



WSG Monthly Newsletter

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**WEALTH
STRATEGY
GROUP**

Welcome to the WSG Newsletter — Your New Favorite Financial Read!

We're excited to introduce our fresh take on staying connected: a monthly newsletter designed to keep you informed, inspired, and maybe even entertained. From market insights made simple to smart money tips, behind-the-scenes updates, and a few surprises along the way — this is more than a newsletter, it's a conversation. Whether you're a long-time client or just getting to know us, we're glad you're here. Let's make planning for your future feel a little more personal (and a lot less boring). *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 would you like to see
in future editions of the
WSG Monthly Newsletter?*

***Go to our [Facebook](#)
page to vote.***



1. Best places to visit in Northern Wisconsin and the Upper Peninsula
2. Continue with Staff's Choice Recipe
3. Reader Q&A – you submit questions, we provide answers
4. “Did You Know” Facts or Trivia
5. Quotes or Inspirational Thoughts of the Month
6. Other ideas?

Market Update: What's Going On, and Why It's Okay to Feel Uncertain

Markets have had a bumpy ride lately. If you've been watching the headlines or your portfolio, you might be wondering: Is this normal? Should I be doing something different? Let's break it down simply and clearly.

What's Happening in the Market?

- Inflation is slowly improving, but it's not fully under control yet. That's why interest rates remain higher than we've been used to in the past.
- The job market is still strong, which helps the economy, but also keeps the Federal Reserve cautious.
- Some sectors are doing well, like technology and energy, while others are lagging a bit.
- Volatility is normal right now. There's a lot of uncertainty with global events, elections, and shifting economic signals.

In short: the market isn't broken. It's just working through a mix of good news and not-so-good news, which is typical.

What Does This Mean for You?

If you're investing with a long-term plan in place, this kind of market movement is expected. Successful investors know that:

- Ups and downs are part of the journey.
- Short-term reactions can lead to long-term mistakes.
- Having a thoughtful strategy beats chasing trends.

Now is a good time to check in on your goals, not your emotions.

A Few Smart Moves Right Now

- Stick with your plan (or make one if you haven't yet).
- Don't react to headlines. They're written to get clicks, not guide your finances.
- WSG is available to answer your questions or concerns. (wsginvest.com)

Staff's Choice Recipe

Lori's Zucchini Oatmeal Chocolate Chip Cookies



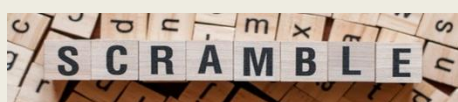
Ingredients:

1 c grated zucchini
2 c old fashioned rolled oats
1 c whole wheat flour
1 tsp salt
½ tsp baking soda
¼ tsp allspice
1 stick butter
¾ c packed light brown sugar
1 large egg
2 tsp vanilla
1 c dark chocolate chips
½ c toasted pecans, chopped

**Store cookies in an airtight container up to a week.*

Instructions:

- Preheat oven to 375. Line 2 baking sheets with parchment paper.
- Spread grated zucchini on a paper-towel, absorbing as much water as possible. Set aside.
- Stir the oats, flour, salt, baking soda and allspice together in a large bowl.
- Beat the butter and brown sugar in a separate bowl on medium speed until light yellow and fluffy. Add egg and vanilla, mix until smooth.
- Add dry ingredients to the creamed mixture. Mix on low, just until mixed. Add zucchini, chocolate chips and pecans. Mix until no dry flour is in the dough.
- Use a ¼ c ice cream scoop to scoop the dough onto prepared baking sheets, spacing 1 inch apart.
- Bake 15-20 minutes. Let cookies cool on the sheet for at least 5 minutes, then transfer to a wire rack to cool completely.



Word Scramble Fun

The first person to unscramble the financial terms below and submit their answers to us via email or phone will receive free WSG swag.

1. KSTCO
2. HTTNWORE
3. SSAVNGI
4. RIDETC
5. AOSNL
6. IECNMO
7. TBIED
8. XTAES
9. NVTTIMESNE
10. DGBUTE

(Answers will be revealed in next month's newsletter.)

WSG One-Hour Money Makeover

Clear your head, set your goals, and check a few important things off your list. This feel-good checklist is designed to help you refresh your finances in under 60 minutes.

0-10 Minutes

- Log in to your main bank and credit card accounts.
- Review any auto-payments you forgot were there. (WSG offers tools to help you track your finances—contact us to learn more.)
- Rename your savings account to match your goals (i.e. 'Vacation Fund').

10-30 Minutes

- Check your credit score (for free).
- Review your 401(k) or retirement account allocation – is it still aligned with your timeline?
- Cancel or pause any subscriptions you don't use.

30-60 Minutes

- Review your monthly budget or cash flow.
- Set or review one big goal: retirement, debt-free, vacation, home, etc.
- Schedule a check-in with your financial advisor.
- Celebrate: You just made progress in under an hour.

Final Thoughts

Now more than ever, making smart financial choices matters. Our complimentary **Second Opinion Review** offers a quick, three-step way to gain fresh insight into your full financial picture. Reach out today and take the first step toward greater clarity and confidence.

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