



Common Cents

musings from Marietta

Your Fall Financial Reviews.

As the leaves change, it seems like autumn also brings a shift in priorities. The dog days of summer are over, and we're headed into busy season. But before it gets *too* busy, we like to use late September through October as a time to focus on reviews. With the uncertainty we have all experienced this year, we'd like to make these reviews a priority.

Our agenda for these meetings will be to update your Balance Sheet / Net Worth Summaries and review your risk profiles. We also want to know what is top of mind for you, so that we can take the time to address that.

If you don't have your review scheduled please call or email us, or use the link below to set up a time. We are making ourselves available for in person, Zoom or phone calls.

[Schedule My Review](#)

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

Tech Sector Turmoil and the Bear Market



During the intensely volatile first 100 trading days of 2022, the stocks of companies in the S&P 500 index delivered their worst performance since 1970. What's triggering the volatility, and what's the takeaway for investors? Read this article to find out.

[Read The Article](#)

WEP and GPO Can Reduce Social Security Benefits



The windfall elimination provision (WEP) and the government pension offset (GPO) were intended to correct a perceived unfair advantage in calculating Social Security benefits for people who earned a pension in *non-covered employment* — i.e., while not paying Social Security payroll taxes. In December 2020 (most recent data available), the WEP affected more than 1.9 million beneficiaries, primarily retired workers, while the GPO affected more than 700,000 spouses and widow(er)s. What does this mean for you? Read on to find out.

[Read The Article](#)

Common Cents Cinema

your channel for finance



Sudden ups and downs in the stock market can be hard to ignore, but predicting the effects of short-term market movements is nearly impossible. Efforts to "time the market" can backfire, undermining your ability to grow your savings. If you sell right after the market drops, for instance, you'll lock in your loss and potentially miss out on a subsequent rebound.

Despite the harm you can do to your portfolio, the urge to time the market can be hard to resist in times of volatility. Here are four considerations to help you practice restraint in the face of short-term market movements.

[Watch Now](#)

Centsational News

wisdom from the watercooler



David Ramey's Fishing Adventures

Dave was fishing with friends on Lake Chickamauga in Tennessee, pre-fishing for an upcoming bass tournament, when they caught a once-in-a-lifetime catch. They hauled in a big paddlefish. It weighed approximately 30lbs or so. Dave says he's been fishing all his life and never caught a paddlefish! In his words, "I guess you never know."

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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