



# THE NEST EGG



## PUTTING YOUR MONEY WHERE YOUR VALUES ARE

Understanding your money values can help ensure your financial decisions reflect what matters most to you and your family. When your money has a purpose, it can make financial decisions more consistent and meaningful.

For example, if education is a priority, you may choose to save for college while still making room for family vacations—perhaps choosing an in-state trip instead of an expensive three-week vacation overseas.

Let's get practical and discuss steps to help arrive at meaningful goals as a family.

### Start by reflecting on past decisions.

- What have you prioritized financially? Security? Generosity? Education? Freedom?
- Are there financial values passed down by your parents or grandparents that you want to continue?

### Then, have a family conversation.

Set aside some time and ask questions such as:

- What does financial success look like to you?
- What are our family's top priorities?
- How can money help us achieve those goals?

### Finally, identify your core money values.

Common examples include security, education, generosity, freedom, and legacy.

Your money values can serve as a compass for financial decisions. By understanding what matters most and discussing it openly, you can create a financial plan that supports not only your financial health, but also the life and legacy you want to build.

## SAVE THE DATE

Annual Food Drive Nov 1st - 20th  
25th Anniversary Open House- Dec 4th

## WHAT CAN YOU STILL DO BEFORE DECEMBER 31?

Fall is a great time to take a quick look at your finances before the year comes to a close. A little planning now may help you avoid last-minute decisions in December.

- **Review your retirement contributions.** If you are still working, check your 401(k), IRA, or other retirement contributions and see if there is still time to make additional contributions for the year.
  - IRA: up to \$7500 (or \$8600 if 50+)
  - 401K: \$24,500 (or \$32,500 if 50+)
- **Consider 529 contributions.** A year-end contribution towards your kid's or grandkid's future may be worth considering.
- **Take a look at your RMDs.** If you are required to take a Required Minimum Distribution, make sure it has been completed before year-end.
- **Check your beneficiaries.** Marriage, divorce, births, deaths, or other family changes can make it important to update beneficiaries on retirement accounts, insurance policies, and other financial accounts.
- **Review your tax situation.** Depending on your circumstances, there may be opportunities to consider charitable giving, tax-loss harvesting, Roth conversions, or other year-end strategies.



**Interested in Values-Based Investing?**

*We've got options. Speak to us at your next review.*





## THE PATH AHEAD

We commissioned this painting to commemorate our 25<sup>th</sup> Anniversary.

You can view the original artwork, hanging permanently in our office.

If you desire a 5x7 print, you can stop by the office and pick one up.

If you live out of state, please email [info@holmes-griffeth.com](mailto:info@holmes-griffeth.com). Limited copies of the print are available.

About the Artist: **Lyndsey Standage** is Brian's daughter and you can view her art at: [www.lyndseyartpalette.com](http://www.lyndseyartpalette.com)

## WHY DO WE DO THAT? THE HISTORY BEHIND FALL TRADITIONS

There's something about fall that makes us want to grab a pumpkin spice latte, visit a pumpkin patch, watch football, and gather around the table with family.

 **Why Do We Celebrate the Harvest?** Before modern grocery stores, autumn was an important time for gathering and storing food for the winter ahead. Harvest festivals were a way for communities to celebrate a successful growing season and give thanks for the food they had.

 **Why Do We Carve Pumpkins?** Jack-o'-lanterns originated from an old Irish and Scottish tradition. People originally carved turnips, potatoes, and other vegetables into lanterns. When the tradition came to America, pumpkins became the natural choice—they were plentiful, large, and much easier to carve!

 **Why Are Apples So Associated With Fall?** Brought by European colonists in the 1600s, autumn-harvested apples became vital for early American survival and hard cider production. Figures like Johnny Appleseed expanded orchards westward in the 19th century. Prohibition nearly destroyed heritage varieties, shifting the industry toward fresh eating, commercial standardization, and U-pick fall traditions. It's now hard to imagine fall without cider, apple pie and perhaps some caramel on the side.

 **And What About Football?** Football became closely connected with fall as the sport grew in popularity in the late 1800s. It aligned with school terms, avoided summer heat and baseball overlap, and provided an autumn anchor for athletes. College football helped establish the tradition of gathering on autumn Saturdays.

 **Why Is Thanksgiving in November?** Thanksgiving traces its origins to the 1621 harvest feast shared by the Plymouth Pilgrims and the Wampanoag people, evolved through state traditions championed by Sarah Josepha Hale, and became an official federal holiday proclaimed by President Abraham Lincoln in 1863.

## FALL RECIPES WITH 5 OR LESS INGREDIENTS

### Slow Cooker Pot Roast

- Chuck roast
- Baby potatoes
- Baby carrots
- Onion soup mix
- Beef broth

Directions: Cook on Low for 8 hours until fork tender.

### Pumpkin Spice Dump Cake

- 1 can pumpkin purée
- 1 can evaporated milk
- 1 spice cake mix
- 1 stick butter
- Pumpkin pie spice (optional)

Directions: Spread pumpkin and evaporated milk in a baking dish. Sprinkle cake mix over top, drizzle with melted butter, and bake at 350°F for about 50 minutes.

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