



## Common Centiments

musings from Marietta

### Welcome back.

Tripp and David have both been working with clients as financial advisors and Certified Financial Planner practitioners for over 20 years each. They spend the majority of their time listening to their clients talk about their families' life goals and objectives, and then providing them with financial advice in an effort to find efficient ways to achieve those goals with "Clarity, Confidence and Structure."

Due to the long-term, ongoing relationships they have built with their clients, oftentimes Tripp and David are on the receiving end of profound advice.

Recently Tripp and his wife Susan were given some words of wisdom on preparing to become empty nesters, with all 3 young adult kids going away for college. The advice given was for Tripp and Susan to take a quiet weekend away from the day-to-day busyness of life and get out in nature to walk and talk. Then to focus on specific ways they can continue to lead their family from afar as well as list their own passions, hobbies and goals individually and together as a couple.

It's what we do with our clients, our family. Come talk to us if it's time to have a heart-to-heart discussion.

Respectfully,  
Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

P.S. If we can be a resource for you, your family, neighbors, colleagues, or friends, we would be happy to help in any way possible.

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

## Centsible Articles

no-nonsense financial news

### Rising Rates Join Long List of Housing Dilemmas



Homebuyers braving the hot U.S. housing market have run headlong into a striking transition. The average interest rate for a 30-year fixed mortgage jumped from around 3.2% at the beginning of 2022 to 5.3% in mid-May, the highest level since 2009. This rise was sparked by the Federal Reserve's commitment to raise the federal funds rate – a key benchmark for short-term interest rates – to help control the highest inflation in decades.

[Read The Article](#)

### Where to Look for Lost and Forgotten Money

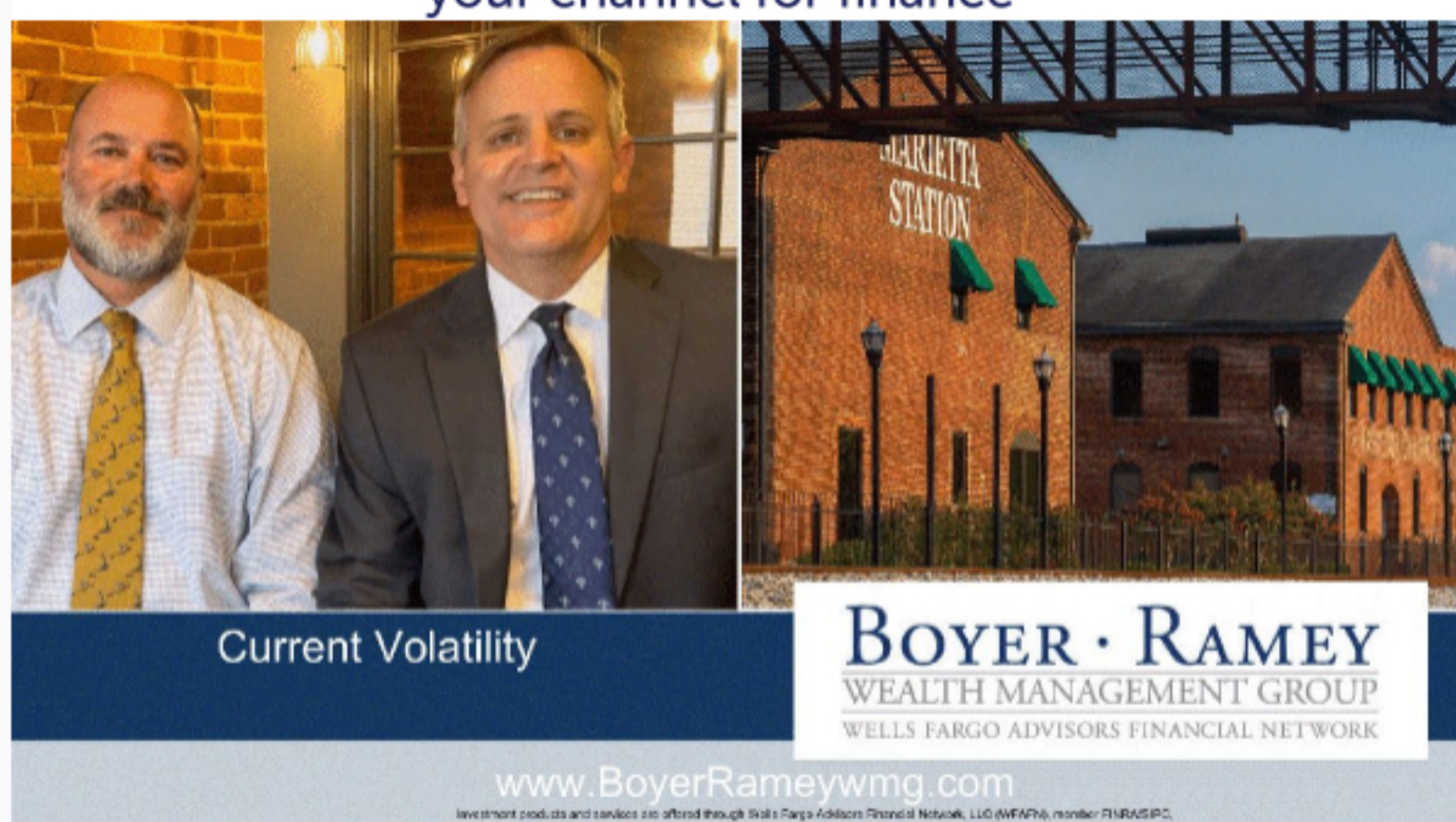


The federal government, all 50 states, and the District of Columbia have unclaimed property programs, including online resources or databases intended to help people reunite with their lost money. Could you be one of the millions who might find their names, and a chunk of change, if they take the time to look? Read more to find out how!

[Read The Article](#)

## Common Cents Cinema

your channel for finance



With the current volatility, we are experiencing in the market, we believe it's critical to have a risk analysis on your portfolio, your retirement income plan, and your life plan. We welcome the opportunity to discuss your specific situation and unpack all the ways in which we can assist you in working to achieve your goals.

[Watch Now](#)

## Centsational News

wisdom from the watercooler



### Meet Jen Starks, our Director of Client Relations!

Jen's been busy wrangling her 4 kids all summer and then making a HUGE move into homeownership. Her oldest, Rita, is starting high school and going through all the freshman experience. Her favorite part of working with the team is sitting down with our clients and helping uncover their biggest concerns so they can leave with peace of mind and clarity on their finances and future. When she hasn't been busy with all of that, you can find her on her new inflatable paddleboard at Lake Acworth.

You can find out more about Jen and her role at Boyer Ramey, as well as her contact information, [here](#).

### NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

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