



Common Centiments

musings from Marietta

As the year end approaches, all too quickly, we reflect back on another year of gratefulness for you. We are privileged to serve you, and look forward to continued success together. While the markets may have created some fear and stress, it also offered us the ability to communicate more with you. We have immensely appreciated and are thankful for the trust you have put in us. Looking forward to ending the year strong. We are also grateful for you introducing us to your friends, family, colleagues and resources. We are always here to be a resource.

Now, with all that is going on in the economy and markets have you had your investment plan reviewed and updated? If not we invite you to visit with us in person, web conference via Zoom or by phone. Please give us a call at 678-809-1050 or send us an email to schedule a convenient time.

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. WAFN can not offer financial plans as desired by the SEC.

Centsible Articles

no-nonsense financial news

Small Businesses Are Short-Staffed and Overwhelmed



Workers sidelined by the pandemic may seek work again at some point, but longer-term factors such as declining birth rates, less immigration, and a wave of baby boomer retirements mean the pool of available workers is shrinking and aging. As a result, labor market conditions could remain tight for some time.

What can small-business owners do if they are struggling to meet staffing needs?

[Read The Article](#)

Building Financial Resilience



Inflation, roller-coaster markets, global events, and life circumstances can test anyone's fortitude. You may not feel ready to handle these pressure-filled times and might worry about the potential effects on your financial well-being. Fortunately, you can take steps to build the resilience to help handle the turbulence and hopefully emerge even stronger.

[Read The Article](#)

Common Cents Cinema

your channel for finance

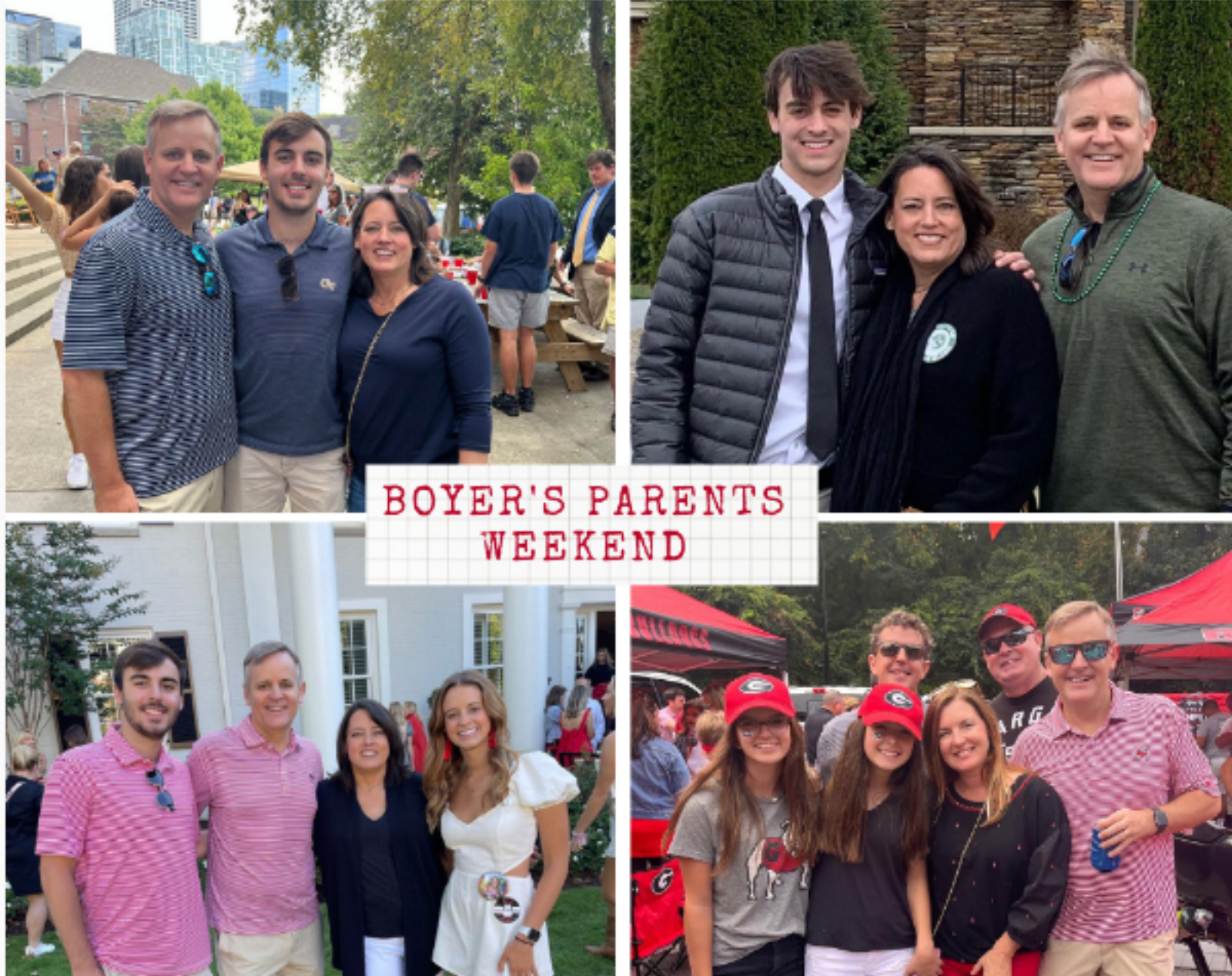


We know that there's a lot of fear and speculation about the market and our overall economy lately. The noise of the media can drive out the confidence you once had in your financial plan. We're here to help assuage those fears. If you need some insight, a sounding board, or a review of your financial or retirement plan, please watch this video about how to reach out for a second opinion, and why it's important.

[Watch Now](#)

Centsational News

wisdom from the watercooler



The Boyer Family Parents Weekends

Tripp and his wife Susan have been spending their weekends visiting their kids at their respective schools. Their son Lake is a student at Georgia Tech, while their daughter Schuyler goes to University of Georgia. Most recently they visited their son Cole at Christ School in Asheville, NC. Looks like the parents are enjoying school as much as their kids!

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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