

The Bulletin

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From the Desk

You've Changed. Your Financial Habits Should Too

You've advanced in your life and career, but some old financial habits may still linger. Let's take stock of those, especially the ones that no longer serve your current situation. Here are a few examples:

- Treating all debt as bad, even when strategic borrowing could be smart.
- Managing your own investments despite a packed schedule.
- Over-insuring for small risks while leaving bigger exposures unaddressed.
- Not investing in conveniences that improve your quality of life.
- Viewing generosity as an afterthought, instead of giving with intentionality.

These behaviors often stem from past feelings of stress or insecurity, but conditions change, and so should your approach. Be willing to question your viewpoints and make small, intentional adjustments as time goes on.

In the Spotlight



Casey's kids go back to school

Summer may be winding down, but the excitement is just beginning for Casey's kids as they head back to school! Hayden started Pre-School and Davis is headed to Kindergarten. From fresh school supplies to first-day photos, it's a season full of new beginnings.

We're wishing them—and all the students in our extended community—a fantastic school year ahead!



Jesse joined fellow Amelia Island Sunrise Rotary members for a recent Hickory Street cleanup, part of their ongoing commitment to keeping the community clean and clutter-free. Whether under sunny skies or through rain, this dedicated group regularly volunteers to help maintain the beauty of our shared spaces.

 **Fall Is in the Air!** 

As the days grow shorter and the air turns crisp, fall brings a refreshing change of pace. It's a season of cozy gatherings, football weekends, and getting back into routines. Here are a few tips to help you make the most of the season:

- **Refresh Your Routine:** With summer almost behind us, now's a great time to revisit your daily schedule—whether it's getting back into school drop-offs, meal prepping, or carving out time for yourself.
- **Plan Ahead for the Holidays:** Fall is the perfect time to start thinking about holiday travel, gift planning, and year-end financial check-ins.
- **Embrace the Outdoors:** Cooler temps make it ideal for outdoor walks, pumpkin patches, or simply enjoying your morning coffee outside.
- **Stock Up on Seasonal Favorites:** Think cozy blankets, fall-scented candles, and pantry staples like cinnamon, nutmeg, and apple cider.
- **Watch for Fall Allergies:** Ragweed and mold can trigger seasonal allergies. Keep windows closed on high pollen days and consider an air purifier.
- **Check In on Your Goals:** With just a few months left in the year, it's a great time to revisit your personal and financial goals—and make any adjustments before year-end.

Market Recap

	12/31/24 Close	8/29/25 Close	Change Year to Date	Gain/Loss Year to Date
DJIA	42,544.22	45,544.88	+3,000.66	+7.05%
NASDAQ	19,310.79	21,455.55	+2,144.76	+11.11%
S&P 500	5,881.63	6,460.26	+578.63	+9.84%
MSCI EAFE	2,259.60	2,730.67	+471.07	+20.85%
Russell 2000	2,230.16	2,366.41	+136.25	+6.11%
Bloomberg U.S. Aggregate Bond Index	2,189.03	2,301.03	+112.00	+5.12%

*Performance reflects index values as of market close on August 29, 2025.

Markets stave off tariff pressures

Earnings results surpassed expectations for the third consecutive quarter, which drove the market's strong August performance.

The financial markets stood strong against tariff pressures last month, with the S&P 500 hitting its 20th record high so far this year. That performance was driven largely by earnings surpassing expectations for the third consecutive quarter and resulting in widespread gains.

[See Full Market Update](#)

Articles



Five key takeaways from earnings season

Review the latest Weekly Headings by CIO Larry Adam.

Winding Down The Summer! While summer ‘officially’ lasts until late September, Labor Day marks its ‘unofficial’ close – and it’s fast approaching. That makes now the perfect time to hit the beach, prep and get organized for the school year, or sneak in a last-minute getaway.

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Cash balance plans: A game-changer for high-income business owners

How you can boost retirement savings and slash your tax liability.

It's not uncommon for business owners to neglect their own retirement savings in favor of reinvesting profits to grow their business. Then when it's time to catch up on contributions, annual limits for IRAs and 401(k)s don't seem to be enough to make up the difference.

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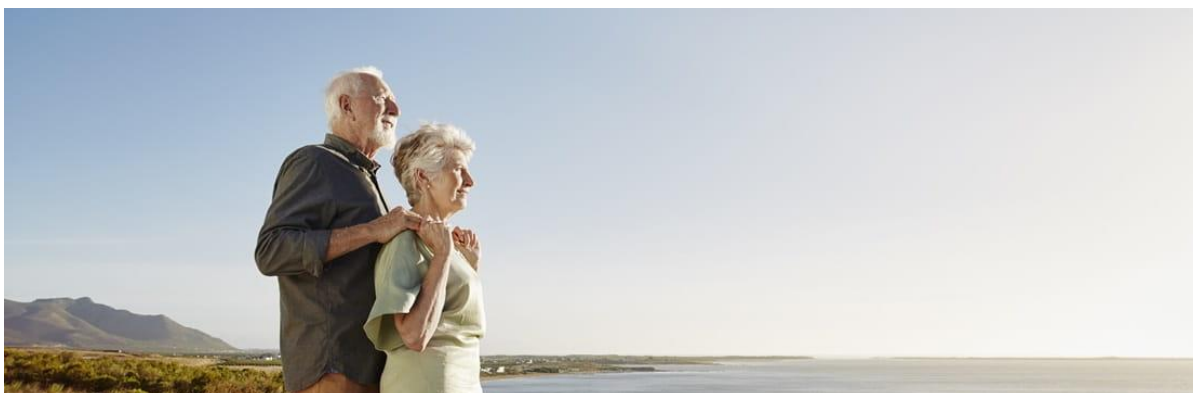


More than getting from A to B

How you get around can mean a lot for your retirement quality of life.

If you're looking to get your kicks on Route 66 ... in a pasture just outside of Amarillo, Texas, there exists a distinctly American thing. It's an intersection – of sorts – of art, commentary, industry, kitsch and the great roadside attraction. We're talking, of course, of Cadillac Ranch, which may be even more famous than the world's biggest ball of twine in Cawker City, Kansas.

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Leveraging your IRA for charitable giving

How to make a meaningful impact with your RMDs.

Financial stability, legacy and personal fulfillment are just a few reasons why so many people aged 50 to 80 are committed to giving. A recent study revealed that 78% of this age group say giving plays a significant role in their lives.

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Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor's results may vary.