WSG Monthly Newsletter

November 2025 | Volume 1, Issue 3

WEALTH STRATEGY GROUP

Welcome to November!

November brings a gentle pause — a moment to savor warmth, gratitude, and connection before the rush of the holidays. As the days grow shorter and we gather around warm tables, it's a time to reflect on gratitude and giving. This month, we're serving up a comforting butternut squash soup recipe, practical tips for charitable giving strategies, and an update on the markets as we head toward year-end. Plus, we're spotlighting how WSG is giving back to the community — because generosity is always in season.

Coming Up!

Holiday Open Houses

Tomahawk

Thursday, November 13

3:00-6:00PM CT

Marquette

Thursday, December 4

3:00-6:00PM ET

WSG BIG BUCK COMPETITION

Open to deer harvested during Archery & Gun season in Michigan's U.P. (Oct 1 – Nov 30) and Wisconsin (Sept 13 – Nov 30).

Prizes: $50 gift card + exclusive WSG merchandise (one winner per state).

Submit your buck's weight, antler point count, and a photo by season end via email (brautiola@wsgvinest.com) or text (906-228-3696).

November Market Update

As we move into November, markets remain supported by strong earnings and expectations of policy easing, yet they continue to navigate a mix of caution and opportunity. Technology and semiconductor stocks continue to perform well, buoyed by AI optimism and broadening corporate guidance.

Meanwhile, bond yields have drifted lower as investors increasingly price in potential rate cuts from the Federal Reserve — providing a tailwind for both equities and fixed income. At the same time, signs of economic moderation (especially in services and consumer sectors) and some sectoral weakness (notably in regional banking) remind us that the runway may not be entirely smooth.

On the policy and geopolitical front, the backdrop remains complex: trade tensions between the U.S. and China, ongoing fiscal uncertainty, and global macro imbalances underscore the potential for surprise. Still, markets appear to be balancing optimism about future growth with a realistic view of late-cycle risks — a period that often favors quality.

What Does This Mean for Investors?

In this environment, patience and balance remain key. With monetary policy likely to shift toward easing and corporate fundamentals still solid, opportunities exist, particularly among high-quality businesses with durable earnings. However, elevated valuations and ongoing macro uncertainty suggest that disciplined diversification across equities and fixed income is essential. Staying focused on long-term goals rather than short-term market moves remains the best way to navigate the months ahead.

Remember to reach out to WSG if you have any questions or concerns, we are always here to help.

148 W Washington Street, Suite B | Marquette, MI 49855 | 906-228-3696
1411 N 4th Street, Suite 103 | Tomahawk, WI 54487 | 715-453-0722
Email: rctegge@wsginvest.com | Web: www.wsginvest.com

Staff's Choice Recipe

Sara's Butternut Squash Soup

Ingredients
- ½ Tbsp olive oil
- 2 cloves garlic, minced
- 1 yellow onion, diced
- 1 butternut squash, peeled & diced into cubes
- 4 cups chicken broth (or vegetable broth)
- ½ tsp pumpkin pie spice
- Salt & pepper to taste

Optional Ingredients, for garnish
- heavy cream
- bacon, cooked & crumbled

Instructions
1. In a dutch oven or large pot, heat olive oil over medium heat. Add onion and garlic, and cook until softened, about 5 minutes.
2. Add cut-up butternut squash and broth. Bring to a boil, then cover and simmer for 15-20 minutes, until squash is softened.
3. Add pumpkin pie spice, salt and pepper. Carefully pour entire contents of pot into a blender, or use an immersion blender.
4. Blend until smooth. Serve in bowls, and garnish with heavy cream and bacon, if using. Enjoy!

Holiday Trivia

The first person to call or email with the correct answers wins WSG swag!

1. In what year was Thanksgiving first declared a U.S. national holiday?

2. Which U.S. city hosts the oldest Thanksgiving Day parade?

3. How many turkeys are served each Thanksgiving?

4. True or False: The wishbone tradition dates back to ancient Rome.

**From all of us at WSG,
Wishing you a wonderful Thanksgiving and a joyful start to the holiday season.**

*Answers to October Word Scramble:
1) Harvest, 2) Pumpkin,
3) Halloween, 4) Thanksgiving,
5) October, 6) Leaves,
7) Pumpkin Spice, 8) Autumn,
9) Scarecrow, 10) Hayride*

Tax Conscious Charitable Giving Strategies

As year-end approaches, charitable giving can be both generous and tax-smart. For investors with appreciated assets or IRA Required Minimum Distributions (RMDs) they don't need for living expenses, there are often more efficient ways to give than cash.

Donor Advised Funds (DAFs) allow donors to make an irrevocable contribution to a charitable giving account, claim an immediate tax deduction, and recommend grants to charities over time. Appreciated securities can be contributed directly—avoiding capital gains and allowing the full market value to be deducted (up to 30% of AGI, with a 5-year carry-forward). Cash gifts to a DAF are deductible up to 60% of AGI.

Qualified Charitable Distributions (QCDs) enable IRA owners aged 70½ or older to donate directly from their IRA to a qualified charity—up to $108,000 in 2025—without the distribution being taxed as income. QCDs can also satisfy RMD requirements, making them an efficient giving tool.

Bottom line: Thoughtful planning can make charitable giving more impactful—both for the causes you support and your overall tax strategy. Always consult with your CPA or financial advisor to ensure these strategies align with your situation.

WSG Insight: At WSG, we help clients align generosity with strategic tax planning—maximizing the benefits of giving while staying focused on long-term financial goals.

Highlighting Kinship of Tomahawk

For 28 years, Kinship of Tomahawk has provided mentoring opportunities to youth and families in our community. Over 500 children have been impacted by their programs, which include tutoring and academic support, after-school programs and mentor-mentee meetups. Kinship of Tomahawk outgrew their space and just relocated to the former Bradley Bank building in late October. This has been a monumental undertaking and ongoing improvements to retrofit the interior of the building, as well as exterior space are needed.

How You Can Help:
Every gift counts and brings them closer to opening their doors to more kids and expanding their life-changing impact in the Tomahawk community while helping to build a brighter future for Tomahawk's youth. Visit www.kinshiptomahawk.org/success-stories to see the real lives impacted by this work.