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HW

THE Gold Standard

THE WEALTHOLOGIST'S WISDOM

Service That Carries On

Recently, I had the privilege of helping build a home on the National Mall in Washington, D.C., for a veteran who needed a fresh start. The project was organized by Purple Heart Homes, and spending time with the people behind it left a lasting impression on me.

Purple Heart Homes was founded by two veterans wounded while serving in Iraq, John Gallina and the late Dale Beatty. After returning home, they saw how many fellow veterans were struggling with housing and accessibility. They could have focused on rebuilding their own lives. Instead, they built an organization devoted to helping fellow veterans.

Hearing their story was humbling. I wondered whether I would have had the same willingness to give so much of myself. I hope so. Their example reminded me how the commitment to serve can continue long after someone takes off the uniform.

This is personal for me. My dad served as a Navy medic during the Vietnam War, and my mom was among the spouses who carried the responsibilities and sacrifices of military life at home. Through them, and through stories shared by our clients, I've come to appreciate how military service touches entire families, often for a lifetime.

I went to Washington hoping to give something back. I came home with a deeper understanding of what giving back can mean.

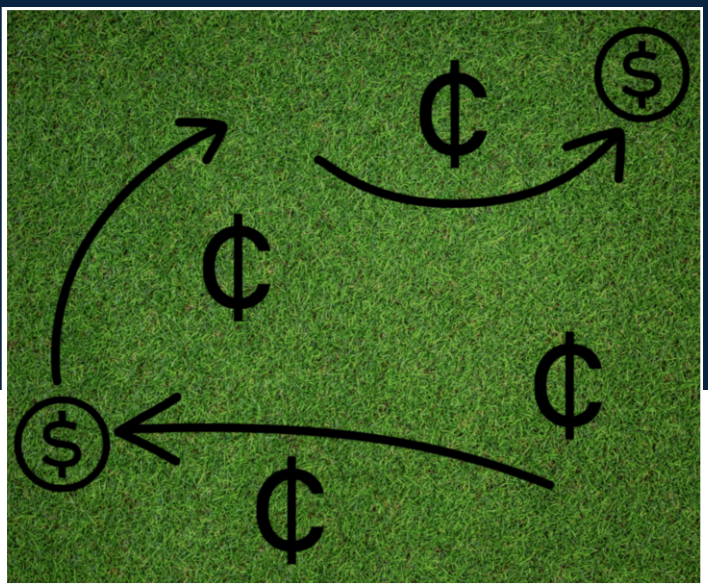
To our veterans, their spouses and families, and everyone who continues to serve others in ways large and small, thank you. I hope their example encourages each of us to find meaningful ways to serve our own communities.

If you are interested in giving back:
Purple Heart Homes, Inc.
www.purplehearthomesusa.org



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ANDREW GREER, CFP®

Financial Planning is a Team Sport

Over the years, I've had the privilege of working alongside some incredibly talented professionals. CPAs, estate planning attorneys, insurance specialists, and other financial professionals who are exceptional at what they do. Each brings a unique skill set to the table, and when they're all working toward the same goal, the results can be pretty incredible.

But I've also learned something along the way. Having the right people on your team doesn't necessarily mean they're working together as a team. Think about it. Your CPA helps evaluate tax considerations. Your estate attorney is focused on ensuring your assets are protected and distributed according to your wishes. Your financial advisor helps align investment decisions with your financial objectives.

All incredibly important responsibilities. But what happens when the decisions being made in one area have unintended consequences in another? This is where I believe some of the greatest value in financial planning can be found.

I sometimes describe my role as a financial 'quarterback': helping facilitate communication among a client's independent professionals, with the client's permission, while each professional remains responsible for their own advice.

Let me give you an example. Consider a hypothetical situation in which a client is evaluating a charitable gift of appreciated real estate. On the surface, this might sound like a straightforward estate planning conversation. In reality, it involves coordinating the creation of a charitable trust, understanding the tax implications of transferring and eventually selling the property, determining how the proceeds would be invested, and exploring opportunities to use the resulting charitable deduction to offset income from a Roth conversion.

The attorney, CPA, and financial advisor each had very different responsibilities. But none could effectively complete their portion of the plan without understanding what the others were doing. That coordination is what brings the strategy together.

Another common example involves estate planning. A client might spend considerable time and money working with an attorney to create a well-crafted trust. However, if the appropriate assets are not titled correctly or beneficiary designations are not aligned with the estate plan, the client's wishes may not be carried out as intended.

This is where coordination between the financial advisor and estate-planning attorney becomes so valuable, helping ensure that the necessary follow-through doesn't get overlooked. The attorney did their job. The financial advisor may be doing a great job managing the investments. Yet without someone connecting those two worlds, an important detail can fall through the cracks. And unfortunately, those details can have significant consequences.

In my experience, coordinated conversations can help identify dependencies and clarify who is responsible for each next step. Sometimes that means organizing a call with a client's CPA and attorney. Other times it's simply picking up the phone to make sure everyone understands the strategy before anything is implemented. It isn't always glamorous work, but it's some of the most rewarding work I do.

My takeaway is simple: You can have the best players on the field, but you still need a game plan and someone making sure everyone is running the same play.

At Hobart Wealth, our financial planning process considers how investment, retirement, tax, and estate-planning decisions may interact. When appropriate and authorized by the client, we coordinate with the client's independent tax and legal professionals.

Because at the end of the day, financial planning isn't just about having the right answers. It's about making sure those answers work together.

THE GOOD LIFE

The Art of Doing Less



Somewhere between raising kids, building a career and keeping a household running, "busy" became the default answer to "How are you?"

It may feel like you've spent decades saying yes — to the extra project, the weekend commitment, the favor that felt easier to grant than decline. So how do you start doing less when you're used to doing more?

FEWER THINGS, DONE FULLY

Doing less isn't about doing nothing. Instead, it's about choosing which things deserve your full attention and letting the rest go without guilt.

This may look like one completed weekend project instead of three half-finished ones or a calendar with visible white space instead of back-to-back commitments.

WHERE TO START

Most of us know what we need to cut, but we struggle with feeling allowed to cut it. There's a myth that a full schedule means a full life. In reality, it's just proof of a full schedule.

Pick one recurring commitment this month that you keep out of habit rather than desire and let it go. It doesn't have to be the biggest one, just something that doesn't have to happen. Notice what opens up: an evening, a Saturday morning or simply a moment of not rushing between things.

Simplifying doesn't have to be a lifestyle overhaul. It's a series of small refusals, repeated. Every no you finally say is a yes to something you actually want.



HOW TO ...

Give Meaningful Gifts They'll Love

HOW TO DELIGHT LOVED ONES ON A FIXED BUDGET.

The most treasured gifts hold a memory, not a big price tag.

- **Stay within your means:** Set a comfortable amount up front, and stick to it.
- **Share a memory:** Frame a favorite photo or gather old snapshots into an album.
- **Honor traditions:** Pass down a family recipe, a cherished ornament or a story worth retelling.
- **Make it by hand:** A homemade treat or keepsake from you means the world.
- **Give an experience:** A baking afternoon, game night or walk together creates lasting joy.

The takeaway? People remember how a gift made them feel long after the season is over.



DOLLARS & SENSE

The Great Wealth Transfer Has a Dirty Secret

They call it the greatest wealth transfer in history — $36 trillion in baby boomer wealth passing to the next generation.[1] But here's what the headlines haven't told you: Much of that windfall may never arrive. The money you've spent a lifetime building is leaking. If you're counting on leaving a legacy, the real threat isn't the stock market. It's sitting in your medicine cabinet and your grocery cart.

YOU'RE HOLDING THE PEN RIGHT NOW

Most people treat this wealth transfer as tomorrow's headline, something for the kids to sort out later. Wrong. You're the one deciding how much of your life's work survives the trip to your family. The moves you make this year could determine whether your legacy arrives whole or as a fraction of what you pictured.

TWIN WEALTH KILLERS

Here's what eats an estate before it ever changes hands.

Inflation. Consumer prices rose 3.5% from June 2025 to June 2026, with energy up 15.7% and food up 3%.[2] Every trip to the pump and the checkout chips away at money you meant to pass down — slowly, then all at once.

Healthcare. Long-term care costs roughly $26,000 a year for adult day services and nearly $128,000 for a private nursing home room, and it's accelerating. Home care costs rose 7.9% from May 2025 to May 2026 and 39% since 2021,[3] leaving general inflation in the dust.

Here's the math: 30 hours a week of home care now costs about $51,480 a year, while the median Social Security benefit sits near $23,700.[4] One extended health event can swallow an estate that took decades to build.

These aren't dramatic, headline-grabbing losses. They're slow leaks that sink estates just as surely as any crash.

YOUR YEAR-END MOVE

You spent a lifetime building this. Don't leave it exposed to the two forces most likely to shrink it. Before the calendar turns, get answers to three questions:

- Are your estate documents and beneficiaries current?
- Does your long-term care coverage match today's costs?
- Has your plan been stress-tested against rising expenses?

Bring these questions to your next review. The sooner you ask, the more of your legacy you'll keep.

[1] *Visa. July 8, 2026. "Visa Research: The Great Wealth Transfer Is Already Reshaping How Americans Spend." https://corporate.visa.com/en/sites/visa-perspectives/newsroom/vbei-the-great-wealth-transfer.html. Accessed Aug. 24, 2026.*

[2] *U.S. Bureau of Labor Statistics. July 17, 2026. "Consumer prices up 3.5 percent over the year ended June 2026." https://www.bls.gov/opub/ted/2026/consumer-prices-up-3-5-percent-over-the-year-ended-june-2026.htm. Accessed Aug. 4, 2026.*

[3,4] *AARP. June 11, 2026. "AARP Report Finds Long-Term Care Costs Outpacing Americans' Incomes." https://www.aarp.org/caregiving/financial-legal/long-term-care-affordability-report/. Accessed Aug. 8, 2026.*

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THE SCOOP

The COLA Giveth and the Grocery Store Taketh Away

The envelope's been opened. The Social Security Administration announced the 2027 cost-of-living adjustment (COLA) this October, landing at 3.6%.[1] Cue the confetti, right?

Not so fast.

A Raise Is a Raise ... Sort Of

Here's the thing about a COLA. It looks great on paper, and yes, a slightly bigger check is nothing to sneeze at. But before you start dreaming about a new fishing boat, let's talk about where that money actually goes.

The COLA is based on a broad basket of prices. Your life, however, isn't a broad basket. It's healthcare that seems to cost more every single year. It's a grocery run that somehow rings up like a small car payment. Those living expenses tend to sprint ahead while your adjustment jogs politely behind.

Translation? Your "raise" may already be spoken for before it ever hits your account.

Three Moves Before the Ball Drops

Don't let the number just happen to you. A little year-end housekeeping goes a long way:

- **Check your tax bracket.** A bigger benefit can quietly nudge you upward. Surprises are fun at parties, not at tax time.
- **Rework the budget.** Fold the new amount into your monthly plan so it goes toward your needs before your wants.

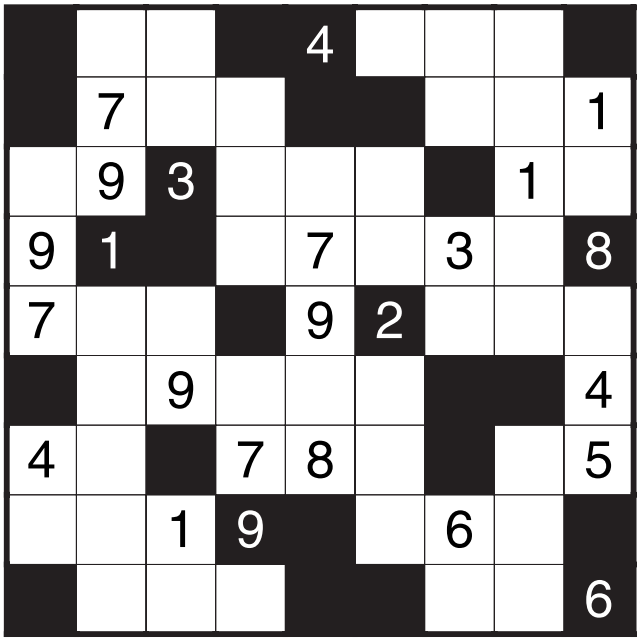


- **Review your plan before Dec. 31.** Twenty minutes now beats a headache in April.

A COLA won't make you rich, but a smart plan makes it count. Here's to a savvy, well-prepared 2027.

Our firm is not affiliated with the U.S. government or any governmental agency.

[1] Barton Mackey. SSA.gov. Oct. 14, 2026. "Social Security Announces 3.6 Percent Benefit Increase for 2027." Social Security Announces 3.6 Percent Benefit Increase for 2027 | News | SSA. Accessed Oct. 22, 2026.



© 0 Syndicated Puzzles

BRAIN GAMES

Str8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers in any order with no gaps. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column and are not part of any straight.

5 EASY EXERCISES
for Your Mental Well-Being

Did you know your mental health directly impacts your physical health, especially as you age? Studies have found that taking charge of your mental health leads to a host of physical benefits, including:

- **Increased brain function and memory**
- **Reduced risk of hypertension and heart disease**
- **Improved digestion and blood circulation**
- **Better overall mood and vitality**

Adding mindfulness exercises to your daily routine can be a good way to improve your mental well-being. Here are five easy ones to try:



BREATHING. Concentrating on your breathing can help bring you back to center when you're feeling stressed or anxious. Try it by lying or sitting down, then place one hand on your chest and the other on your stomach. Take a deep breath, hold it for 4 to 5 seconds, then exhale slowly. Repeat as many times as needed until you start to feel calmer.



BODY SCAN. When was the last time you took a full inventory of how your body feels? Start by lying on your back, palms facing the ceiling. Assess how each part feels, beginning with your toes and working up. Don't forget to check in with what's going on inside your brain, heart and gut as well.



JOURNALING. This suggestion often gets the response, "But I'm not a writer!" You don't have to be, since your journal is meant to be read only by you. Kick off your mornings by writing down two goals for the day, or try jotting down three things you're thankful for every night.



GET OUTSIDE. Who doesn't feel great when the sun is shining and the birds are singing? Schedule time to get outside every day, whether that's to work in your garden or take a short walk. If going outside isn't an option, sitting by an open window offers some of the same benefits.



LISTEN TO MUSIC. Great music can be an excellent pick-me-up. Crank up your favorite radio station or make a playlist to match the mood you want to create.

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BRIAN COLAN, WEALTH CONSULTANT

The Moments We Plan For



My wife and I have always been fascinated by national parks. It started in 2017 when we packed up our lives to travel the country for travel nursing, from Connecticut to California. But there were two places we never made it to: Yellowstone and Grand Teton National Parks. So, when we finally had the opportunity to go, we thought, what better way to experience the Tetons than on horseback?

Now, we're no cowboys. Our riding experience could generously be described as "novice." But what we lack in experience, we make up for with a willingness to try something new and maybe get a little uncomfortable along the way.

As we rode through the trees, across the mud, and up steep mountain climbs, something hit me. And no, it wasn't a tree branch, although we had to dodge plenty of those. It was gratitude. I looked over at my wife and saw the smile on her face as she stared out at a horizon that seemed to go on forever.

You hear all the clichés: "Be in the moment." "Live for today." "Enjoy the journey." But for those two hours, I finally understood what those words really meant. We were just there. And I was grateful.

When you're experiencing someplace new with someone you love, the years of planning and hard work mean just a little bit more. And sometimes, it takes a couple of horses, a mountain view, and a few tree branches to remind you why.

BRAIN GAMES

ANSWER KEY:

	8	7		4	3	1	2	
	7	6	5			2	3	1
8	9	3	4	5	6		1	2
9	1		6	7	5	3	4	8
7	6	8		9	2	4	5	3
	5	9	8	6	7			4
4	3		7	8	9		6	5
3	2	1	9		8	6	7	
	4	2	3			7	8	6

cut here



RECIPE

CREAMY BUTTERNUT SQUASH SOUP

This season, fall in love with this creamy butternut squash soup! It's hands-down the creamiest, easiest, dreamiest, most comforting bowl of squash soup you'll ever have. Who knew healthy could be this good? Enjoy with family and friends!

INGREDIENTS

- *3 pounds butternut squash, cubed*
- *3 tablespoons olive oil*
- *2 cups vegetable or chicken stock, more as needed*
- *1 each: large carrot, green apple, red pepper, stalk celery (peeled/seeded and chopped)*
- *1 white or yellow onion, diced*
- *1 tablespoon minced garlic*
- *1 teaspoon salt*
- *¼ teaspoon pepper*
- *½ teaspoon smoked paprika*
- *2 15-oz. cans unsweetened coconut milk*

HOW TO MAKE IT:

1. In a large stockpot over medium-high heat, combine olive oil, butternut squash, carrot, apple, bell pepper, garlic, onion and celery. Sauté 3-4 minutes until garlic is fragrant and onions are translucent.
2. Add stock, salt, pepper and smoked paprika, and bring to a boil. Cook for 5-10 minutes over medium heat until veggies and squash are very tender.
3. Stir in the coconut milk. Use an immersion blender to blend until smooth OR transfer in batches to a high-powered blender and puree until smooth and creamy.
4. Taste and add salt and pepper as needed. Add a little more stock or water to thin if needed. Garnish as desired and serve.

HW HOBART WEALTH

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UPCOMING DATES

NOVEMBER

7 - Josh Pohl's Birthday

11 - Veterans Day

25 - Andrew Greer's Birthday

25 - Thanksgiving Eve - Offices Close at 4:00PM

26 - Thanksgiving Day - Offices Closed

DECEMBER

2 - Jacob Woodrum's Birthday

13 - Thomas Hamilton's Birthday
20 - Anna Grady Wilson's Birthday

24 - Christmas Eve - Offices Close at 1:00PM

25 - Christmas Day - Offices Closed

31 - New Year's Eve - Offices Close at 4:00PM Last day to take your RMD



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