

The Bulletin

 **Peck I Bulgin**
Wealth Management
of
RAYMOND JAMES®



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From the Desk

Ripples of Thanks

Thanksgiving is often seen as the season of gratitude, but the beauty of thankfulness is that it rarely stays contained. A simple “thank you” at the right moment has a way of spilling over, creating ripples that touch more people than we realize.

Think about it: when someone holds the door open and you smile in appreciation, you're more likely to extend that same kindness to the next person. At the Thanksgiving table, when a relative shares how much your presence means to them, it softens the room and invites others to speak up too. Gratitude is contagious in the best way—it turns ordinary interactions into connections.

This holiday, consider the small ways you can set a ripple in motion. Write a quick note to a friend, tell a family member what you admire about them, or even thank the stranger who serves you coffee on your way to a gathering. These gestures often inspire others to pass it on.

That's the magic of Thanksgiving: gratitude doesn't end at the table. It keeps moving, person to person, long after the holiday is over.

In the Spotlight

Autumn Adventures with Will's Family



Will and his family made the most of the fall season with a fun-filled visit to the pumpkin patch and some Halloween excitement! His daughter looked absolutely adorable in her Abby Cadabby costume, adding a touch of magic to the festivities. We love seeing our team enjoying quality time and seasonal traditions!

Celebrating Milestones and Moments in Pensacola – Congratulations E.Ben Posey!



In October, the Peck Bulgin team made a special trip to Pensacola to honor the retirement of a longtime friend and colleague. It was a heartfelt celebration filled with laughter, memories, and appreciation for the years of dedication. We were proud to be there to mark this meaningful milestone and show our gratitude for the lasting impact they've had on our team and community.

Casey & Jesse Earn Top Producer and Leadership Club Recognition



We're proud to share that Casey and Jesse were recognized at the recent Amelia Island Awards Ceremony for the North Florida Raymond James complex. Both received Top Producer Awards and earned a spot in the 2025 Leadership Club, as Casey achieved *President's Club membership, while Jesse achieved *Leaders Club membership, celebrating their exceptional performance and dedication to client success. Please join us in congratulating them on these well-deserved achievements!

Market Recap

	12/31/24 Close	10/31/25 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	42,544.22	47,562.87	+5,018.65	+11.80%
NASDAQ	19,310.79	23,724.96	+4,414.17	+22.86%
S&P 500	5,881.63	6,840.20	+958.57	+16.30%
MSCI EAFE	2,259.60	2,797.54	+537.94	+23.81%
Russell 2000	2,230.16	2,479.38	+249.22	+11.17%
Bloomberg U.S. Aggregate Bond Index	2,189.03	2,337.80	+148.77	+6.80%

*Performance reflects index values as of market close on October 31, 2025.

Markets continue upward march in October

Even with the government shutdown casting a shadow over Washington D.C., equity markets have continued their upward march, fueled by a trifecta of positive surprises: cooler-than-expected inflation, another rate cut by the Federal Reserve (Fed) and easing trade tensions.

[See Full Market Update](#)

Articles



Five year-end tax tips for businesses

As you close the books on another year, you'll want to stay open to the myriad ways you can alleviate your business's tax burden. There are several tax-saving strategies worth considering that can have a major impact on your bottom line. Since tax code is complex and ever-changing, it's smart to schedule a meeting with your financial professionals before the year winds down.

[**Read More**](#)



Tax-saving moves to consider before year end

As the year comes to a close, it may be a good time to check on your investments with an eye toward tax implications. Keeping long-term investment goals in mind, a trusted advisor can help you consider adjustments that could impact your typical year-end planning.

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Dispelling Medicare misconceptions

Between its parts and plans and supplements, many pre-retirees find Medicare hard to navigate without some guidance. Here are the facts about five common Medicare myths:

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Aging solo

Marriage. Home. Children. The boxes that once defined the passage into adulthood are increasingly going unticked.

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Let's Connect!





Caring Relationships Begin Here

Let's Have a Conversation

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