



WSG Monthly Newsletter

October 2025 | Volume 1, Issue 2



**WEALTH
STRATEGY
GROUP**

Welcome to October!

Crisp air, golden leaves, and pumpkin spice everything – fall is here! October is a natural time to pause, reflect, and prepare for the months ahead. Just like raking leaves, tidying up your finances now can make life a lot smoother later. In this edition, we'll share timely market insights, a cozy fall recipe, and some fun seasonal activities to keep your spirits high. *If you have received a hard copy of this Newsletter and would like to subscribe, please go to the Resources tab on our website at www.wsginvest.com.*

What's New!



The Advisory Brew

October 21 at 9:30am ET
Doncker's - Marquette
137 W. Washington St.

October 28 at 9:30am CT
What's Brewin' – Tomahawk
16 W. Wisconsin Ave.

Join us for coffee and treats!

WSG BIG BUCK COMPETITION

Open to deer harvested during Archery & Gun season in **Michigan's U.P. (Oct 1 – Nov 3)** 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@wsginvest.com) or text (906-228-3696).



Market Update: Autumn Brings Change – and Opportunity

Just like leaves outside, markets are shifting this fall. September brought its share of ups and downs reminding us that change is a natural part of the investing journey. While headlines may focus on uncertainty, it's important to remember that periods of adjustment often create new opportunities. Just as fall prepares the ground for a fresh start in spring, the current market environment is helping set the stage for future growth.

What's Happening in the Market?

- **Inflation is cooling but sticky** – CPI is at 2.9% with core CPI (excluding food and energy) at 3.1% for August, still above the Fed's 2% target.
- **The Fed has shifted to easing** – The Fed introduced its first rate cut in over a year, down to 4.00%-4.25%, with cautious hints of more to come.
- **The Labor market is softening** – just 22,000 jobs were added in August, and unemployment edged up to 4.3%.
- **Corporate earnings remain resilient** – The S&P 500's Q3 profits are projected to rise ~7.7% YoY, led by tech and financials, while energy and staples lag.

What Does This Mean for You?

Markets go through cycles, just as seasons do. The key is to stay focused on the long-term view.

Remember:

- Periods of change often create opportunities.
- Reacting emotionally can lead to mistakes.
- A strong financial plan helps you weather every season.

A Few Smart Moves Right Now

- Review your portfolio to make sure it matches your goals, not the headlines.
- Think of volatility as part of growth, much like autumn prepares the way for spring.
- Reach out to WSG anytime with your questions or concerns – we're here to guide you.

Staff's Choice Recipe

Kristi's Caramel Apple Crisp

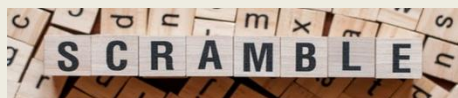


Ingredients:

- 5 cups sliced apples
- 1/2 cup caramel sauce
- 1 cup oats
- 1/2 cup brown sugar
- 1/2 cup flour
- 1/2 tsp cinnamon
- 1/2 cup butter, softened

Instructions:

1. Preheat oven to 350 degrees F.
2. Spread apples in baking dish, drizzle with caramel sauce.
3. Mix oats, sugar, flour, cinnamon, and butter until crumbly.
4. Sprinkle topping over apples.
5. Bake 40 minutes until golden brown. Serve warm with vanilla ice cream!



Word Scramble Fun

The first person to call or [email](#) with the correct answers wins WSG swag!

1. VEHARTS
2. PKIPNUM
3. HNALELOWE
4. KNTAHSIGVNIG
5. ROCETOB
6. ESEAVL
7. MUMPKIP ECISP
8. UATMUN
9. OCSAERWCR
10. YRHAIED

Answers in November's newsletter!

September Edition Answers:

1. Stock, 2. Net Worth, 3. Savings,
4. Credit, 5. Loans, 6. Income,
7. Debit, 8. Taxes, 9. Investment,
10. Budget

Fall Financial Checklist: "Before the Year Ends"

Autumn isn't just about pumpkins and leaves – it's the perfect time to prepare your finances before the holiday rush and year-end deadlines. Use this simple checklist to stay ahead.

Review Your Benefits

- Open enrollment season is coming up. Double-check your health, dental, and vision plan options.
- Consider flexible spending or health savings accounts before year-end.

Maximize Retirement Contributions

- Check your 401(k), IRA, or Roth IRA contributions. Can you boost them before December 31?
- If you're close to the annual limit, increase contributions now.

Tax Planning Moves

- Harvest tax losses: review your portfolio for opportunities to offset capital gains.
- Review charitable contributions – donating before year-end can have tax benefits.

Holiday Budget Prep

- Set a gift budget now to avoid credit card surprises in January.
- Start a "holiday fund" account to keep spending on track.

Big Picture Review

- Review your financial goals for 2025 and adjust if needed.
- Schedule a quick check-in with a WSG advisor before year-end.

Final Thoughts

Autumn is about balance – work and rest, saving and spending, planning and enjoying. Let us help make sure your financial life stays as grounded as the roots of a sturdy oak. Reach out anytime for a complimentary **Second Opinion Review**.

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