRONICLE

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NOVEMBER 1, 1993 – NOVEMBER 1, 2023

30th Anniversary Special Edition

Remembering Roland Caldwell *A Life of Vision, Dedication, and Endless Curiosity*



Roland Caldwell, Founder

In the annals of history, there are people whose life stories become emblematic of the values and principles that shape our society. Roland Caldwell, the founder of Caldwell Trust Company, was one such individual, whose journey through life is an inspiring testament to dedication, entrepreneurship, and the ceaseless pursuit of knowledge.

Born on November 10, 1933, in the midst of the 1933 World's Fair in Chicago, Illinois, Roland Caldwell entered a world marked by promise and innovation. His parents, Mildred and Clair Caldwell, would instill in him values that would guide him throughout his life. At the age of 11, Roland's family embarked on a new chapter by moving to the farm on Snyder Road in Bainbridge, Ohio.

Life on the farm was characterized by hard work and community spirit. Roland, along with his siblings Don, Shirley, and Warren, had their share of farm chores, from collecting eggs to tending the garden. They not only cared for their own family's well-being but also helped neighbors with their farming tasks, exemplifying the spirit of unity and cooperation.

In high school, Roland's passion for sports shone brightly. With a small class of just 15 students, he had the opportunity to play on every sports team, from basketball to football, baseball, and track. His close friendship with

Bruce Chittock and Rich and Ralph Kluchar brought forth unforgettable memories of rigorous practice sessions and endless calisthenics under the watchful eye of Coach Cusick. It was during this time that Roland's heart was captured by the lovely Annette Kluchar, sister of his dear friends, Rich and Ralph.

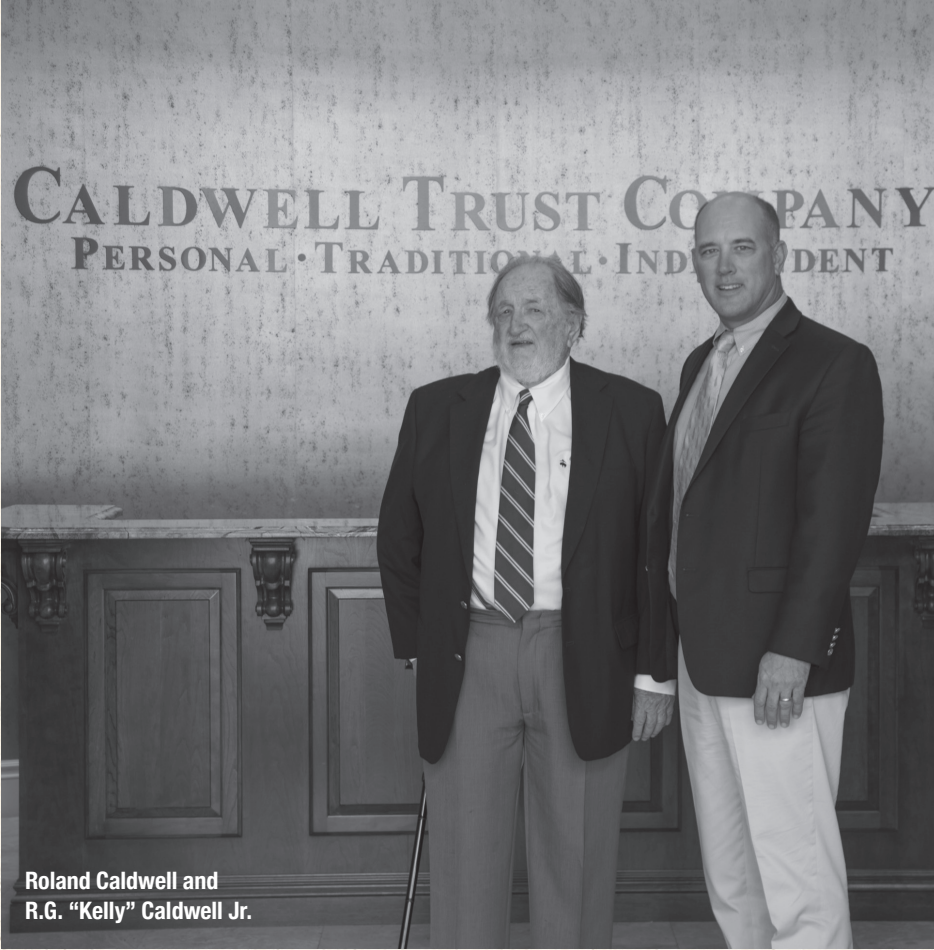
After graduating from Bainbridge High School, Roland was drafted into the military, where he joined the Navy for two years of active duty (1952-53) and the Naval Reserves for eight years. Subsequently, he used the GI Bill to attend Ohio State University in Columbus. However, the separation from his beloved Annette proved too challenging, leading to their engagement in March 1955 amid a snowstorm and a memorable mishap. Roland and Annette embarked on their marital journey in September 1955, beginning a life filled with shared dreams.

Roland graduated from Kent State University in 1958, where he focused on Economics and Accounting. Daughter Debbie joined the family while they were living in Hiram, Ohio, where Annette worked at Hiram College. With determination and assistance from family members, Roland and Annette built their first home on land they purchased at the far end of Annette's father's farmland, with financial support from Cuyahoga Savings & Loan.

Roland's professional journey in the trust business commenced as an investment analyst at the Cleveland Trust Company. His career led him to Muncie, Indiana, where Molly and Kelly were born, and he became a senior trust officer for the American National Bank. Roland's willingness to accept an international challenge took the family to Nassau, Bahamas, where he assumed a leadership role at the Trust Company of the Bahamas, leveraging his monetary policy and investment expertise.

Upon returning to the United States, the family settled in Venice, Florida, where Roland established his own investment advisory firm, Caldwell & Co. His entrepreneurial spirit led to the founding of the Bay-Cross construction company, where he and Eric DeV Vaughn built their stilt home on the intercoastal in South Venice.

However, Roland's most enduring entrepreneurial endeavor was the founding of Caldwell Trust Company, which, under his leadership, became an independent trust-chartered bank in Florida. Celebrating its 30th year, the company now serves over 1,500 clients with \$1.5 billion in assets under care. Throughout his tenure, Roland instilled a company culture dedicated to fiduciary responsibility, personal client relationships, and the realization of client goals.



Roland Caldwell and
R.G. "Kelly" Caldwell Jr.

In retirement, Roland delved into his passions for writing and continued learning. He became a student of the great American philosopher Mortimer Adler and was invited into Adler's elite inner circle at the Aspen Institute's conferences and round-table discussions. Roland's insatiable appetite for knowledge led to the publication of several books, with topics ranging from the Caldwell family history to "On the Making and Drinking of Fine Scotch Whisky."

Roland's passion for writing found an outlet in his "Pigeon Forge Irregular," where he shared his thoughts and research on an extensive array of topics, from politics and economics to Smoky Mountain stories, religion, recipes, and more. In his most recent series, "Musings of an Old Man," Roland explored blockchain technology, bitcoin, and artificial intelligence, all while adhering to the tenet, "FAC ET SPERA" – Do and Hope.

Roland Caldwell was a man of boundless curiosity and an unwavering commitment to family, knowledge, and personal growth. He leaves behind a legacy of determination and an unquenchable thirst for knowledge,

demonstrating that life's true purpose is to continually learn, adapt, and grow.

While we mourn the loss of a remarkable man, we also celebrate a life well-lived. Roland was preceded in death by his beloved wife of 58 years, Annette, as well as his siblings Don and Warren Caldwell and his sister Shirley Borntrager. He is survived by his children, Debbie Caldwell Pecheux, Molly Caldwell Kraut, and RG "Kelly" Caldwell, Jr. Roland also leaves a lasting legacy as the proud grandfather of seven grandchildren, who are the living testament to his love, wisdom, and the values he held dear.

Roland Caldwell is resting next to his beloved Annette at Restland Cemetery in Bainbridge, Ohio. A Celebration of Life will be held in Venice, Florida, later this year for those who wish to pay their respects.

Roland Caldwell's legacy lives on in the lives he touched, the wisdom he imparted, and the curiosity he nurtured. His indomitable spirit reminds us to embrace every opportunity to learn, grow, and make a positive impact on our communities and the world at large.

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Remembering
Roland Caldwell,
Founder of Caldwell
Trust Company

Looking Back
and Looking Forward

Financial Section



Editor and Art Director **Sheryl Vieira**
Graphic Designer **Troy Haggard**

Jan Miller *A Lifetime of Dedication to Clients and Community*



Jan Miller

Jan Miller, Senior Executive VP, and Trust Officer at Caldwell Trust Company, is a distinguished figure in the world of finance and an exceptional community leader. Her journey is a testament to unwavering dedication, a commitment to clients' best interests, and a passion for serving her community.

Jan's connection with the financial services industry began at Winters Bank in her hometown of Dayton, Ohio, while she was pursuing her education at Sinclair College. In 1977, she made a significant move to Sarasota, Florida, to join the Trust Department of Southeast Bank. Her dedication and hard work led to a remarkable achievement when she completed the Florida Graduate Trust School in 1981, officially becoming a Trust Officer. Over the years, she continued to advance in her career, ultimately taking on the role of Senior Trust Officer for the bank.

Jan's commitment to her field and the trust industry was evident. She completed the curriculum through the College of Financial Planning, further enhancing her knowledge and expertise. However, as the trust industry started to shift its focus towards selling investment products, Jan made a significant decision. She chose to leave the industry rather than compromise the best interests of her clients.

Her commitment to her client's well-being was resolute, and she was determined to continue her career in a manner that upheld

the highest standards of ethics and integrity. Jan's path led her back to the trust industry when she was introduced to Caldwell Trust Company by a former colleague who was one of Caldwell's founding directors. Caldwell's dedication to traditional trust services with a personal touch aligned perfectly with Jan's values and commitment to her clients.

Jan's passion for her community shines as brightly as her commitment to her clients. Over the years, she has been actively involved with numerous local boards, contributing her expertise and leadership. Currently, she serves as the Board Chair of Stratum Health Systems, Vice Chair of Empath Health, Founding Board member of the Tidewell Foundation, and is a member of the Mote Marine Laboratory Advisory Council.

Beyond her professional endeavors and community service, Jan is married to Jim Culter, a Senior Scientist and Program Manager of Benthic Ecology at Mote Marine Laboratory. Jim has dedicated his career to the important work conducted at the laboratory since 1979. Together, Jan and Jim share a profound commitment to their community and a desire to make a positive impact.

Jan Miller's life is a remarkable journey of dedication to her clients, a commitment to ethics and integrity, and a passion for serving her community. Her story is an inspiration, reminding us all of the profound impact one individual can make through their hard work, dedication, and unwavering commitment to their principles and values.

Jim Woods

A Lifelong Legacy of Service and
Dedication at Caldwell Trust Company



Jim Woods with
Roland Caldwell

The name James “Jim” Woods resonates with service, dedication, and a tireless commitment to both community and professional excellence. As a valued member of Caldwell Trust Company’s board of directors, Jim Woods continues to be a stalwart figure in the realms of finance and community service.

Jim’s extensive career journey includes a remarkable array of leadership roles and contributions to the community. He is a retired President of the Bon Secours Venice Hospital Foundation, where his dedication to healthcare and community service made a lasting impact.

Before his role at the hospital foundation, Jim Woods served as the Campus Executive Officer of Manatee Community College Venice Campus. He also held the position of Dean of Academic Affairs for Hillsborough Community College, all of which underscore his deep commitment to education and community development. Moreover, Jim’s service extended to the Venice City Council, where he actively contributed his insights to the city’s governance.

Jim’s academic credentials are just as impressive as his professional achievements. He holds a Bachelor’s of Arts from Muskingum College, a Master’s degree from Chapman University, and a Ph.D. from George Peabody College for Teachers at Vanderbilt University. In addition to his rich professional background, Jim is a key figure in various non-profit organizations, chambers of commerce, and county-wide task forces. His contributions have left an indelible mark on organizations

such as Coastal Behavioral Healthcare, United Way, Rotary, Loveland, Rotary Futures, SCOPE (Sarasota Openly Plans for Excellence), Economic Development Corporation of Sarasota County, and projects for the Gulf Coast Community Foundation and Selby Foundation. He is also a distinguished member of Leadership Sarasota County.

Jim’s involvement in the Venice-Nokomis Rotary Club exemplifies his passion for community service. As Chair of the Teacher of the Year program, he plays a pivotal role in recognizing the exceptional contributions of educators. His commitment earned him the distinction of being a Paul Harris Fellow, and he was honored with the “Doc” Matson Community Service Award for 2008-2009.

Since 2005, Jim Woods has been a respected Director of Caldwell Trust Company, contributing his expertise to the company’s Audit and Trust Committees. His presence on the board reflects his profound commitment to financial stewardship and community well-being.

Jim Woods’ life and career reflect the power of unwavering dedication, resilience in the face of adversity, and a deep commitment to community service. As a board member at Caldwell Trust Company, his legacy of service and leadership continues to shape the company’s mission of providing exceptional trust and wealth management services to its clients. Jim is a source of inspiration for those who believe in the transformative power of service and the enduring impact it can have on individuals, families, and communities.

Rev. Chris Gray

A Spiritual Guide with a
Financial Vision at Caldwell
Trust Company

In the serene coastal town of Venice, Florida, where sunshine and spirituality often go hand in hand, Rev. Chris Gray has emerged as a figure of inspiration. As a dedicated community leader, spiritual guide, and board member at Caldwell Trust Company, Rev. Gray’s unique blend of qualities has made a lasting impact on the local community.

As an ordained minister, Rev. Chris Gray has dedicated his life to providing spiritual guidance, solace, and support to those in need. His journey began at a young age, driven by a deep sense of purpose to serve and uplift others. Over the years, he became a cherished figure in the Venice community, where his compassion and empathy touched countless lives.

Beyond his spiritual calling, Rev. Gray has shown a keen interest in financial matters. His affiliation with Caldwell Trust Company, a distinguished wealth management and trust services provider, is a testament to his commitment to the well-being of individuals and families in Venice and the surrounding areas.

As a board member at Caldwell Trust Company, Rev. Chris Gray contributes his insights and values to the company’s mission. His unique perspective on trust and

wealth management, rooted in his spiritual background, adds a refreshing approach to the board’s decision-making processes. He plays a crucial role in ensuring the company continues to uphold the highest standards in its services.

Rev. Gray’s journey to becoming a board member is a story of how diverse experiences and passions can intersect to create a richer, more holistic understanding of financial well-being. His involvement with Caldwell Trust Company is a testament to the company’s commitment to its client’s needs, providing not just financial guidance but also the comfort and support necessary during life’s transitions.

“Caldwell Trust Company is honored to have Rev. Chris Gray on our board. His presence adds a unique perspective, reminding us of the importance of not only securing financial futures but also providing the guidance and support necessary for our client’s spiritual and emotional well-being,” noted Kelly Caldwell, CEO of Caldwell Trust Company.

The story of Rev. Chris Gray’s life and his affiliation with Caldwell Trust Company is a testament to the power of combining diverse passions and skills to better serve the community. His dedication to spiritual well-being and financial security makes him a source of inspiration and support for those he serves. Rev. Chris Gray is a shining example of how different aspects of life can harmonize to create a better, more fulfilling whole.



Rev. Chris Gray

Reppard Gordon

Embracing Hope Amidst Adversity

Reppard Gordon is more than a seasoned financial expert and Vice President and Trust Officer at Caldwell Trust Company; he is a symbol of strength and resilience. His journey through life has been marked by not only professional achievements but also personal trials that few can fathom. Reppard’s story is one of courage, faith, and a testament to the indomitable human spirit.

Reppard’s professional career in finance spans over two decades, making him a valuable asset to Caldwell Trust Company. His role as Vice President and Trust Officer is multifaceted, involving the provision of financial guidance to both individuals and businesses, particularly through Caldwell’s retirement planning services. With his extensive knowledge and dedication to his clients, Reppard plays a pivotal role in helping them achieve their financial aspirations.

Beyond his professional life, Reppard is deeply committed to community engagement. He serves as a board member for Younglife, Pregnancy Solutions, and the Charlotte Community Foundation. His involvement with the Charlotte Community Foundation extends to the finance committee, where his financial acumen contributes to the organization’s mission.

In 2020, Reppard embarked on a new chapter when he graduated from Leadership Charlotte, further enhancing his understanding of community leadership. His commitment to



Reppard Gordon

community involvement is an integral part of his identity, reflecting his desire to make a positive impact in the lives of others.

However, Reppard’s life journey took an unforeseeable turn when he and his wife, Summer, experienced the heart-wrenching loss of their son, Sawyer. The profound grief of losing a child is an unimaginable burden to bear, yet Reppard and Summer chose to channel their pain into a message of hope and resilience. In the face of adversity, they co-authored a book titled “Hope Remains,” which is a testament to the power of love, faith, and the enduring human spirit.

The book is a poignant narrative of their journey through grief and healing, offering solace and inspiration to others who have experienced loss. “Hope Remains” stands as a beacon of light in the darkness, reminding us all that hope can persist even in the most challenging circumstances.

Reppard’s story is one of unwavering determination and a commitment to spreading hope and resilience. His ability to balance a thriving career at Caldwell Trust Company with a deep engagement in community service and his family’s profound loss is a testament

to his character and strength.

Reppard Gordon’s presence at Caldwell Trust Company enriches the firm, adding not only a seasoned financial expert but also a beacon of hope. His dedication to helping others navigate their financial journeys is underscored by his own journey through personal loss, grief, and resilience. With Reppard as part of the team, Caldwell Trust Company is well-positioned to continue its mission of providing exceptional trust and wealth management services while fostering hope and resilience in the communities it serves.

GRAND OPENING CELEBRATION

TUESDAY THROUGH FRIDAY, MARCH 29-APRIL 1, 1993

JOIN US FOR REFRESHMENTS AND TO VIEW OUR NEW FACILITY AT 201 CENTER ROAD, VENICE

You are cordially invited to come see our beautiful new facility.

A gracious traditional atmosphere in a pleasant surrounding is combined with state-of-the-art technology to provide clients with the utmost in efficient services - at an affordable cost.

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Caldwell Trust Company

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Decades of Dedication
Sarasota K9 Search & Rescue,
Supervised by Sonya Kristie



In the heart of Sarasota, where the sunsets paint the sky in mesmerizing shades of orange, and the tranquil Gulf waters lap at the sandy shores, a group of dedicated heroes has been quietly making a profound impact for just shy of three decades. Among these exceptional individuals, Sonya Kristie shines as a remarkable example of selflessness, compassion, and an unwavering commitment to the community. Since 2013, she has been an integral part of the Sarasota K9 Search & Rescue team.

Since its inception in 1996, the Sarasota K9 Search & Rescue team has been a beacon of hope for the community, responding to emergencies, providing solace, and reuniting families with their loved ones. This volunteer organization, driven by an insatiable passion for helping others, has left an indelible mark in Sarasota.

Sonya Kristie, a vital member of Caldwell Trust Company, embodies the spirit of compassion that defines this organization. Her unwavering dedication to search and rescue missions, her expertise in handling search and rescue dogs, and her ability to offer emotional support to families in distress have made her a true hero in Sarasota.

The impact of Sonya and the Sarasota K9 Search & Rescue team is immeasurable. Over the years, they have played a pivotal role in countless search and rescue operations, from

locating missing children to reuniting adults with their families. With their highly trained dogs, they have navigated terrains and faced challenges that would daunt even the most experienced search teams.

The devotion and compassion displayed by Sonya and her team go beyond words. They bring hope and comfort to those facing dire circumstances, acting as beacons of light during the darkest moments. Their commitment to the Sarasota community over the years has earned them the respect and admiration of all who have been touched by their work. We can't help but feel profound gratitude for the selflessness of Sonya Kristie and her dedicated colleagues. They have not only saved lives but also defined the very essence of community in Sarasota.

These heroes remind us that in times of crisis, it's not just about rescue operations but also about the hope, compassion, and unity that they bring. They demonstrate that even in the most challenging circumstances, there are individuals like Sonya Kristie who inspire us to come together and make a difference.

May Sonya and her extraordinary Sarasota K9 Search & Rescue team continue to shine as guiding stars of hope in our beloved community. Their legacy, shaped by decades of dedication, will undoubtedly continue to illuminate our lives for many more years to come.

A Visionary Leader in Technology
Leonard Nagel, Pioneering Innovation
with a Strong Emphasis on Security



In the fast-paced world of technology, where innovation is the name of the game, companies must have a visionary leader at the helm to navigate the ever-evolving landscape. At Caldwell Trust, this visionary is none other than Leonard Nagel, the Senior Vice President and Chief Technology Officer. Leonard Nagel is a name that resonates with those in the know, a professional with a distinguished track record and a career spanning several decades. His role at Caldwell Trust is not just a title but a testament to his expertise and leadership in the world of technology.

Nagel's journey through the tech industry is a testament to his unwavering commitment to the field. He began his career in 1994 at Health Care of New Orleans Services, where he served as the IT Director. This was his first step into the world of healthcare technology, and it was here that he realized his passion for driving change through innovative solutions. His experience at Health Care of New Orleans Services laid the foundation for a career characterized by continuous growth. Leonard later moved on to Suncoast Solutions, a prominent commercial software manufacturer in the Hospice and Home Care sector. Over the course of 10 years, he served as VP of Support Services and later as the SVP of Technology & Services for six years. This tenure allowed him to immerse himself in the intricacies of the industry, understanding its nuances and challenges.

Leonard Nagel's educational background is equally impressive. He holds a Bachelor of Science in Economics, a Master of Business Administration in Quantitative Analysis/MIS from Louisiana Tech University, and has minors in finance, management, and computer science. This diverse educational foundation equips him with a well-rounded perspective, bridging the gap between technology and business strategy.

As the Senior Vice President and Chief Technology Officer at Caldwell Trust, Leonard Nagel is responsible for developing the company's long-term technology vision. He leads Caldwell Trust Information Technology, where his innovative thinking, industry experience, and dedication to technological advancement are being harnessed to drive the organization forward. In an era where data breaches and cyber threats loom large, Leonard Nagel's leadership also shines through his commitment to security. As the guardian of Caldwell Trust's technological infrastructure, he recognizes that with great technological power comes the responsibility to ensure the utmost security. His approach

is not just about innovation but also about safeguarding the company's and its clients' sensitive information. Under his guidance, security measures are not mere add-ons but an integral part of the technological vision, ensuring that the advancements made are fortified against potential threats. Leonard Nagel's emphasis on security is a testament to his forward-thinking approach, making Caldwell Trust a safe haven for technology-driven solutions.

In Leonard Nagel, Caldwell Trust has found not just a Chief Technology Officer, but a visionary leader who is shaping the future of the company. His impressive journey through the technology landscape, combined with a diverse educational background and a staunch commitment to security, has prepared him for this pivotal role. As technology continues to transform the way we live and work, having a leader like Leonard Nagel is undoubtedly an asset, not only to Caldwell Trust but to the broader tech industry.



Building Wealth
Preserving Legacy
The Way It's Meant To Be

Mote Marine Laboratory
A Legacy of Oceanic Discovery,
Supported by Visionaries and Dedicated Hearts



R.G. "Kelly" Caldwell Jr. and Melissa Caldwell pictured alongside Dr. Eugenie (Genie) Clark, the Founder of Mote Marine Laboratories, and Dr. Michael Crosby, President & CEO

Sarasota, a coastal gem, has always had a deep connection with the sea. Amidst its picturesque shores lies a sanctuary for oceanic discovery - the Mote Marine Laboratory. Founded by the renowned Dr. Eugenie Clark and now led by Dr. Michael Crosby, this institution has been at the forefront of marine research and conservation for decades. With the steadfast support of corporate partners like Caldwell Trust Company, the visionary Kelly Caldwell, and the passion of Jan Miller, this legacy of oceanic exploration continues to flourish. Notably, Mote Marine scientist Jim Culter, who is married to Jan Miller at Caldwell Trust Company, adds a personal connection to the institution's journey.

The Mote Marine Laboratory, affectionately known as Mote, is more than a research center; it is a beacon of hope for our oceans. Dr. Eugenie Clark's dream, founded in 1955, has since grown into a global leader in marine science, innovation, and education. Its mission transcends scientific boundaries, aiming to engage the public in understanding and preserving our seas.

To realize this mission, it takes not just dedicated researchers and scientists but also visionary leaders and committed partners. Kelly Caldwell, at the helm of

Caldwell Trust Company, is a shining example of such commitment. His support extends well beyond the financial, representing a shared vision of oceanic conservation for the future.

Jan Miller, with her heartfelt dedication to the marine environment, has established a remarkable partnership with Caldwell Trust Company. Her involvement in the cause has created ripples that echo in the depths of Mote's work.

Mote Marine Laboratory's research and conservation efforts are as vast as the oceans they aim to protect. From cutting-edge studies on marine life, coral reefs, and sustainable fisheries to their hands-on work in rehabilitating injured marine animals, Mote is a powerhouse of marine science and stewardship. The laboratory also reaches out to the community, offering invaluable education about the importance of marine conservation.

As Mote Marine Laboratory continues to celebrate its legacy, we extend our gratitude to individuals and organizations alike for their tireless efforts. Kelly Caldwell, Jan Miller, and Mote Marine scientist Jim Culter are true advocates for the ocean's wellbeing, embodying the spirit of community stewardship that Mote stands for.

Sonya Kristie
A Journey of Dedication and Achievement



Roland Caldwell and Sonya Kristie

As Vice President and Trust Officer at Caldwell Trust Company, Sonya Kristie’s journey is a testament to dedication, perseverance, and a commitment to excellence. She embarked on her professional path with Caldwell Trust Company back in 2003, joining the Venice office part-time. While working towards her bachelor degree and balancing her responsibilities at a Venice restaurant, she was already setting her sights on a career in finance.

Her determination was evident as she progressed in her academic journey, enrolled at the University of South Florida with a focus on finance. In 2005, she earned her B.S. in finance, marking a significant milestone in her early career.

Under the guidance and mentorship of Jan Miller, who is now the Senior Executive Vice President and Trust Officer at Caldwell, Sonya’s career at the company began to flourish. This pivotal moment saw her transition from an intern to a full-time employee in 2005. Over the years, she continued to advance in her role, climbing the ranks from Trust Officer to Vice President and ultimately taking on the responsibility of managing the Sarasota office and its staff.

However, Sonya’s journey didn’t stop at her initial accomplishments. In 2018, Kelly introduced her to the Juris Master program, developed by Florida State University (FSU) and the Florida Bankers Association. Her hard work paid off when she was accepted into FSU’s Juris Master program in 2019. Sonya’s dedication led to her being awarded an FBA loan that later transformed into a scholarship, easing her financial burden and allowing her to focus on her studies.

Sonya’s commitment to her Juris Master degree didn’t deter her from her full-time role at Caldwell Trust Company and her ongoing community service. Her dedication and hard work culminated in a significant achievement, as she proudly received her Juris Master, a

legal degree, during Florida State University’s graduation ceremonies on July 30, 2021.

As Vice President and Trust Officer at Caldwell Trust Company, Sonya is entrusted with the day-to-day administration of trusts. Her responsibilities include serving as a wealth manager for trusts, IRAs, estates, and investment management relationships. She assists her clients with a wide range of financial matters, including budgeting, estate planning, investments, taxes, and legal concerns, working closely with their accountants and attorneys to provide comprehensive solutions.

Sonya’s commitment to ongoing learning is evident in her accomplishments. In addition to her Juris Master studies, she has successfully completed programs at the Florida Bankers Association’s Florida Graduate Trust School. These programs covered topics such as fiduciary income tax, the basics of probate practice, and special needs trusts. She has also participated in Engage Sarasota and Leadership Sarasota County programs, sponsored by the Greater Sarasota Chamber of Commerce, further demonstrating her dedication to professional development.

Beyond her work at Caldwell Trust Company and her academic achievements, Sonya is an active and valued member of several organizations. She serves on the board and is a dedicated K9 Handler for Sarasota K9 Search & Rescue, a vital organization that assists local, state, and national first responders in search and rescue missions. Additionally, she is a member of the Southwest Florida Estate Planning Council, the Florida Bankers Association.

Sonya Kristie’s journey is one of dedication, achievement, and an unwavering commitment to her clients, her community, and her own personal and professional growth. Her story is an inspiration, illustrating the remarkable results that can be achieved through hard work and a passion for excellence.

Marge Maisto
A Healthcare Luminary at the Helm of Caldwell Trust Company

Marge Maisto’s career trajectory is nothing short of exceptional, with a remarkable 25-year tenure in healthcare administration. Her journey from a dedicated registered nurse to the esteemed position of President and CEO of Tidewell Hospice, Inc. showcases her unwavering commitment to the well-being of individuals. Today, Marge Maisto brings her vast experience and business acumen to the board of Caldwell Trust Company, where her expertise is instrumental in guiding the company’s mission to provide unparalleled trust and wealth management services.

Marge’s academic credentials are a testament to her relentless pursuit of knowledge. She holds a bachelor’s degree in nursing from Fairleigh Dickinson University, a master’s in education from Seton Hall University, a master’s in nursing from Rutgers University, and an Executive Education Certificate from the Wharton School of Business. Her educational journey reflects her dedication to personal and professional growth, a quality that has defined her career.

Over the course of her illustrious career, Marge Maisto served as the Senior Vice President for a community medical center in New Jersey. However, it was her decade-long leadership at Tidewell Hospice, Inc. (formerly known as Hospice of Southwest Florida) in Sarasota that truly set her apart. Under her guidance, Tidewell Hospice transformed from serving 350 patients daily in its four-county service area to an organization that compassionately cared for over 1,200 patients

daily through hospice and pre-hospice programs. Additionally, Palliative pre hospice and Home Care programs were fully operational.

Beyond her impressive professional journey, Marge’s commitment to community service is a vital facet of her life. She currently serves as a volunteer at Children First, enjoying every moment she gets to spend with the infants and toddlers as it brings her back to her days in pediatric nursing.

The story of how Marge Maisto became a board member at Caldwell Trust Company in 2011 beautifully reflects her ethos. As an Executive Consultant at the Non-profit Resource Center of the Community Foundation of Sarasota County and as a registered nurse, her career was centered on providing care and ensuring the well-being of patients. When invited to join the board of Caldwell Trust Company, it was a natural progression for her to work with a company that shares her passion for caring for people. Caldwell Trust Company’s commitment to guiding and supporting clients through life’s transitions resonated with Marge, making her an integral part of the team.

Marge Maisto’s journey from healthcare luminary to her role on the board of Caldwell Trust Company serves as an inspiration. Her experience, dedication to personal and professional growth, and commitment to community service make her a true asset to the company and the community it serves. Her legacy is not just one of business acumen but also compassion and the unwavering belief in the well-being of clients.



Marge Maisto

Unleashing the Power of Compassion
Easterseals, InStride Therapy

In the busy world we inhabit, the acts of kindness, compassion, and dedication often go unnoticed. Yet, within our communities, there are unsung heroes and organizations like Easterseals, InStride Therapy, and remarkable volunteers such as Reppard Gordon, as well as devoted chairs like Sheryl Vieira, who selflessly give their time and resources to make a difference.

In 2019, the InStride Therapy Gala was an event that stood as a testament to what humanity can achieve when driven by a common goal. Sheryl Vieira took the helm as the Chair of this event, and her leadership was nothing short of inspiring. Her dedication to the cause shone brightly, guiding the gala towards resounding success. Sheryl’s passion and commitment not only raised funds but also created a ripple of awareness about the incredible benefits of equine therapy for individuals with disabilities.

Volunteers like Reppard Gordon are the backbone of organizations like Easterseals and InStride Therapy. Gordon’s involvement is a testimony to the spirit of community service. His dedication to these organizations and the causes they champion is a reminder that it is everyday individuals who drive positive change in society.

Easterseals, with a century-long history, has been a pillar of support for individuals with disabilities. The organization offers various services, including therapy, support, and education, designed to make our society more inclusive.

InStride Therapy, on the other hand, is a beacon of innovation in the field of equine therapy. This unique approach has had a profound impact on countless individuals, helping them regain strength, mobility, and independence. By addressing the physical, emotional,



InStride Therapy's 2019 Black Tie & Blue Jeans Gala Committee

and mental well-being of its participants, equine therapy proves that unconventional methods can lead to exceptional results.

Caldwell’s proud sponsorship of both Easterseals and InStride demonstrates their mutual belief in the transformative power of equine therapy and Easterseals’ mission to change lives for the better.

The partnership between Easterseals and InStride Therapy showcases the immense power of collaboration. When these organizations come together, they leverage each other’s strengths to make a more significant impact, enhancing the lives of those who need it the most.

Wendy Fishman
Pioneering Trust Banking with Unmatched Expertise



Wendy Fishman was honored with the Charles “Doc” Matson Award by the Venice-Nokomis Rotary Club in recognition of her remarkable commitment to community service and leadership, exemplifying the core value of “Service Above Self” during the years 2013-2024

Wendy Fishman, a name synonymous with trust and fiduciary administration, has carved a niche in the trust banking industry with her profound knowledge and an illustrious career spanning over three decades. Her journey is a testament to her commitment to exceptional client service, community involvement, and expertise in estate planning and trust administration.

Wendy Fishman, CTFA (Certified Trust and Financial Advisor), currently serves as the Executive Vice President and Senior Trust Officer at Caldwell Trust Company. Her extensive knowledge and meticulous attention to detail make her a sought-after expert in tax regulations, especially in the realms of estate planning and trust administration.

Wendy’s ultimate strength lies in forging personal client relationships, which she considers the cornerstone of trust and fiduciary services. Her unwavering commitment to understanding her clients’ unique needs and offering tailored solutions has earned her an impeccable reputation in the industry.

Before joining Caldwell Trust Company in 2007, Wendy spent 24 years at a large commercial trust bank. There, as a Senior Vice President, she managed an impressive portfolio with assets exceeding \$18 billion. However, observing the trend of trust companies growing larger and becoming increasingly impersonal, she made a pivotal decision. She sought an affiliation with a smaller, locally owned, independent firm that would retain the values of traditional trust services and maintain a personal touch with clients. Moreover, she aspired to combine her passion for community service with her professional career.

Wendy found this perfect synergy in Caldwell Trust Company, a company with a strong commitment to its clients and the community. Even as the company’s assets under management have grown to over \$1.5 billion, it has remained dedicated to the values of personalized service.

A resident of Venice, Florida, Wendy was drawn to Caldwell Trust Company for more reasons than one. The company’s headquarters in her community and its strong record of public service in Venice and Sarasota County

held particular appeal for her.

Wendy’s extensive expertise in trust management is further reinforced by her certification as a Certified Trust and Financial Advisor, recognized by the American Bankers Association. She also stands as an honors graduate of the ABA National Graduate Trust School at Northwestern University, underscoring her commitment to continuous learning and professional growth. Her academic foundation is robust, with a B.S. in business administration from Ohio Northern University.

Yet, Wendy’s commitment goes beyond her professional achievements. Her community service activities speak volumes about her dedication to giving back. Some of her notable pro bono roles include serving as a current board member of Senior Friendship Center and YMCA of Southwest Florida. Her affiliation with the Venice Estate Planning Council, where she has served as a member and past chairperson, is a testament to her leadership in estate planning circles. She has been instrumental in SCOPE (Sarasota County Openly Plans for Excellence), serving as a past board chairperson and co-chair of the Domestic Violence Study Group. Wendy continues to inspire and guide future generations.

Her dedication to the YMCA of Southwest Florida is unwavering, with over two decades of board membership, including significant roles in organizing events. Wendy’s involvement in fundraising activities for organizations like Children First, Boys & Girls Clubs of Sarasota County, and All Faiths Food Bank emphasizes her commitment to community welfare.

In summary, Wendy Fishman’s extraordinary career is built on a strong foundation of expertise, dedication, and a commitment to making a difference in the lives of her clients and her community. Her journey is a shining example of how professional success and community involvement can harmoniously coexist, creating a legacy that continues to inspire others. Wendy stands as a role model in the trust banking industry and beyond, and her contributions to her profession and community are immeasurable.

Alisa Craton Takes the Helm at Realize Bradenton
Trust Officer with Caldwell Trust Company Assumes Role of President of the Board

In the vibrant, art-infused city of Bradenton, change is a constant force. From the picturesque Riverwalk, with its stunning views of the Manatee River, to the bustling Bradenton Public Market, the community of Bradenton has always been a hub of creativity and cultural celebration. At the heart of this thriving city stands an organization that has been instrumental in fostering artistic growth and community engagement: Realize Bradenton. Today, we have exciting news to share - the organization welcomes a new President of the Board, Alisa Craton, Trust Officer with Caldwell Trust Company, who brings her passion for arts and her commitment to the community to this pivotal role.

Realize Bradenton, a non-profit organization dedicated to transforming downtown Bradenton into a vibrant urban core, has been a driving force behind the city’s resurgence. Over the years, it has played a pivotal role in cultivating the local arts scene, nurturing a sense of community, and fostering economic growth in the area. The organization has been a cornerstone of Bradenton’s transformation into a thriving and culturally rich city.

Alisa Craton’s appointment as the President of the Board of Realize Bradenton comes as no surprise to those familiar with her dedication to the community. As a Trust Officer with Caldwell Trust Company, Alisa has a wealth of experience in financial management and community engagement.



Realize Bradenton - Alisa Craton and Karen Corbin

Her unique combination of financial expertise and a passion for the arts makes her a perfect fit for the role.

Under Alisa’s guidance, Realize Bradenton is poised to continue its mission of enriching the lives of Bradenton’s residents and visitors. Her leadership will undoubtedly bring fresh perspectives and innovative strategies to the organization. She understands the importance of investing in the local arts and culture as a means of revitalizing communities and enhancing the quality of life for residents. Alisa’s commitment to promoting the arts as a vehicle for economic development is evident in her previous involvement in numerous cultural projects and initiatives.

Realize Bradenton has been a driving force behind many of the city’s beloved cultural events, including the Bradenton Blues Festival, ArtSlam, and the Bradenton Farmers’ Market. The organization’s dedication to building a sense of unity and fostering creativity has consistently shone through these endeavors.

The founding executive director of Realize Bradenton, Johnette Isham, with dedication and visionary leadership, transformed a simple idea into a thriving cultural epicenter, leaving an indelible legacy of community enrichment through the arts. Her tireless commitment to enhancing the cultural vibrancy of Bradenton will forever be cherished and celebrated thanks to Johnette. May she rest in peace.



KEEPING PROMISES
OF CERTAINTY FOR
GENERATIONS



Donna Scaglione
A Trust Officer with Local Roots and Legal Expertise

Donna Scaglione is not just a valuable member of the Caldwell Trust Company team but a testament to the company’s commitment to recruiting local talent. Donna’s journey to becoming an Assistant Vice President and Trust Officer is a story that combines her Venice roots, a love for the legal field, and a passion for community engagement.

A Venice native, Donna embarked on her banking career right after graduating from Venice High School. She started her professional journey with a local independent bank and spent over a decade honing her skills in the financial sector. Even though she was always drawn to the legal field, Donna took a significant step in that direction by attending

legal training. Over the past 13 years, she has had the privilege of working with several local estate planning, probate, corporate, and real estate attorneys.

Donna’s dedication and commitment to excellence in her field are further evidenced by her achievement of the Florida Registered Paralegal certification with the Florida Bar in 2008. This prestigious recognition signifies her expertise and competence in the legal realm.

In her earlier banking career, Donna had the opportunity to collaborate with Wendy Fishman, Caldwell Trust Company’s Executive Vice President and Senior Trust Officer. Over time, their professional relationship blossomed, and they stayed in touch through business relations and shared experiences at the local YMCA.

As Caldwell Trust Company continued to grow, a need for a trust associate became evident. Wendy, recognizing Donna’s

knowledge and experience in the legal field, believed she would be a perfect fit for the team. Thus, Donna joined the Caldwell Trust family, where her contributions further enhance the depth and capabilities of the Trust Administration team.

Beyond her professional life, Donna finds joy in outdoor activities and nurtures a passion for singing and music. Her multifaceted interests reflect a well-rounded individual who brings a unique blend of skills and experiences to her role at Caldwell Trust Company.

Donna Scaglione’s presence adds an invaluable dimension to the company’s trusted team of professionals.



Donna Scaglione with R. G. “Kelly” Caldwell Jr.

Melissa Caldwell
*A Remarkable Inspiration in
Her Own Realm*



Melissa Caldwell

While Kelly Caldwell’s name is synonymous with Caldwell Trust Company, another remarkable figure who has quietly made significant contributions to the company’s success is Melissa Caldwell, Kelly’s wife. Melissa’s journey, marked by her impressive professional career and commitment to community service, has solidified her place as a board member at Caldwell Trust Company.

Throughout her career, Melissa has been a constant advocate for personal growth. Her professional journey has taken her through various roles, demonstrating her adaptability and determination. Her experience includes roles in marketing, sales, and management, all of which have contributed to her holistic understanding of business operations.

In addition to her professional achievements as a Realtor for Premier Sotheby’s International Realty, Melissa is deeply committed to community service and philanthropy. She has been involved with various local organizations and charitable endeavors, contributing her time and expertise to make a difference in the lives of those in need. Her dedication to community betterment is a reflection of her belief in giving back and supporting the people and places that have been a part of her life.

Melissa’s involvement as a board member at Caldwell Trust Company further showcases her dedication to the company and its mission. She plays a vital role in guiding the strategic decisions and governance of the firm, ensuring that it continues to uphold the highest standards in trust and wealth management services. Her vision aligns seamlessly with the mission of Caldwell Trust Company, which is not just about managing wealth but also educating and empowering individuals and families to secure their financial futures.

“Melissa Caldwell brings a wealth of knowledge and a genuine commitment to the well-being of our clients and the community. Her presence on the board adds a unique perspective and ensures that we continue to evolve and offer the best possible services,” noted Kelly Caldwell, CEO of Caldwell Trust Company.

Gina Jordan
*Nurturing Trust with Three
Decades of Expertise and
Compassion*

When it comes to trust and estate administration, Gina Jordan, CFP®, CTFA (Certified Trust and Financial Adviser), stands as a seasoned expert with an exemplary career spanning over 35 years. Her journey in the trust banking industry is characterized by dedication to her clients, a commitment to community service and a thirst for knowledge and professional growth.

Gina currently serves as the Senior Vice President and Trust Officer at Caldwell Trust Company. Her exceptional experience and dedication make her a valued member of the trust department, where she has honed her expertise over the years. What attracted her to Caldwell was its reputation as a well-run, locally-based firm—qualities she holds in high regard.

Gina’s remarkable journey began over 25 years ago at Northern Trust, where she served as a Senior Vice President and Team Leader of the Personal Client Services Group. This role was instrumental in shaping her career and instilled in her the importance of providing top-notch service to clients. Prior to her tenure at Northern Trust, Gina was a Trust Officer with Southeast Bank/First Union Bank, where she first dipped her toes into the world of trust and estate administration.

A native of Orlando, Florida, Gina was raised in Washington, Pennsylvania. She completed her education at Wheeling Jesuit College, graduating magna cum laude with a B.S. in business administration in 1981. Her journey came full circle in 1982 when she returned to the Florida area. Gina’s commitment to continuous learning and professional growth is evident through her academic achievements. In 1991, she graduated from the National Graduate Trust School, earning the prestigious designation of Certified Trust and Financial Adviser. In 2007, she added another feather to her cap with the Certified Financial Planner designation.



Gina Jordan

Gina’s volunteering journey has seen her serve as a past board member for Children First and Children’s Haven. She has also dedicated her time and expertise to Women’s Leadership Initiative. Currently, she serves as the second vice president of the auxiliary board for SPARCC (Safe Place and Rape Crisis Center) and is an integral part of the finance committee for Resurrection House. Her professional affiliations include membership in the Southwest Florida Estate Planning Council and Charitable Gift Planners of Southwest Florida.

Gina’s commitment to her clients, her community, and her continuous pursuit of knowledge through professional growth makes Gina Jordan a trusted figure in the world of trust and estate administration. Her journey continues to inspire and make a positive impact on those she serves and those she supports in her community.

Loveland Center in Venice A Beacon of Hope with
Caldwell Trust Company’s Enduring Support



Loveland Board Member
Jim Woods

In the heart of Venice, Florida, lies a place that radiates hope and inspiration. Loveland Center, an organization dedicated to supporting individuals with intellectual and developmental disabilities, has been transforming lives for over five decades. One of the many unsung heroes behind this remarkable institution is Jim Woods, a dedicated board member who has poured his heart and soul into the cause. Alongside community champions like Jim Woods, Caldwell Trust Company stands as a long-standing supporter, reinforcing Loveland Center’s mission of creating a brighter future for individuals with special needs.

Jim Woods’ involvement with Loveland Center is more than just a commitment; it’s a passion deeply rooted in empathy and the desire to make a difference. As a board member, he has been instrumental in guiding the organization’s vision and ensuring that it continues to provide essential services to those in need. Woods’ steadfast dedication to the Loveland Center reflects his belief in the transformative power of compassion, inclusion, and the potential for all individuals to lead fulfilling lives.

For many years, Caldwell Trust Company has been a pillar of support for this extraordinary institution. Their consistent

contributions and sponsorship have not only fortified Loveland Center’s financial stability but have also encouraged a culture of community engagement and philanthropy.

Caldwell Trust Company’s support extends beyond financial backing; it embodies the spirit of being a good neighbor and a responsible corporate citizen. Their involvement in Loveland Center’s endeavors has helped the organization expand its reach, enhance its programs, and provide an inclusive environment where individuals with intellectual and developmental disabilities can thrive. Their commitment is not just a financial investment but a testament to the idea that communities flourish when neighbors come together to uplift one another.

As Loveland Center continues its journey of transformation, the unwavering support from Caldwell Trust Company and board member Jim Woods remains indispensable. This dynamic partnership demonstrates that the power of giving, empathy, and community collaboration can create a lasting impact. Loveland Center is not merely a place; it’s a testament to the boundless potential of the human spirit when given the right opportunities and support.



"I trust in everything they
do. When we put things in
their trust, I know that it is
going to be done well,
ethically, honestly."

Jennifer Niedzinski, JD
*A Legal Expert
and Trust Maestro*



In the complex world of law, trust administration, wealth management, and investment advisory services, Jennifer Niedzinski, JD, is a name that shines brightly. As a Senior Vice President and Trust Officer at Caldwell Trust Company, she brings a wealth of knowledge and experience to her role, serving families, private trusts, businesses, and charitable organizations.

Jennifer’s journey to becoming a respected figure in the fields of law and trust administration began in 2003 when she started working with clients on trust and estate matters. Over the years, she honed her skills, providing exceptional results to clients who relied on her keen understanding of the intricate legal and financial aspects of managing trusts.

In 2016, Jennifer brought her expertise to Florida and joined Caldwell Trust Company earlier this year. Her impressive legal background and extensive experience

in trust administration didn’t go unnoticed. R.G. “Kelly” Caldwell, Jr., President, CEO, and Chairman of Caldwell Trust Company expressed his delight at having Jennifer on board and highlighted the significant impact her skills would make in enhancing the service to clients.

Before her journey with Caldwell Trust Company, Jennifer was a Senior Trust Advisor and Senior Vice President at the Northern Trust Company. Her professional background also includes 13 years as a practicing attorney with Sjoberg & Votta Law Offices in Warwick, Rhode Island, where she was licensed in both Rhode Island and Massachusetts. During her time as an attorney, Jennifer’s practice primarily focused on estate planning, trust administration of varying complexities, and estate litigation. Her contributions even extended to several published and precedent-setting cases.

Jennifer, originally from New Jersey, pursued her education at Northeastern University before transferring to Roger Williams University, where she earned her B.A. in Social Sciences and later her J.D. from Roger Williams University School of Law.

Beyond her professional accomplishments, Jennifer is also deeply involved in her community. She serves on the Senior Friendship Centers’ Board of Governors and dedicates her time as a mentor for Riverview High School through Faces of Accomplishment.

Jennifer and her husband, Ken, have made their home in Nokomis, where they share their lives with three furry companions. Jennifer Niedzinski, JD, is not just an accomplished legal expert; she is also a valuable member of the community, contributing her skills and experience to both her professional work and her service to others.

Sandy Pepper
*A Trusted Name in
Wealth Management and
Community Service*

Sandra L. Pepper, fondly known as Sandy, is a familiar and respected name in the world of finance, bringing over 35 years of experience to her role as Senior Vice President and Trust Officer at Caldwell Trust Company since 2016. With a keen focus on estate planning and financial advice, Sandy has dedicated her career to serving high net-worth individuals, families, and institutions. Her passion lies in ensuring that her clients’ desires are carried out for their families and charities, paying specific attention to estate, financial, and tax planning concerns.

Originally from Dayton, Ohio, Sandy commenced her illustrious career in the Corporate Trust Division of Winters National Bank & Trust Co. Her unwavering commitment to excellence soon led her to Sarasota, Florida, in 1983, where she continued to make a significant impact in the field of trust and estate management. Over the next 16 years, she served as Vice President and Trust Officer in the Personal Trust Division of Bank of America, further honing her expertise.

Sandy’s journey took another significant turn in 1999 when she joined the Wealth Management Division of The Northern Trust Company. There, as Vice President and Senior Trust Advisor, she focused on estate planning and continuity for the next generation. Her exceptional skills enabled her to be responsible for overseeing \$350 million in assets under administration. This experience solidified her reputation as a trusted expert in wealth management and estate planning.

Beyond her professional accomplishments, Sandy Pepper’s deep-rooted commitment to community service shines brightly. She

has dedicated three decades of her life to providing access to mental health services for lower-income individuals and families. Her selflessness is evident through her various roles, including Chairperson Emeritus for Family Counseling Center and The Florida Center. Sandy has also been an active board member for Samaritan Counseling Services of the Gulf Coast, contributing her valuable insights and leadership.

Sandy is also a proud member of the Florida Bankers Association, showcasing her commitment to professional excellence and the highest ethical standards in the industry.

Alongside her illustrious career, Sandy shares her life with her husband, Mark, in Lakewood Ranch. They have two grown sons, and family remains at the heart of her values.

Sandy Pepper’s journey reflects a harmonious blend of professional expertise and a compassionate spirit for community service. Her clients and the community at large have benefitted from her dedication, and her legacy continues to inspire both in the world of finance and philanthropy.



Sandy Pepper

Sheryl Vieira
*Elevating Communications
and Philanthropy at
Caldwell Trust Company*

Sheryl Vieira, the Vice President of Communications at Caldwell Trust Company, is leaving an indelible mark in the world of communications and philanthropy. With a stellar career spanning over 25 years, she has become a seasoned and results-driven communications business development executive, known for her ability to craft comprehensive strategies that seamlessly integrate with sales and revenue objectives.

Sheryl’s primary focus centers on strategic planning and corporate development. She is a master collaborator, working across departments that include operations, finance, HR, and technical services to conceptualize and execute growth initiatives for the organization. Her ability to synthesize complex ideas into effective marketing strategies keeps her busy.

In her role at Caldwell Trust Company, Sheryl takes the helm in spearheading marketing strategy, brand management, communications, sales support, corporate philanthropy, and community engagement activities within the state of Florida. Her multifaceted role encompasses a wide array of responsibilities, each executed with precision and excellence.

Before joining Caldwell Trust Company, Sheryl held the prestigious position of Director of Marketing & PR at Premier Sotheby’s International Realty. In this role, she oversaw public relations, advertising, and corporate events for a team of over 150 real estate consultants along the Central “Culture” Florida coast. Her contributions to the real estate industry underscore her dedication to achieving remarkable results. It’s also where she crossed paths with board member Melissa Caldwell, who introduced her to R.G. “Kelly” Caldwell, Jr.

Sheryl is an active member of the Florida Public Relations Association (FPRA), a graduate of LeadershipFPRA Class VI, and in 2022-2023, she served as the Chapter President of the Central West Coast Florida Public Relations Association and continues today as a board member. Her impressive accolades include the prestigious 2022 CWC-FPRA Ginya Carnahan Promoting the Profession Award, the 2021 CWC-



Sheryl Vieira with Kelly, Melissa and Roland Caldwell

FPRA Chapter Member of the Year, the 2018 CWC-FPRA Ginnie Duffey Troyer Award of Professionalism, 2018 American Advertising Federation Silver ADDY award for advertising, and 2018 PR People Marketer of the Year Nominee.

However, Sheryl’s impact extends far beyond her professional achievements. She is deeply committed to philanthropy. She is a former board member for The Haven (formerly known as Community Haven for Children and Adults with Disabilities) and her passion for giving back to the community is further demonstrated by her chairwoman roles for community galas, including those for The Haven, InStride Therapy, The Orchid Ball for Marie Selby Botanical Gardens, and The Taylor Emmons Golf and Poker Tournament, and the Hats & Chukkers luncheon for The Women’s Guild of All Children’s Hospital.

Sheryl Vieira’s journey is a testament to her commitment to excellence, both in her professional career and in her philanthropic endeavors. Her multifaceted expertise and dedication to making a difference in the community enrich the organizations she serves. Caldwell Trust Company is fortunate to have her as a vital part of their team, where she continues to drive success and excellence in marketing and communications.

CWC-FPRA’s “Mission Mavericks”
*Empowering Local Organizations
Through PR Expertise*

In a remarkable display of community solidarity, the Central West Coast chapter of the Florida Public Relations Association (CWC-FPRA) has unveiled an innovative initiative aimed at fortifying the communication and public relations efforts of both nonprofit and for-profit organizations. Aptly christened the “Mission Mavericks” program, this pro bono endeavor is set to deliver invaluable guidance and expertise in communications to organizations in need. The idea was formulated last year through the newly created Community Liaison board position Sheryl Vieira, as she began her term as President of the CWC-FPRA.

The “Mission Mavericks” program serves as a testament to CWC-FPRA’s steadfast commitment to upholding excellence in public relations and its deep dedication to creating a substantial impact on the communities it serves. In the upcoming program year, the chapter is poised to share its expertise with a deserving organization, guiding them through the intricate landscape of PR. Depending on the level of interest from local organizations and the availability of CWC-FPRA members, the program holds the potential to expand its outreach, extending its support to a more extensive array of deserving entities.

This unique opportunity is extended to both

501(c)(3) nonprofits and for-profit companies, with evaluation on a case-by-case basis, giving particular emphasis to newly established organizations with a social mission. Typically, these organizations lack in-house resources for PR, communications, or marketing. To qualify, applying organizations must be based in or actively operating within Sarasota, Manatee, and DeSoto counties, demonstrating a specific need for PR, communications, or marketing assistance.

The projects under consideration encompass a diverse array of possibilities as varied as the organizations themselves. They may involve the creation of tailored press release templates, the development of media outreach strategies, the crafting of brand identity, including logo design, the compilation of local media contacts, the establishment of e-newsletter templates, and advice on content development. The inaugural organization chosen through a panel review was the Children’s Guardian Fund, a decision based on the alignment of their needs with the program’s core initiatives.

Sheryl Vieira, the 2022-23 President of CWC-FPRA and Vice President of Communications at Caldwell Trust Company, underscored the chapter’s profound desire to enhance its expertise by giving back to the community. She stated,

“Our chapter has a history of joining forces for various community service projects, but this year, we aimed to create a program that could leave a profound and enduring positive impact. Our members possess a wealth of professional expertise that can be invaluable to organizations and businesses seeking to enhance their communication efforts. We’re excited to assist local organizations in ‘soaring high with PR!’ I’m looking forward to seeing how far we can fly with this program.”

The “Mission Mavericks” program serves as a remarkable embodiment of CWC-FPRA’s commitment to community engagement and a genuine testament to the transformative influence of public relations. CWC-FPRA not only raises the bar for professional excellence but also serves as a catalyst for positive change within the community. This initiative holds the potential to reshape the communication landscape for local nonprofits and businesses, helping them achieve their objectives and amplify their voices.



2022-23 CWC-FPRA President, Sheryl Vieira (Center); President-Elect, Sarah Glendening (Left); and Community Liaison, Hunter Carpenter (Right)



OUR STORY

The trust business is about taking care of people. Our job at Caldwell Trust Company is to make sure our clients have enough money when they retire or when they want to take care of a family member. But the most critical thing we do, though, is preserve their legacy. We guide our clients through it all. That’s the kind of personal service we provide, and that is the kind of personal service clients can expect.

That’s The Way It’s Meant To Be.



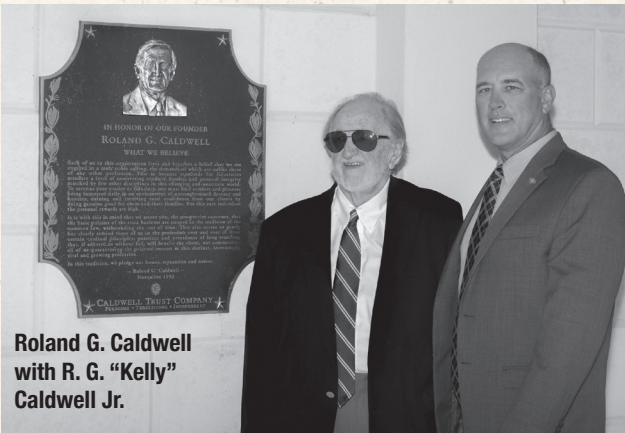
What We Believe

Each of us in this organization lives and breathes a belief that we are engaged in a truly noble calling, the demands of which are unlike those of any other profession. This is because standards for fiduciaries mandate a level of unwavering conduct, loyalty and personal integrity matched by few other disciplines in this changing and uncertain world. To serve as your trustee or fiduciary, one must find comfort and pleasure being immersed daily in an environment of uncompromised decency and honesty, earning and receiving total confidence from our clients by doing genuine good for them and their families. For this rare individual the personal rewards are high.

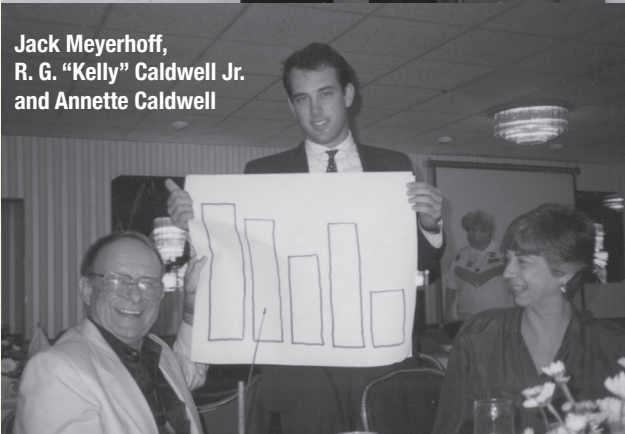
It is with this in mind that we assure you, the prospective customer, that the basic policies of the trust business are steeped in the tradition of the common law, withstanding the test of time. This also serves to gently but clearly remind those of us in the profession over and over of those certain cardinal principles, practices and precedents of long standing, that, if adhered to without fail, will benefit the client, our community -all of us- guaranteeing the personal success in this distinct, increasingly vital and growing profession.

In this tradition, we pledge our honor, reputation and names.

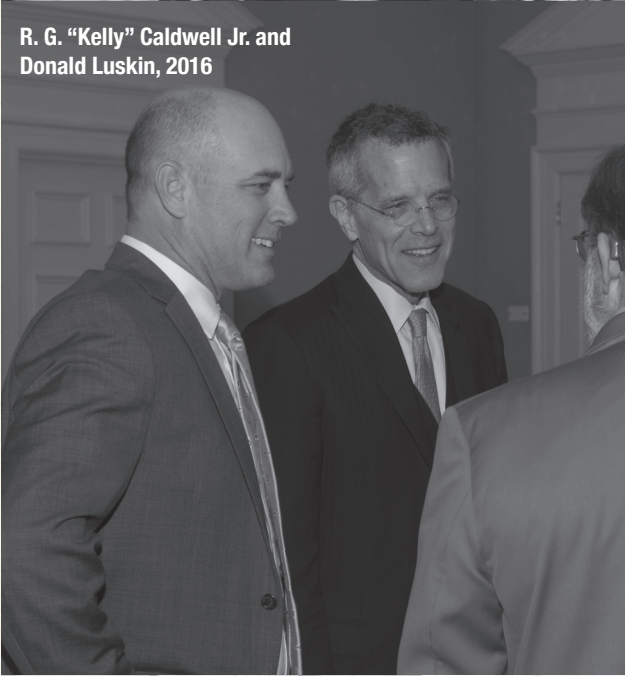
Roland G. Caldwell, Founder



Roland G. Caldwell with R. G. "Kelly" Caldwell Jr.



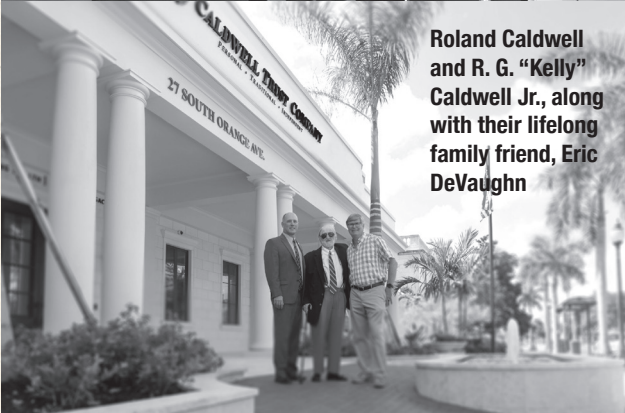
Jack Meyerhoff, R. G. "Kelly" Caldwell Jr. and Annette Caldwell



R. G. "Kelly" Caldwell Jr. and Donald Luskin, 2016



R. G. "Kelly" Caldwell Jr. Receives The Key to the City of Sarasota, 2022



Roland Caldwell and R. G. "Kelly" Caldwell Jr., along with their lifelong family friend, Eric DeVaughn



Venice Headquarters



CALDWELL TRUST COMPANY: THE NEXT 30 YEARS

Over the next thirty years, as in the past thirty, Caldwell Trust Company intends to remain a privately owned, independent business that provides personal, traditional services to clients around the country from our southwest Florida offices. Our reputation of successfully serving our clients is the reason we've survived, thrived, and continue to grow. This continued expansion has resulted from a controlled, carefully planned strategy that has served us well since 1993. Drawing on the talents of our staff, we developed a "road map for success," a strategy based on a consensus approach to excellence that has guided our decisions to successful conclusions.

Because that strategy has been effective, we plan to stay the course over the next three decades. We will continue with our road map, nevertheless remaining vigilant about changing conditions. We can allow the road map to evolve if situations warrant, and we can be flexible enough to tweak it as necessary. From the beginning, we have set goals and guidelines for our company and have seen them work for us. In addition, as always, we will continue to upgrade our proprietary software, a major element in our success that provides cost-effective transactions and 24/7 portfolio access for clients. Finally, we will continue our strong commitment to our community and its families, thankful we have the opportunity to support those who support us.

As we continue our growth, we will stay focused on the reason our clients come to Caldwell: to build wealth and preserve legacy. And we will remain true to our family-focused culture, which was developed by my late father, Roland G. Caldwell. He was the inspiration and driving force for the creation of Caldwell Trust Company, imparting to it--as he did to me--a love for serving people in the steeped tradition of trust banking when trust managers were encouraged and expected to take care of their clients personally, the way it was meant to be.

I will continue to lead the company into its future, comfortable in knowing that if I need guidance, I can draw on the deep wisdom and moral code that Dad instilled in me. The company has also benefited from the dedicated help of many other amazing people, including the founding members; our committed staff; our board of directors; our colleagues; and most of all our clients, without whom we could not exist.

Helping to chart the course of Caldwell Trust Company over the years has been a humbling, awe-inspiring adventure. It leaves me more excited than ever about the opportunities and discoveries that await us during the coming decades. As we plan for our next 30 years and our next billion dollars, we confidently review the tools we need to move ahead. We have our family motto to "do and hope." We have our legacy. We have our systems. We have our road map. We have our people. And most of all, we have you; our valued clients.

We are ready!

R.G. "Kelly" Caldwell Jr.
President & CEO

I know of no one on earth who grew up more advantaged than me. Certainly, there were many who had more money, and I wasn’t on anyone’s “A list” for parties or other social connections. I did not grow up in a famous or even political family where others sought to ingratiate themselves to me with compliments and favors, hoping that they themselves would someday realize a benefit, simply because they were a “friend” of mine. By those standards, I was just about as ordinary as one can be. However, I was raised by a fiduciary.

Any good dictionary will tell you that a fiduciary is a person who acts on behalf of another person or persons, putting the interests of others ahead of their own. It’s about duty, discipline and working to preserve good faith and trust. In business, being a fiduciary means being both legally and ethically bound to act in someone else’s best interest.

In my family, living the life of a fiduciary (though it was never called that) wasn’t just something that you do, it was something that you are. As you read my family’s story and how they built Caldwell Trust Company, you’ll see how traits of courage, integrity, hard work, commitment, community involvement and investment, along with many other desirable traits, have been

passed down from generation to generation on both sides of my family and remain an integral part of who we are in life and in business.



R.G. “Kelly” Caldwell Jr., President & CEO

done in the old-school way, meaning with pencil and paper and very little technology. In the early days, there just wasn’t much technology being used by anyone in the industry. Dad, however, could see a change coming and knew that I was just the guy who could first adopt, then adapt, and even create the proprietary technology that would set us apart from others.

As important as our unique and proprietary technology is, there is still something even more important that makes our client relationships special. From one generation to the next, we keep our promises.

In the corporate structure of large institutional trust companies, fiduciaries who are good at their job will be promoted, transferred or consolidated as they pursue careers within that corporate morass. Continuity, let alone the keeping of specific promises, just isn’t possible, no matter the sincerity behind those promises at the time they were made. With Caldwell Trust Company, promises made by my father are promises that I have kept and will continue to keep. Indeed, they are promises that will be kept for generations to come.

Our Community

Our core values guide our decision -making in everything we do. All of our employees and trustees make the Southwest Florida area their permanent home, and we focus our charitable investments on making our region a better place for all to live, work, and thrive. We invest in community partnerships and charitable organizations that share this common goal, and those organizations can count on us to make meaningful commitments of our charitable dollars and volunteer support. We have invested over \$1.5 million dollars to area organizations through multi-year commitments that change lives, restore the environment, and provide a safety net for children and families in need of help.

In 1993, even before we received our charter, Caldwell made its first charitable contribution when Suncoast Offshore Racing Association requested--and received--our support for the developmentally disabled children that they help. Since then, we have been devoted to supporting children with developmental disabilities and their families who struggle to find resources, education, equipment, and acceptance. Our contributions through Suncoast Charities, The Haven, Loveland Center, Easter Seals, InStride Therapy, and Florida Center for Early Education provide critical support for these families.

Our long-standing commitment to the Boys & Girls Clubs of our region began in 1997 and reflects our core focus on building and supporting generational relationships that provide a safety net for at-risk youth.

We have been a guardian of our oceans and corporate partner of Mote Marine Laboratory since 2001, investing in marine research to preserve and protect our Gulf and supporting the science education of the students who will be our future leaders in this endeavor.

Since 2004, Caldwell Trust Company has been a corporate partner with Tidewell Hospice, an Empath Health Company, ensuring patients and families receive the care, dignity, and respect they need during their most critical and vulnerable time.

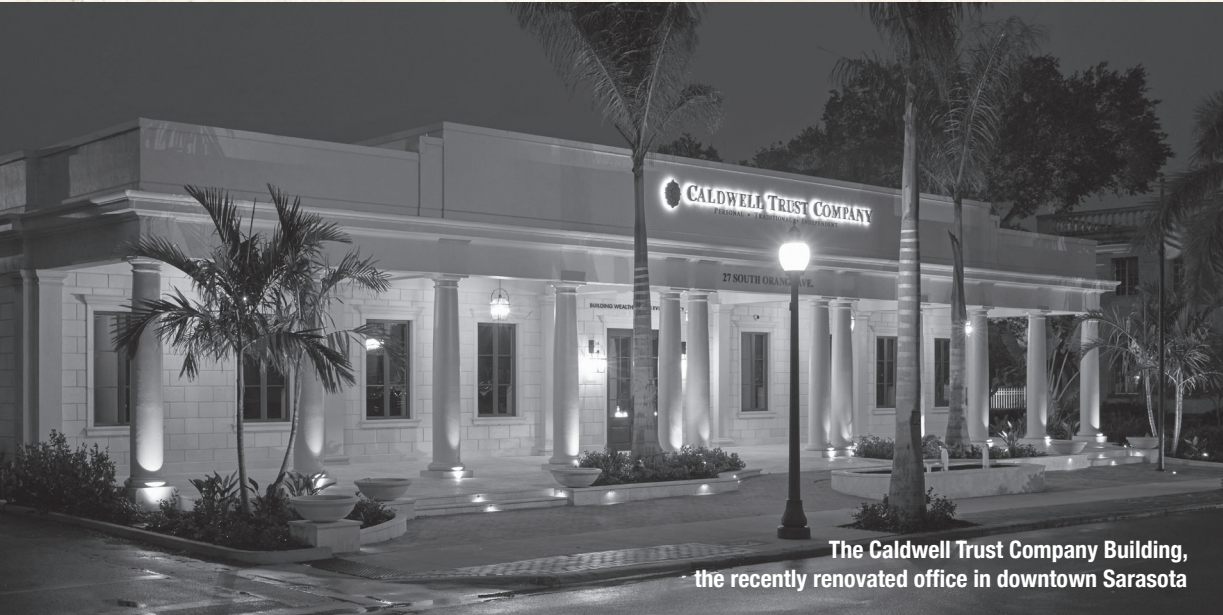
These and many other of our transformational contributions of time, talent, and treasure all relate back to our guiding principle, which is to take care of families.

Our Buildings

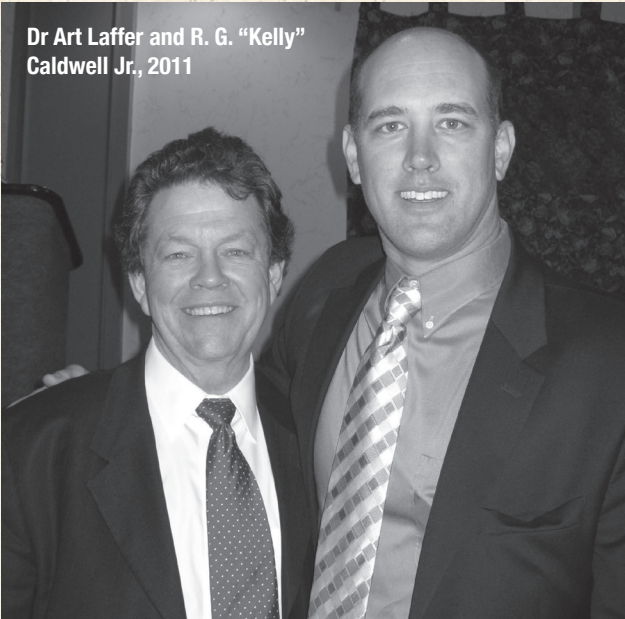
The results of our steady growth can be tracked by the succession of buildings we have occupied over the past thirty years, replacing each as we outgrew it. Now, with our newest facilities in Venice and Sarasota, we are set for the next thirty years. Like our company, these buildings perfectly represent longevity. They are here to stay and so are we.

We outgrew our original offices at 201 Center Road, Venice, after 20 years (1994-2014) and replaced them with our custom-built, Italianate-styled, state-of-the art building just three miles away, at 1400 Center Road. Our staff moved into this elegant facility in December 2014.

We established a Sarasota presence in 1998 in Palmer Ranch, then moved to larger offices at 1561 Main Street in 2009. After outgrowing that space, we purchased and renovated the former Cain/Wilson Building at 27 S. Orange Avenue and the adjacent parking lot.



The Caldwell Trust Company Building, the recently renovated office in downtown Sarasota



Dr Art Laffer and R. G. “Kelly” Caldwell Jr., 2011



Grand Opening of Caldwell Trust Company Building in Downtown Sarasota, 2022



Roland Caldwell, in the company boardroom, alongside his son and grandchildren



Caldwell Family on Opening Day of Caldwell Trust Company 1993



R.G. “Kelly” Caldwell Jr. Lowering the Flag at Headquarters in Venice

Alisa Craton
*A Trust Officer Committed
to Community and
Fiduciary Excellence*

Alisa Ivey Craton, CTFA, is a name that resonates with the people, institutions, and organizations of Bradenton and Manatee County. With nearly three decades of fiduciary expertise and an unwavering commitment to community service, Alisa has become a trusted and valuable member of the community.

In her role as Assistant Vice President and Trust Officer at Caldwell Trust Company, Alisa brings a wealth of experience and a deep understanding of the needs and aspirations of the people she serves. Her journey with Caldwell began in 2021 when she was introduced to the company’s core values and culture by her colleague, Reppard Gordon, who also serves as an Assistant Vice President and Trust Officer at Caldwell. Impressed by the company’s dedication to professionalism and expertise, Alisa made the decision to join the Caldwell team.



Alisa’s banking career began in 1994 when she started working part-time at Barnett Bank while pursuing her college education. Over the next two decades, she steadily climbed the ranks, amassing valuable knowledge and experience along the way. She held positions as a branch manager and vice president at BMO Harris Bank for Sarasota and Manatee.

What sets Alisa apart is her dedication to community service. She understands the importance of giving back, and her involvement in numerous community organizations reflects this commitment. In 2023-2024, she assumed the role of President at Realize Bradenton, a testament to her leadership abilities and her belief in the power of community engagement. Alisa is also a valued member of New College’s Four Winds Legacy Society.

Her commitment extends beyond these roles. Alisa serves as the current president of Realize Bradenton. She has held past board positions at organizations like Junior Achievement and the Bishop Museum of Science and Nature, where she chaired the 2019 Annual Gala and was a past committee member for 40 Carrots Family Centers’ Firefly Gala and Wine, Women and Shoes. Her dedication to community service was recognized when she was chosen to represent the Sun Belt Region as the United Way Ambassador for BMO Harris Bank in 2021. She has also served on its Client Experience Council and held the role of Florida Chairperson for the Alliance for Women.

Alisa’s community involvement is not limited to large organizations. She has been an active volunteer with various youth sports organizations since 2005, demonstrating her commitment to grassroots initiatives that make a difference in the lives of young people.

Alisa’s family, including her husband, Jody Craton, and her sons, Jacob and Cade, share her passion for sports and outdoor activities, enjoying everything that Florida has to offer, from football and basketball to fishing and boating.

Alisa Craton is not just a seasoned Trust Officer; she is a dedicated community leader, a loving family member, and a trusted partner for those seeking fiduciary services. Her dedication to community service and her wealth of experience make her a valuable asset to Caldwell Trust Company and the communities it serves.

Tony Blasini
*Shaping the Future of
Employee Benefits*

Tony Blasini, a name synonymous with dedication and expertise, has dedicated over 35 years to the employee benefits industry, shaping the future of retirement and pension plans. His journey has been nothing short of remarkable, and his credentials speak volumes about his commitment to excellence.

Tony Blasini holds several prestigious certifications, including the Certified Pension Consultant (CPC), Qualified Pension Administrator (QPA), Qualified 401(k) Consultant (QKC), and Certified Plan Fiduciary Advisor (CPFA), awarded by the American Society of Pension Professionals and Actuaries. These certifications are not just letters on a resume but a testament to his in-depth knowledge and experience in the field.

Throughout his career, Tony has delved into various aspects of retirement and pension plans, from plan consulting and design to sales, administration, and implementation. His dedication to ensuring legal compliance is evident in his work, as he meticulously reviews plan documents to ensure that they meet all regulatory requirements. Tony’s commitment to education shines through as he conducts informative meetings for plan participants and sponsors educational seminars for CPAs and attorneys.

His expertise is not confined to the boardroom. Tony’s passion for education extends to the digital realm, where he has hosted a variety of educational videos covering an array of topics related to retirement plans. His dedication to sharing knowledge has made



him a respected figure in the industry, and his commitment to making retirement planning more accessible is evident in his work.

Before joining Caldwell Trust Company, Tony served as the vice president and regional sales director for United Retirement Plan Consultants (URPC-National TPA Firm) since 2011. Prior to that, he was a pension consultant for Bates and Company, Inc., in Orlando. Tony’s career has taken him to various locations, including Montgomery, Alabama; Albuquerque, NM; Tampa, Florida; and San Juan, Puerto Rico, giving him a rich and diverse perspective on the industry.

Tony Blasini’s academic background

is just as impressive as his professional achievements. He holds a B.S. in mathematics and statistics from Iowa State University, underlining his analytical acumen and problem-solving skills.

In summary, Tony Blasini’s journey in the employee benefits industry is marked by unwavering dedication, a thirst for knowledge, and a commitment to excellence. His numerous certifications, vast experience, and dedication to education make him a valuable asset to Caldwell Trust Company and a trusted partner for individuals and organizations looking to navigate the complex landscape of retirement and pension planning.

Nolan Wiggs
*Empowering Financial Success
at Caldwell Trust Company*

Caldwell Trust Company proudly introduces Nolan Wiggs as its youngest Trust Officer, infusing a breath of fresh perspective and dynamic talent into their esteemed team. Adding to his impressive credentials, he is on track to achieve his CFP, Certified Financial Planner designation in the spring of 2024, further enhancing his expertise in the realm of financial planning.

Hailing from Wilson, North Carolina, Nolan Wiggs brings with him a formidable academic background. He recently completed his academic journey at Campbell University, earning both a Master of Business Administration (MBA) and a Bachelor of Business Administration (B.B.A.). His choice of major in Trust and Wealth Management, complemented by a minor in Financial Planning, serves as a testament to his unwavering dedication to financial excellence.

Nolan’s commitment to personal and professional growth shines through his numerous certifications. In 2021, he achieved the Truist Emerging Leaders Certification, spotlighting his leadership potential and exceptional capabilities in the financial field. Furthermore, in 2019, he attained the BB&T Leadership Institute Certification, underscoring his robust leadership qualities.

Nolan’s academic journey included immersive experiences at the Southeastern Trust School program in Buies Creek, North Carolina, and the Leadership Development program at Campbell Business School. These experiences not only broadened his understanding of trust and wealth management but also honed his leadership skills to a razor-sharp edge.

Beyond the classroom, Nolan actively contributed to the Kappa Sigma Fraternity – Sigma Phi Chapter during his college years. In roles such as Treasurer and scholarship chair, he demonstrated a commitment to academic excellence and community involvement, with the fraternity’s philanthropic engagement including support for the non-profit organization Military Heroes.

In his role as a Trust Officer at Caldwell Trust Company, Nolan Wiggs is well-prepared to provide expert guidance on a range of financial planning aspects, spanning investments, budgeting, and estate and trust matters. His arrival reflects Caldwell Trust Company’s steadfast commitment to attracting top-tier talent and fostering a dynamic work environment.

Notably, Nolan also dedicates his time as a Big Brother, mentoring a young individual with Big Brothers Big Sisters of the Suncoast in Sarasota, underscoring his commitment to community engagement.

Nolan’s academic accomplishments, wealth of certifications, and leadership experiences

render him an indispensable asset to Caldwell Trust Company. With his arrival, the company further solidifies its dedication to delivering exceptional trust and wealth management services to clients. As he embarks on this exhilarating journey in the financial world, Nolan Wiggs is poised to play a pivotal role in empowering financial success for Caldwell Trust Company’s esteemed clientele.



Chorus Singers on Valentines Day at 201 Center Road in 2014

The Sarasota Chorus of the Keys is known for their heartwarming annual tradition of delivering special Valentine’s serenades to all staff members at their offices. Led by board member Jim Woods and a group of his friends, this talented ensemble dons elegant, color-coordinated tuxedos and sings their hearts out on Valentine’s Day. The Caldwell office staff members eagerly anticipate this delightful tradition, making it a cherished part of their Valentine’s celebrations.

Caldwell Trust Company
*Fostering Neighborly Growth at the Louis and Gloria Flanzer
Boys & Girls Club Expansion in Arcadia*



Lee and Suzanne Thacker, along with their friends, at a fundraiser for the Boys & Girls Clubs of Sarasota and DeSoto Counties

This past September, a gathering of more than 100 enthusiastic guests came together at the Louis and Gloria Flanzer Boys & Girls Club in Arcadia to celebrate the completion of a remarkable milestone - the permanent Clubhouse. This impressive addition, encompassing 10,000 square feet on the Smith Brown Campus, is set to amplify youth development programs in DeSoto County, thanks to the capital campaign and program supporters, including Caldwell Trust Company.

The newly minted state-of-the-art Clubhouse introduces several key features that will shape the future of the Louis and Gloria Flanzer Boys & Girls Club. Among its highlights are new classrooms, a state-of-the-art technology lab, an inspiring art studio, a commercial teaching kitchen, a food pantry serving local families, and a flexible multipurpose dining area. What’s more, the facility is designed to be available for local use outside of the Club’s regular hours, effectively transforming it into a valuable community resource. In addition to bringing innovative opportunities to Arcadia’s rising leaders within a modern facility, the Clubhouse pays homage to the historical significance of the Smith Brown Recreation Center and local trailblazers, including Coach Richard Bowers.

The evening’s festivities commenced with a warm reception at the Peace River Citrus Products Health & Fitness Center, where Club member Joi R., a fifth grader at Memorial Elementary, led everyone in reciting the Pledge of Allegiance.

Jim Clark, President, and CEO of Boys & Girls Clubs of America took the stage to offer his perspective on the organization’s role as a “beacon of hope” for youth in communities like Arcadia. Clark underscored the importance of community support in nurturing children in today’s complex world, emphasizing, “There’s no single program or initiative that can make it happen. It’s a

combination. It’s everyone coming together to create those great futures.” He continued by stating that the Boys & Girls Clubs provide children with enriching programs, ensuring they are on the path to successful lives. Clark highlighted the organization’s role in equalizing opportunities, regardless of zip code, concluding with, “It should not matter where you live; what matters is where you are going. The Boys & Girls Clubs...is the great equalizer. It’s all about access. Access to the same experiences and opportunities that some get and others don’t. Boys & Girls Clubs ensure those kids get those experiences.”

The evening reached its pinnacle as guests gathered outside for the official ribbon-cutting ceremony. Among those present were key supporters, community leaders, and visionaries who played essential roles in the project, including R.G. “Kelly” Caldwell, Jr. and H. Lee Thacker, a supporter of the organization since 1969 making generous financial contributions to chapters of the Boys & Girls Clubs of America in three states and ultimately Florida with the Boys & Girls Clubs of Sarasota and DeSoto Counties.

Edrise Sievers
*From the Beginning - A Pillar
of Caldwell Trust Company’s
Success*

In the world of finance, stability and trust are paramount. For more than 30 years, Caldwell Trust Company has been a steadfast presence in the financial landscape of Sarasota, Florida, and beyond. One individual who has played an integral role in the company’s enduring success is none other than Edrise Sievers, a founding staff member whose dedication and expertise have been instrumental in shaping the company’s legacy.

Alan Blair
*A Trust Banking Veteran at
Caldwell Trust Company*

Alan H. Blair, Ph.D., brings over 23 years of invaluable experience in the trust banking industry to his role as Vice President and Trust Officer at Caldwell Trust Company in the Sarasota office. His impressive career spans several decades, marked by dedication and a relentless commitment to excellence.

Alan’s journey with Caldwell Trust Company began after he concluded his tenure at a large commercial trust bank, where he had held the positions of a regional trust officer and first vice president. His wealth of experience and in-depth knowledge have made him a valuable asset to the company and its clients.

In 1989, Alan Blair moved to Bradenton, Florida, where he embarked on a new chapter of his career. He served as the executive director and CEO of the Manatee Community College Foundation, Inc. During this period, he played a pivotal role in institutional advancement services to colleges, demonstrating his ability to combine his background in education and finance.

This unique blend of expertise in education and finance has allowed Dr. Blair to provide institutional advancement services to colleges and trust administration services to banks and individuals. His multifaceted approach is a testament to his adaptability and his dedication to serving both educational institutions and individuals seeking trust administration services.

Alan Blair’s professional qualifications and certifications further underscore his commitment to excellence. He is recognized by the American Bankers Association as a



Alan Blair, Ph.D.

Certified Trust and Financial Advisor. He is also a proud graduate of the Cannon Financial Institute Trust School, an institution known for its rigorous and comprehensive programs in trust and wealth management.

In addition to these certifications, Mr. Blair holds credentials from the Executive Leadership Institute of Indiana University and the Management Institute for Senior Administrators of Stanford University. These esteemed institutions have contributed to his extensive knowledge and his ability to serve his clients effectively.

Caldwell Trust Company is honored to have Alan Blair as a vital part of its team. His rich experience and dedication to excellence align perfectly with the company’s core values and its commitment to serving clients with the utmost professionalism and expertise. Alan’s journey is a remarkable one, and his impact on the trust banking industry is undeniable.

In its formative years, the company embarked on a mission to provide a higher standard of financial services to clients. Edrise Sievers was among the first to join this mission.

Sievers stood by Roland and Kelly Caldwell proving herself to be an invaluable asset to Caldwell Trust Company. She continually demonstrated her commitment to excellence and unparalleled expertise providing excellent trust services through her career which is a testament to dedication, loyalty, and a deep-seated belief in the value of personal relationships.

Edrise Sievers consistently went above and beyond to ensure that the needs and aspirations of Caldwell Trust Company’s clients were not only met but exceeded.

“Edrise Sievers has always been an embodiment of our core values, and her dedication to our clients’ financial success is truly remarkable,” said Kelly Caldwell, Chairman and CEO of Caldwell Trust Company. “Her contribution to the company’s growth and the trust that our clients have placed in us is immeasurable. Edrise is a testament to what Caldwell Trust Company stands for.”

As Caldwell Trust Company celebrates its 30th anniversary, Edrise Sievers has been a part of it all since day one. Her legacy



Edrise Sievers

is intricately woven into the fabric of the company’s history.

Edrise Sievers, a founding staff member of Caldwell Trust Company, has not only been an instrumental figure within the company but also an exemplar of the values and principles that have defined the company’s three-decade journey. We’re honored to call Edrise Sievers a dear friend of the Caldwell family.

Mack Reid
*A Lifetime of Dedication to
the Boys & Girls Club and
Caldwell Trust Company*

Mack Reid’s journey through life is a testament to unwavering dedication, not only to the Boys & Girls Club but also to the community at large. Having devoted the better part of his life to the Boys & Girls Club, he has now embarked on a new chapter as a valued board member at Caldwell Trust Company.

Mack Reid’s story began at the Boys & Girls Club when he was just a 10-year-old in Gadsden, Alabama. Little did he know that this would be the starting point for a lifetime of service and commitment. He worked at the Club throughout his college years, laying the foundation for a career that would span over four decades.

His professional journey led him through various leadership positions in Boys & Girls Clubs in Tuscaloosa, Alabama, Albany, Georgia, and finally Sarasota, Florida, where he assumed the role of CEO in 1989.

Throughout his distinguished career, Mack was deeply passionate about his work. He often said, “I can honestly say, after working at the Club for two weeks while attending college, I knew I wanted to spend my life’s work with the Boys & Girls Club.”

Mack’s academic pursuits were no less impressive. He graduated from Jacksonville State University in 1969 with a major in Business and a minor in Economics. His commitment to education and personal growth is evident not only in his own journey but also in his role as a mentor with Take Stock in Children of Sarasota County.

As he transitioned into retirement on August 1, 2013, Mack Reid’s commitment to community service remained steadfast. He continued to serve as a consultant for Boys & Girls Clubs across the country, sharing his invaluable knowledge and experience with the next generation of leaders.

In March of 2014, Mack and his wife Lynne celebrated their 40th anniversary, a testament to their enduring bond and shared values. They take immense pride in their two sons, J. Mack and Dustin.

The story of how Mack Reid became a

board member at Caldwell Trust Company is one of mutual respect and shared values. Upon his return to Sarasota, he had the privilege of meeting individuals like Roland and Kelly Caldwell, Leo O’Meara, and Lee Thacker, who made a profound impact on him. Their professionalism, business acumen, integrity, and devotion to the community left an indelible mark.

Caldwell Trust Company’s support for the Boys & Girls Club and many other community organizations deeply resonated with Mack. After his retirement, he received an invitation to join Caldwell Trust Company’s prestigious board, and he readily accepted. His honor in being part of the official Caldwell Trust Family reflects his unwavering commitment to community and his respect for those who share his vision.

Mack Reid’s journey, marked by a lifetime of dedication to the Boys & Girls Club and his role as a board member, showcases the power of service and the impact one individual can have in shaping the future of both young lives and the financial well-being of the community. His story is an inspiration to those who seek to make a difference in the world around them.



Mack Reid with Lee Thacker

Generosity in Action
Caldwell Trust Company Trustees Select
Tidewell Foundation
as Recipient of Annual \$5,000 Donation

Caldwell Trust Company, a leading financial institution dedicated to community involvement and philanthropy, is proud to announce the selection of the Tidewell Foundation as the recipient of the Trustee’s annual \$5,000 donation. The decision was made by the esteemed board members of Caldwell Trust Company, who recognized the invaluable impact of Tidewell Hospice in providing comprehensive care and support to individuals and families facing advanced illnesses, grief, and loss.

To date, Caldwell trustees have donated a total of \$43,000 and have supported these local organizations:

- Sarasota Military Academy, Cadet to Cadet Training, \$3,000 (2015)
- State College of Florida, BSN Nursing Scholarship, \$5,000 (2016)
- Take Stock in Children, Two-Year Florida Prepaid Scholarships, \$5,000 (2017)
- Children First, Inc., Families First Institute Grant, \$5,000 (2018)
- Take Stock in Children, Scholarships, \$5,000 (2019)
- All Faith’s Food Bank, Covid-19 Response Feeding Program (Boys & Girls Clubs, Girls Inc., and Children First), \$5,000 (2020)
- Easter Seals SW Florida, Inc., \$5,000 (75th Anniversary Gala, 2021)
- Church of the Redeemer, Barnabas Aid, \$5,000 (2022)
- Tidewell Foundation, Children’s Grief Blue Butterfly Program, \$5,000 (2023)

The board members of Caldwell Trust Company, renowned for their commitment to making a positive difference in the lives of the community, gathered to deliberate on the selection of this year’s donation recipient. After thoughtful consideration, the board unanimously agreed that the Tidewell Foundation stood out as an organization that aligns with Caldwell Trust Company’s values and mission.

Tidewell Hospice has a long-standing history of offering solace, comfort, and assistance to individuals and families during life’s most challenging moments. Through their holistic approach to care, they provide medical services, emotional support, and bereavement counseling, ensuring that patients and their loved ones receive the comprehensive support they need. And Caldwell Trust Company has a long-standing history of supporting Tidewell. Jan Miller, Senior Executive Vice President and Trust Officer at Caldwell Trust Company, has been involved with Tidewell’s board since 2004 and is a founding member of the Tidewell Foundation in addition to being Vice Chair of Tidewell’s parent company, Empath Health. Caldwell Trustee, Tom Stuhley, also a founder of the Tidewell Foundation, currently serves as its Vice Chair and is Past Chair of Empath Health and current chair of its Finance Committee. Caldwell Trust Company is also the Signature annual sponsor of Tidewell’s Signature luncheon.



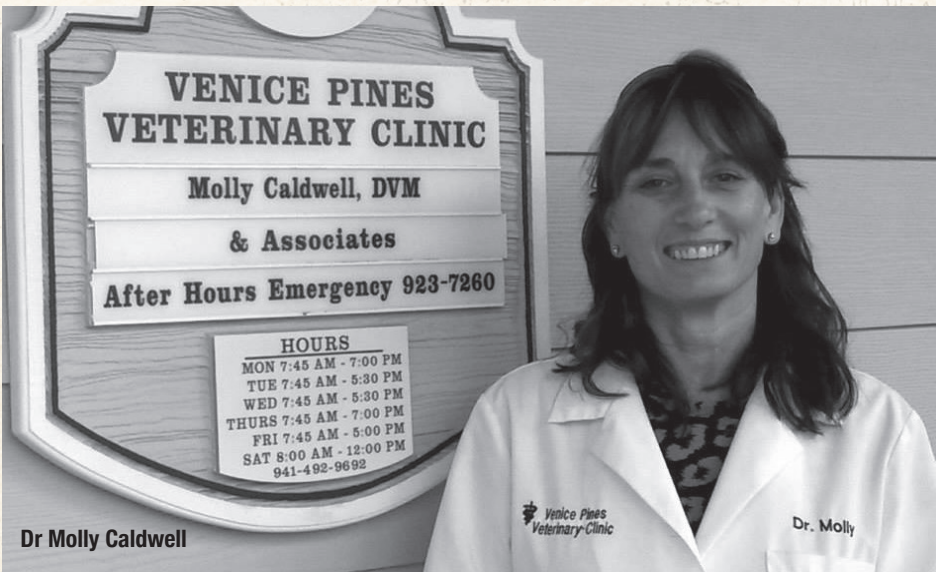
Delesa Morris, M.S., CFRE, Interim President of Tidewell Foundation stands between Caldwell Trust Company board members CEO/president R.G. “Kelly” Caldwell Jr., Tom Stuhley, Giving Project Chair Mack Reid, and Marge Maisto

The \$5,000 donation from Caldwell Trust Company will be utilized by the Tidewell Foundation to expand the bereavement support programs, enabling them to reach more individuals and provide vital assistance during their most vulnerable moments. This contribution will further empower the foundation to continue making a meaningful difference in the lives of those they serve.

“We are honored to support the Tidewell Foundation and their exceptional efforts in

providing care and comfort to individuals and families during challenging times,” stated R.G. “Kelly” Caldwell, Jr, President and CEO at Caldwell Trust Company. “Their commitment to compassion and support aligns perfectly with our own values as a company. We are confident that our contribution will enhance the foundation’s impact and bring solace to those in need.”

Dr. Molly Caldwell
A Respected Healer and Prominent Figure in
Veterinary Care and Venice



In the realm of veterinary medicine and the city of Venice, few figures shine as brightly as Dr. Molly Caldwell. Her story is one of dedication, academic excellence, and a profound commitment to the well-being of our cherished four-legged companions. However, her influence extends beyond the boundaries of veterinary care, as she also plays a pivotal role as a dedicated board member at Caldwell Trust Company, where her journey encapsulates the core values of family, diligence, and service.

A graduate of the University of Florida with a B.S. in Agriculture, Dr. Molly Caldwell’s educational journey laid the cornerstone for her illustrious career in veterinary medicine. Her academic achievements were exceptional, graduating with high honors and earning the prestigious position of president of her graduating class.

As a practicing veterinarian, Dr. Molly owns and operates the thriving Venice Pines Veterinary Clinic, where she and her dedicated team diligently care for the health and well-being of numerous beloved pets. Her dedication to the welfare of animals, however, transcends the confines of her clinic. She also serves as a director of the Suncoast Humane Society, a testament to her unwavering passion for animal advocacy and community service.

Dr. Molly’s associations with esteemed professional organizations, including the American Veterinary Medical Association,

American Society of Feline Practitioners, the American Animal Hospital Association, and the Florida Veterinary Medical Association, underscore her commitment to staying at the forefront of her field. Her tireless efforts ensure that she delivers the highest quality of care for the animals entrusted to her.

In 2001, Dr. Molly Caldwell assumed an additional role that reflects her dedication to financial stewardship and the well-being of individuals and families by becoming a Director at Caldwell Trust Company.

The heartwarming narrative of Dr. Molly’s journey as a board member at Caldwell Trust Company is deeply intertwined with family bonds and shared values. Growing up alongside her brother, R.G. “Kelly” Caldwell, Jr., the CEO and President of Caldwell Trust Company, both siblings inherited a profound understanding of the trust business instilled in them by their father, Roland Caldwell, the founder of the trust company. The Caldwell siblings share an entrepreneurial spirit, a strong work ethic, and an unwavering commitment to service.

Dr. Molly’s remarkable journey serves as a testament to the profound impact of dedication, hard work, and the values instilled in her by her parents. She stands as a role model in the fields of veterinary medicine and community service, leaving a lasting imprint on all those she touches.

YMCA of Southwest Florida
A Community Hub Supported by Visionaries and Dedication

In the heart of Venice, Florida, a vibrant and welcoming community hub stands as a beacon of wellness, friendship, and social impact: the YMCA of Southwest Florida. Beyond the strong foundation of its programs and outreach, the YMCA is fortified by the support of visionaries such as Caldwell Trust Company, the dedicated leadership of Kelly Caldwell, and the many years of commitment by Wendy Fishman.

The YMCA of Southwest Florida serves as a testament to the enduring spirit of community. Here, individuals from all walks of life converge to find support, health, and camaraderie. Founded on the principles of inclusivity and positive change, this institution has been fostering growth for many years.

Caldwell Trust Company, under the guidance of the visionary Kelly Caldwell, exemplifies the importance of corporate involvement in the community. Such support extends far beyond mere financial assistance; it reflects a commitment to community welfare and enrichment. This visionary support contributes to the YMCA of Southwest Florida’s ability to

provide vital programs and services.

At the heart of this community endeavor is Wendy Fishman, whose dedication and service to the YMCA has been nothing short of extraordinary. Wendy’s years of service are woven into the very fabric of the YMCA of Southwest Florida’s development programs, daily operations, community outreach and more!

The YMCA is more than just a fitness center. It’s a place where people of all ages come together to exercise, learn, connect, and grow. The programs it offers cater to everyone, from the youngest to the oldest members of the community. Beyond exercise classes and sports, it is a place where people find solace, support, and a sense of belonging.

The YMCA of Southwest Florida is not just a building; it is a living, breathing entity that flourishes thanks to the generosity of organizations like Caldwell Trust Company and the tireless dedication of individuals like Wendy Fishman. Their support and service ensure that the YMCA continues to be a source of inspiration, health, and personal development for Venice’s residents.



Wendy Fishman and Friends of YMCA Southwest Florida

FINANCIAL

NOVEMBER 1, 1993 – NOVEMBER 1, 2023



R. G. “Kelly” Caldwell Jr. and Tom Stuhley

Tom Stuhley

A Distinguished Pillar in both the Financial and Community Service Sectors

In the world of finance, wisdom and experience can be as valuable as any currency. Tom Stuhley, as a member of Caldwell Trust Company’s board of directors, brings a wealth of both to the table. Appointed by R. G. “Kelly” Caldwell Jr., CEO and President of Caldwell Trust Company, Stuhley’s arrival is a testament to his profound knowledge of financial and trust matters.

Stuhley’s journey into the banking and trust industry began after he earned a bachelor’s degree in economics and speech from the University of Arizona. Hailing from Southern California, he embarked on a career that would span several decades, leaving an indelible mark on the financial sector.

At the start of his illustrious career, Stuhley served as a trust officer at a Midwestern bank, where he honed his skills and expertise in trust management. His commitment to the industry was evident as he rose through the ranks, becoming a banking officer and director of several northern Illinois banks. However, it was in 1988 that Stuhley made a pivotal move when he purchased a small community bank in southern Wisconsin. What followed was a remarkable success story as he transformed this local institution into the highly successful chain known as Mid America Banks. Stuhley’s journey culminated with his retirement as CEO, chairman, and owner of the organization in 2007, leaving a legacy of financial prosperity and innovation in his wake.

But Stuhley’s contributions extend far beyond the boardroom. Throughout his years in the Midwest, he was actively involved in his community, serving on the boards of

several organizations and colleges. His passion for community welfare is unmistakable, as evidenced by his role as an emeritus director of Wisconsin’s Aurora Health Care Systems, South Region, WI. Stuhley’s commitment to education and healthcare is further exemplified by his role as a trustee of Aurora University-George Williams College in Illinois and Wisconsin.

Stuhley’s connection to Casey Key, Florida, dates back to 1983 when he purchased a vacation home in this picturesque locale. In 2007, he made a life-changing decision by becoming a full-time resident, deepening his commitment to the local community. His unwavering dedication to community involvement is undeniable. Stuhley joined the board of Tidewell Hospice, serving as board chair and numerous committee positions. In 2020, when Tidewell and Parent Company Stratum merged with Empath Health, Tom led the merger team and became chairman of the board, leading the largest not for profit Hospice in the Country for its first two years. Tom is currently serving as Vice Chair for Tidewell Foundation and is the Chair of Finance for Empath. Tom was a Founding Director of the Tidewell Foundation, a position he continues to hold today. In addition, Tom served as a director of the Casey Key Association and is currently serving as board member of the Casey Key Foundation.

Tom Stuhley’s appointment to Caldwell Trust Company’s board of directors represents the company’s commitment to excellence and community involvement. With Stuhley’s immense knowledge and extensive experience, the institution is poised to achieve new heights of success.

John S. Booth III

A Journey from Broadcasting to Boardroom

VENICE, FLORIDA - John S. Booth III’s life and career have been nothing short of a remarkable odyssey, spanning multiple industries and leaving an indelible mark in each of them. From his early days as a teenage disk jockey to his current role as a dedicated board member at Caldwell Trust Company, John’s journey is a testament to his commitment to excellence and his unwavering dedication to his community.

John Booth’s foray into the world of broadcasting began at the tender age of 14 when he stepped into the role of a disk jockey. Over the years, he expanded his horizons and gained experience as a news reporter, television sports anchor, station manager, and eventually, as the president of a company that owned several radio stations. His career in broadcasting was marked by innovation and a keen sense of what audiences wanted.

Not content with his achievements in broadcasting, John Booth also explored the emerging field of cable TV in its infancy, working as an engineer for Sarasota Cablevision during the days when it offered a mere 12 channels. His willingness to embrace new technologies and stay at the forefront of the media landscape reflected his forward-thinking approach.

Alongside his broadcasting career, John became a licensed Realtor and founded the J. Booth and Company real estate brokerage firm in Venice, where he served the community for many years. A graduate of the University of Missouri with a journalism degree, John’s passion for service extended to leadership roles as he became the former president of the Venice Area Board of Realtors, United Way of South Sarasota County, and Treasurer of the Venice Area Chamber of Commerce.

However, it’s not just John’s diverse background that makes him an exceptional individual. John’s long-standing relationship with Caldwell Trust Company has been pivotal. Since joining the Board in 2009, John Booth III represents the second generation of Booths to serve on the Caldwell Trust Company Board, following in the footsteps of his father, Sam Booth, who was an original investor and co-founder of the company.

In the boardroom, John Booth brings his experience as a business owner and entrepreneur. His insights and commitment

to the well-being of the firm’s clients are invaluable, making him an integral part of the Caldwell Trust Company team.

The story of John S. Booth III’s life and career is not just a narrative of professional achievements but a tale of adaptability, innovation, and the enduring importance of family and community ties. His journey from broadcasting to the boardroom serves as a source of inspiration for those aspiring to make a meaningful impact in their careers and communities.



John S. Booth III



“I always receive a rapid and helpful response to my requests. I have recommended this company to many friends.”

FINANCIAL

NOVEMBER 1, 1993 – NOVEMBER 1, 2023



Lee Thacker writing a White Paper for BGCA - July 2013

H. Lee Thacker, Jr., CFP® *A Longstanding Pillar in Finance and Community Engagement at Caldwell Trust Company*

H. Lee Thacker, Jr., CFP®, holds a critical role as the Senior Executive Vice President, Secretary, and Trust Officer at Caldwell Trust Company. With an extensive background in finance and a staunch dedication to community service, he has been an integral part of the company since joining in 1996.

Lee Thacker's remarkable career in the finance sector dates back to 1958, when he commenced his journey in the banking and financial services industries. Over the years, his dedication to financial excellence has been unwavering. He holds a degree in Economics from Duke University and is a Certified Financial Planner, showcasing his commitment to achieving professional mastery in his field.

In addition to his professional pursuits, Lee's heart lies in community engagement, particularly with the Boys and Girls Clubs. For decades, he has dedicated his time and expertise as a board volunteer in various locations, including Columbia, South Carolina; Orlando, Florida; Atlanta, Georgia;

and presently the Boys and Girls Clubs of Sarasota County.

Lee Thacker's affiliation with Caldwell Trust Company started in the mid-90s when he relocated to Venice from Atlanta. Seeking a reputable company to handle his investment needs, he visited Caldwell Trust Company as a potential client and was thoroughly impressed. Not only did he find a trustworthy partner for his financial endeavors, but he also discovered an opportunity for a new career path. Lee joined the company as a vice president, secretary, and trust officer, bringing his wealth of experience and dedication to the Caldwell Trust family.

Furthermore, Lee's wife Suzanne also found a place within the Caldwell family, contributing as a trust compliance officer. Their joint commitment to Caldwell Trust Company showcases their belief in the company's values and mission.

Lee Thacker's decades-long commitment to finance, community service, and Caldwell Trust Company has made a lasting impact on the organization and the communities it serves. His leadership and expertise continue to guide the company on its mission to provide exceptional trust and wealth management services to its clients. Lee's story is a tribute to the profound impact that dedication and passion can have on one's career and community involvement.

Gail Neujahr *The Financial Expert*

In the world of finance, having a keen eye for detail and a deep understanding of the market is essential. Gail Neujahr, CFA®, Vice President and Portfolio Manager at Caldwell Trust Company, brings all this and more to her role. With over 20 years of experience in the financial services industry, Gail has become a respected figure in the field.

Gail's areas of expertise encompass a wide range of financial aspects, including investment analysis, policy development, risk assessment, portfolio construction and management, and wealth management. Her experience in working with high-net-worth clients makes her a valuable asset to the team at Caldwell Trust.

Since joining Caldwell Trust in 2020, Gail's dedication to her clients and her passion for her work have become evident. She combines her deep understanding of the capital markets with her exceptional relationship-building skills to provide her clients with top-notch investment management and results tailored to their individual goals.

Beyond her work at Caldwell Trust, Gail's commitment to the financial industry extends to her role on the Board of Directors of the CFA Society Tampa Bay. Her election as President for the 2021/22 fiscal year is a testament to her leadership abilities and dedication to the mission of the organization, which seeks to promote the highest standards of ethics, education, and professional excellence within the local financial community.

However, Gail's life isn't solely about finance. Community involvement and volunteer service have been lifelong pursuits for her. From teaching literacy lessons in Oklahoma to participating in fundraising bike rides in the Rockies, her dedication to service is truly commendable. Currently, she volunteers for the Sea Turtle Patrol at Mote Marine Aquarium, an activity she holds dear to her heart.



Gail Neujahr

A native of Denver, Colorado, Gail holds a Bachelor of Science in Business Administration (BSBA) degree from the University of Denver, with majors in Finance and Marketing. Her academic achievements also include obtaining her Chartered Financial Analyst (CFA) designation from the CFA Institute in Charlottesville, Virginia.

While Gail's professional achievements are impressive, she's equally passionate about enjoying life outside of the office. As a resident of Venice since 2016, she takes full advantage of living near the water and stunning beaches. Her hobbies include bike riding, kayaking, cooking, and exploring the attractions in and around the Gulf Coast. Her beautiful, retired greyhound, Gracie, also enjoys long walks by her side.

Gail Neujahr is not only a financial expert but also a dedicated community member and outdoor enthusiast. Her multi-faceted approach to life and her steadfast commitment to her clients make her a remarkable asset to Caldwell Trust Company and the broader community.

Tramm Hudson *An Accomplished Leader in Banking and Community Service*



Tramm Hudson

Tramm Hudson's decades-long career spans the realms of finance, leadership, and community service, establishing him as a well-respected figure in the Sarasota-Manatee region. With over 30 years of experience in various leadership roles, Tramm has shared his expertise in banking, finance, economic development, and strategic planning with a multitude of organizations.

A resident of Sarasota since 1986, Hudson's diverse roles have shaped his impact on the local community. His extensive leadership and advisory positions include Chairman of the Sarasota Chamber of Commerce, Trustee at Manatee Community College, Chairman of the Out-of-Door Academy, Chairman of the Committee of 100, and roles as an elder in his church. He currently serves as the Chairman of the Sarasota Memorial Hospital Board.

Hudson's banking career spanned 30 years beginning with North Carolina National Bank (NCNB). He was a founding director

of Enterprise National Bank of Sarasota and served as its president and similar positions in successor organizations Provident Bank and Royal Bank of Canada. Later he served as president of Whitney Bank in Manatee and Sarasota County and president of Stearns Bank of Florida. Tramm currently serves as a director for Trust Companies of America and Caldwell Trust Company, based in Venice.

In the political arena, Tramm Hudson's impact is equally significant. He served as the Chairman of the Republican Party of Sarasota County for three terms and was a delegate to the 1996, 2000, and 2004 Republican National Conventions. In 2005, he was appointed Chairman of Workforce Florida, overseeing labor and job training programs statewide. The following year, he was a Republican candidate for Congress in Florida's District 13 and remains active in politics today.

A Montgomery, Alabama native, Tramm Hudson's educational background is just as impressive as his professional accomplishments. He graduated from Vanderbilt University in 1975 as a distinguished military graduate and earned an MBA from Emory University in 1981. His service to the nation began as an Army Cavalry officer in Germany for three years, and his commitment continued in the Army Reserves after his active duty. He commanded an Infantry Company in the early 1980s and held several staff positions at the battalion and brigade levels. His military service culminated with his retirement from the Army Reserve as a Lieutenant Colonel in 1996.

Tramm Hudson's extensive career is a testament to his dedication to leadership and community service. His multifaceted roles, both in the financial sector and public service, exemplify his commitment to the betterment of the Sarasota-Manatee region. Hudson's influence is felt far and wide, shaping not only the organizations he has been part of but also the community he has called home for several decades.



OUR PEOPLE

Our people love what they do. We're empowered to do what we love and that is help and serve our clients. *That's The Way It's Meant To Be.*



FINANCIAL

NOVEMBER 1, 1993 – NOVEMBER 1, 2023



Kendall Peacock,
CFA, CAIA

Kendall Peacock, CFA, CAIA *Master of Wealth Management and Investment Advisory*

Kendall Peacock, CFA, CAIA, is a name associated with excellence in the realm of comprehensive wealth management and investment advisory services. As the Vice President and Senior Portfolio Manager based at Caldwell's downtown Sarasota office, Kendall's expertise benefits families, private trusts, businesses, and charitable organizations.

Kendall's journey to becoming a respected figure in the finance industry is marked by his dedication and years of service. Before joining Caldwell Trust Company, he dedicated fifteen years of his professional life as a portfolio manager, serving at financial institutions like Northern Trust and SunTrust. Prior to his venture into the world of finance, Kendall also spent several years in the technology industry, working as a consultant for large corporations and government agencies.

Education has always been a key element of Kendall's journey, and his academic achievements reflect his commitment to excellence. He earned his Bachelor of Science degree in Business Economics from the University of Louisville, graduating summa cum laude. This academic foundation became the bedrock for his subsequent accomplishments. Kendall completed the Florida Bankers Association Graduate Trust and Wealth Management School program, earning academic honors for his efforts.

Furthermore, Kendall has achieved the esteemed Chartered Financial Analyst (CFA) designation, establishing his credentials in the world of finance. He is a proud member of the CFA Institute, and his dedication to the profession is evident through his past role as the President of the CFA Society Tampa Bay. Additionally, he holds the Chartered Alternative Investment Analyst (CAIA) designation, showcasing his expertise in alternative investments.

Originally from Louisville, Kentucky, Kendall found his home in Sarasota in 2016. While his professional life thrives in the world of finance, he also knows how to savor life's pleasures in his free time. Golf and fishing are among his favorite pursuits, allowing him to enjoy the stunning landscapes and recreational opportunities that the Sarasota region offers.

Kendall Peacock, CFA, CAIA, is more than just a financial expert; he is a professional who combines his knowledge and experience to offer the best financial solutions to his clients. His journey is a testament to the spirit of excellence, and his passion for what he does shines through in his commitment to serving clients and his enjoyment of life's finer moments.

Scott T. Antritt *A Versatile Leader at Caldwell Trust Company*

Scott T. Antritt is not your typical finance professional. As Senior Executive Vice President and Trust Officer at Caldwell Trust Company, Scott brings a unique blend of financial acumen, athleticism, and a heart for community involvement. His journey through life is a testament to his dedication and adaptability.

An Ohio native, Scott laid the foundation for his impressive career by graduating cum laude from Ohio University. He earned a B.A. in business administration with a concentration in finance and insurance, showcasing his early commitment to financial excellence. His academic accomplishments didn't stop there; he completed a rigorous curriculum through the College for Financial Planning.

One of the most remarkable highlights of Scott's academic journey came when he graduated with top honors from the Florida Bankers Association Trust School. His commitment to excellence was recognized with the school's top honor recipient award, underscoring his potential as a financial leader. Before making the move to sunny Florida and joining Caldwell Trust Company in 2011, Scott honed his financial expertise in Ohio. He worked as a licensed financial adviser with Raymond James Financial Services, where he focused on financial planning, estate planning, and portfolio management. His financial journey also included roles as a financial adviser with MetLife Financial Services and an independent registered securities representative with Brecek & Young Financial Advisors.

Beyond his impressive financial career, Scott is a versatile leader in the community. He is a founding charter member and former vice president of MCLAX, Inc., a non-profit organization dedicated to supporting the growth of lacrosse in Manatee County public schools. In a significant achievement, MCLAX played a pivotal role in implementing the first-



Scott T. Antritt

ever boys and girls varsity lacrosse program at Lakewood Ranch High School in 2017-2018. Scott's dedication extended to being part of the coaching staff for the boys' team at the school, where he imparted his wisdom and passion for sports.

In addition to his work with MCLAX, Scott has volunteered for the Taylor Emmons Scholarship Fund and Suncoast Charities for Children. And is a former member of the Lakewood Ranch Rotary Club where he served on the board of directors. His community involvement reflects his commitment to making a positive impact on the lives of others, both through financial guidance and community service.

Outside of the financial world and community engagement, Scott's love for adventure is evident. A former college football player, he enjoys a wide range of outdoor

activities, from running and adventure races to golfing, hunting, and fishing. This multifaceted approach to life exemplifies his zest for exploration and new challenges.

Scott T. Antritt's presence at Caldwell Trust Company is a testament to the company's commitment to recruiting versatile, well-rounded professionals who not only excel in finance but also enrich the community. With his extensive financial knowledge and his dedication to community involvement, Scott plays an integral role in helping clients achieve their financial goals while also fostering positive change in the communities he serves.

With Scott as part of the team, Caldwell Trust Company is well-equipped to continue its mission of providing exceptional trust and wealth management services while demonstrating the importance of community involvement and personal growth.

Rita Lowman *A Trailblazing Tampa Banker Shaping the Future at Caldwell Trust Company*

Rita Lowman, recently honored with a place among Florida Trend's 2023 Legends, and a name synonymous with the financial landscape of Florida, has not only made a significant impact in the world of banking but continues to shape the financial future of the region as a respected board member at Caldwell Trust Company.

With a career spanning decades, Rita's journey in the banking industry has been marked by dedication, innovation, and a relentless pursuit of excellence. Her story is not just about professional success but also resilience and resolute commitment.

Rita Lowman's professional odyssey began in the world of finance, where she quickly climbed the ranks, leaving an indelible mark at every institution she served. Her tireless work ethic and financial acumen caught the attention of many, earning her a reputation as a banker icon in Tampa. She held senior positions at several prominent financial institutions and became a driving force behind their growth and success. Her strategic vision and leadership skills were instrumental in navigating these institutions through tumultuous financial times and emerging stronger.

In 2022, Rita Lowman added another feather to her cap by joining Caldwell Trust Company, a Florida-based wealth management and trust services provider, as a board member. Her involvement with Caldwell Trust Company signifies a continuation of her commitment to excellence and a belief in fostering the financial well-being of individuals and families in the region.



R.G. "Kelly" Caldwell Jr. and Rita Lowman

As a board member, Rita's influence extends to strategic decision-making and governance, ensuring that the company continues to offer the highest standards of trust and wealth management services. Her invaluable insights and deep industry knowledge make her a respected voice at the table.

"Rita Lowman is a true visionary in the banking and financial industry. Her unwavering dedication to her work and her community has had a profound impact on the lives of many," said Kelly Caldwell, CEO of Caldwell Trust Company. "We are fortunate to have her on our board, where her expertise and passion are helping us chart a successful course for the future."

Beyond her professional achievements, Rita Lowman's journey has been marked by personal challenges, most notably the loss of her son. However, she has demonstrated remarkable resilience and a commitment to living life to the fullest. Today, Rita Lowman

is not only a banking icon but also an inspiration for those facing adversity.

Rita Lowman's life and career demonstrate the power of perseverance, dedication, and the impact one person can make in the world of finance. Her legacy continues to grow, shaping the financial future of Southwest Florida and ensuring that the region's financial landscape remains robust and secure for generations to come.





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