

*From*  
**HEARTBREAK**  
*to*  
**HAPPINESS**

The John Howell Story



# A Financial Advisor's Journey of Pain to Purpose

I was born in Baton Rouge, Louisiana, but by the time I was old enough to remember much of anything, life had already packed us up and moved us around—north Louisiana first, then on to Arkansas, where my roots truly took hold.

I was the middle child, sandwiched between two sisters, and if you've ever grown up in a house full of conversation, opinions, and emotion, you learn something important early on: silence is valuable. That may explain why my favorite place in the world was on the back of my horse, Star.

Star didn't talk. She didn't interrupt. She didn't expect anything from me.

When I climbed into that saddle and rode up the hill, I wasn't chasing adventure. I was chasing peace. Out there, away from noise and expectations, I could breathe. I could think. I could feel grounded.

Even then, though, I wasn't just looking for quiet.

I was searching for purpose.

## A Father Who Shaped Everything

My father wasn't just my dad. He was my best friend. My hunting partner. My fishing partner. My mentor. My hero.

He was also a minister, and wherever he went to serve people, I wanted to go too. I watched him pour himself into others—quietly, faithfully, without applause. He wasn't flashy. He didn't need recognition. He just showed up.

My mother served in her own powerful way. She was a public health nurse, carrying the physical burdens of people the way my father carried the spiritual ones. If you ever want a clear definition of service, I grew up watching it every day.

He cared for people's souls.

She cared for people's bodies.

Together, without ever sitting me down for a lecture, they taught me a truth that would shape my entire life:

***Life is about helping people.***

## **A Dream That Started Early**

Even as a young kid, I carried a dream that never really left me. I wanted to make a million dollars.

Now, before you roll your eyes, understand this—it wasn't about fancy cars or big houses. I wanted that million dollars so I could do something with it. I wanted to build a church somewhere and give it to the people.

It wasn't about money.

It was about legacy.

It was about giving.

It was about creating something that would outlive me.

## **The Moment Everything Shattered**

When I was sixteen years old, my world came crashing down.

My father died suddenly of a heart attack. He had been to the doctor that same day, and they said everything looked great. And that night, he was gone.

Even now—decades later—I can still feel the weight of that moment.

Some pain doesn't disappear. It just finds a permanent place to live inside you.

At sixteen, I didn't just lose my father.

I lost my anchor.

I lost my direction.

## When Grief Turns Into Anger

We didn't have life insurance. We had the house we lived in... and not much else. So, I did what you do when life stops being fair.

I stepped up.

I worked.

I bought my own clothes.

I bought my own car.

I paid my own way through high school.

And inside?

I was angry.

Not at people—but at God.

Because if there was ever a time, I needed my father, it was then.

One day, I went into the woods with my shotgun, planning to hunt like we always had. I walked about thirty feet, leaned the gun against a tree, sat down, and cried until I had nothing left.

Then I unloaded the gun, put it away, and never went back.

My hunting and fishing days were over. Those weren't hobbies. They were memories. They were my father.

And when he died, a part of me died with him.

## Two Men and One Pine Tree

God has a way of sending people into your life at exactly the right time.

Two men stepped in when I was sixteen: Mr. Hellums Owens and his son-in-law, Calvin Murphy. They loved my father, and they put me to work at their service station to help keep me grounded.

One day, Mr. Owens took me under a pine tree and said something I have never forgotten.

“Son, your father wasn’t an educated man, but he was one of the smartest men I ever knew. You may not be that fortunate. You need to go to college.”

That moment didn’t just shape my future.

It redirected my life.

Years later, after earning my degrees, I went back to that spot. The business was gone, but the pine tree was still standing. And I remember thinking—if that tree could talk, it would tell you the moment that direction was given to my life.

## **A Mother’s Quiet Strength**

My mother’s story was just as powerful. She was orphaned young—her mother died when she was twelve, her father when she was fifteen. She grew up along the banks of Bayou Grosse Tete in south Louisiana, taking a small boat across the water just to get to school.

She told herself, “If I’m ever going to get off these banks, I need an education.”

And she did it.

She became a nurse. She eventually became supervisor for the Louisiana Health Department over the bottom third of Louisiana, known as Cajun Country. She even attended Columbia University.

From her, I learned something I never forgot:

Education isn’t a luxury...It’s a lifeline.

## **A Calling That Was Never in Question**

People often ask me how I ended up in ministry. The truth is—it wasn’t pressure from my parents. It wasn’t tradition.

It was a calling.

Even as a teenager, I knew. At fourteen and fifteen, I was already speaking to youth groups. Life was chaotic, but the calling was clear.

So clear, in fact, that one day in high school, riding down the road with the girl who would become my wife, I asked her, "Do you think you could ever marry a preacher?"

When she said maybe, I told her, "Because one day, that's what I'll be."

## **When Ministry Took a New Shape**

For decades, ministry was my life. But there came a season when people in my church started asking questions I couldn't answer.

"What should I do about this?"

"Who can help me?"

"Where should I go?"

And I kept saying something I didn't like saying: "I don't know."

So, I did what servant-minded people do. I learned. I studied. I got licensed. I earned credentials—not to sell products, but to serve people well.

That's when it hit me:

Financial advising is a ministry too.

Because when someone sits across from you afraid... unsure if they can retire... overwhelmed by decisions they don't understand... what they really need is clarity, stability, confidence, and hope.

## **The Mission: Helping People Retire Happy**

I started by helping teachers—many with nothing beyond a basic retirement system. Over time, my focus became clear: pre-retirees, retirees, federal employees, people who want straight answers and a plan they can understand.

I built my practice around one belief:

You don't have to be a millionaire to retire well—if your plan is built well.

## **The Moment That Confirmed Everything**

One of the most powerful moments of my career didn't happen in an office.

It happened at a Christmas appreciation dinner that I hosted for teachers.

A woman stood up, visibly emotional, and said, "I don't know if you've ever had a financial advisor stand by the bedside of your dying husband, hold his hand, pray, and then sit for hours helping you with paperwork that had nothing to do with his business—but all about your family."

That moment confirmed what I'd always known.

This work isn't about accounts.

It's about people.

## The Promise I Live By

If you ask my clients what makes me different, they'll tell you one thing: "He's always there."

I've driven across states. I've answered calls on weekends, vacations—even sitting on a pontoon boat with my grandkids.

Because if you call me, it's because you need me.

And that's the deal I make with every client.

## The Legacy

When all is said and done, I want my life to be summed up simply:

He loved life.

Because retirement isn't about surviving. It's about living. Laughing. Enjoying the years you worked so hard to earn.

That's why I do what I do.

My motto is simple: **Enjoy life. Retire happy.**

And if I ever get to serve you, I'll tell you the truth, help you see what you have, and build a path forward.

And most importantly...

I'll be there when you need me.



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