



Fall 2024

IMPORTANT REMINDERS: YOUR RETIREMENT PLAN

It's crucial to stay on top of your retirement planning - here are some essential reminders to consider.

page 2

IT'S FALL Y'ALL, IT'S TIME FOR MAINTENANCE

Address potential problems now to avoid costly issues during the cold of winter.

page 3

DON'T BREAK THE BANK THIS HOLIDAY SEASON

Watching the budget? Here are some holiday season suggestions that don't break the bank.

page 4

- 1 [Days to Remember](#)
- 2 [Important Reminders for Your Retirement Plan](#)
- 3 [It's Fall Y'all, It's Time for Maintenance](#)
- 4 [Don't Break the Bank this Holiday Season](#)
- 5 [Cranberry Pear Crumble](#)

Days to Remember

October 1 National Fire Pup Day

National Fire Pup Day honors the brave and loyal canine companions who assist firefighters in their duties. Historically, Dalmatians were the iconic firehouse dogs, renowned for their calming presence and ability to clear paths for fire trucks. Today, various breeds serve alongside firefighters, aiding in search and rescue, detection of accelerants, and providing comfort in high-stress situations. This day recognizes their crucial role in enhancing fire safety and rescue operations, as well as their contributions to community education about fire prevention. It's a tribute to these hardworking, dedicated pups and their invaluable service.



November 17 National Take a Hike Day

National Take a Hike Day encourages people to explore the great outdoors and enjoy the numerous benefits of hiking. This day highlights the physical and mental health advantages of hiking, such as improved cardiovascular fitness, stress reduction, and enhanced mood. It also promotes appreciation for nature and conservation efforts. Whether on local trails or in national parks, participants are urged to embrace the beauty of natural landscapes, foster environmental stewardship, and engage in outdoor adventures. National Take a Hike Day is a perfect opportunity to disconnect from daily routines and reconnect with the natural world.

December 16 National Chocolate Covered Anything Day

National Chocolate Covered Anything Day is a sweet indulgence for chocolate lovers everywhere. This day invites creativity and culinary exploration by encouraging people to dip, drizzle, or coat their favorite treats in chocolate. From fruits like strawberries and bananas to snacks like pretzels and nuts, the possibilities are endless. It's a celebration of the rich, decadent flavor that chocolate adds to various foods, turning ordinary snacks into extraordinary delights. Whether you prefer dark, milk, or white chocolate, this day is all about enjoying the delicious versatility of chocolate in new and delightful ways.



Important Reminders for Your Retirement Plan



As we navigate through 2024, it's crucial to stay on top of your retirement planning to maximize your benefits and ensure a secure financial future. Here are some essential reminders and opportunities for you to consider:

Catch-Up Contributions

If you turned 50 years old in 2024, you are now eligible to make catch-up contributions to your retirement plans, such as your 401(k), 403(b), or 457 Plan. This means you can contribute an additional

\$7,500 on top of the standard contribution limits. Taking advantage of this can significantly boost your retirement savings, helping you to achieve your retirement goals faster.

Updating Beneficiaries

Life changes, and so should your beneficiary designations. Whether you've experienced a significant life event such as marriage, divorce, the birth of a child, or the passing of a loved one, it's essential to update your beneficiaries on your retirement accounts. Ensuring your beneficiaries are current helps protect your loved ones and ensures that your assets are distributed according to your wishes.

Exploring Roth 401(k) and In-Plan Roth Conversions

Consider the benefits of a Roth 401(k) if your plan offers it. Contributions to a Roth 401(k) are made with after-tax dollars, but qualified distributions in retirement are tax-free. This can be particularly advantageous if you anticipate being in a higher tax bracket in the future. Additionally, an in-plan Roth conversion allows you to convert pre-tax contributions to a Roth account, providing tax-free growth potential. This strategy can be beneficial but requires careful planning to understand the immediate tax implications.

Options for Old Retirement Accounts

If you have old 401(k) or 403(b) accounts from previous employers, it's important to review your options. Rolling over these accounts into your current 401(k) plan or an IRA can simplify your finances and potentially provide better investment choices and lower fees. We are here to discuss your rollover options and help you make an informed decision that aligns with your retirement strategy.

Taking these steps can significantly enhance your retirement preparedness and ensure you are on the right track to achieving your financial goals. We are here to support you every step of the way, providing expert guidance tailored to your unique circumstances. Don't hesitate to reach out to schedule your review and take control of your retirement planning today.

It's Fall Y'all, It's Time For Maintenance

Fall home maintenance is essential for preparing your property for the upcoming winter months. Addressing potential issues before the weather turns harsh can prevent costly repairs, improve energy efficiency, and ensure the safety and comfort of your home.

One of the primary reasons for fall maintenance is to prevent damage from cold weather. Cleaning gutters and downspouts is crucial to prevent water from backing up and causing ice dams, which can lead to roof and interior damage. Inspecting and repairing your roof for loose or damaged shingles can help avoid leaks and structural issues during heavy snow or rain.



Fall is the perfect time to enhance your home's energy efficiency. Sealing gaps and cracks around windows and doors with weatherstripping or caulk helps to keep warm air inside and cold air out. This reduces the workload on your heating system and can significantly lower your energy bills. Servicing your furnace or heating system ensures it runs efficiently and safely throughout the winter, preventing breakdowns and ensuring a comfortable living environment.

Safety is a critical aspect of fall home maintenance. Inspecting and cleaning your chimney reduces the risk of chimney fires and carbon monoxide poisoning. Checking smoke and carbon monoxide detectors and replacing batteries as needed ensures these critical safety devices are functioning properly. Additionally, trimming trees and removing dead branches can prevent damage to your home and property during winter storms.

Routine maintenance extends the life of your home's components. For instance, draining and storing garden hoses and shutting off exterior faucets can prevent frozen pipes and costly repairs. Cleaning and inspecting your home's exterior, including siding and foundation, helps identify and address issues before they worsen.

Fall home maintenance is vital for preventing cold weather damage, enhancing energy efficiency, ensuring safety, and prolonging the longevity of your home. Taking proactive steps in the fall to prepare your home for winter can save you time, money, and stress, allowing you to enjoy a safe and comfortable season.

Don't Break the Bank this Holiday Season

Celebrating the holidays doesn't have to be expensive to be meaningful and enjoyable. Here are some inexpensive ways to make the season special without breaking the bank:

Homemade Decorations: One of the most cost-effective ways to bring holiday cheer into your home is by making your own decorations. Use materials like paper, fabric scraps, and natural elements (pinecones, leaves, and twigs) to create ornaments, wreaths, and garlands. Involving the family in DIY decoration projects can also be a fun bonding activity. Origami ornaments, salt dough decorations, and paper snowflakes are simple, yet charming, additions to your holiday decor.

Potluck Gatherings: Hosting a holiday meal can be costly, but a potluck approach can alleviate much of the financial burden. Invite friends and family to bring a dish, ensuring a diverse and abundant feast without any single person bearing all the expense. This not only makes the meal more affordable but also allows everyone to share their favorite holiday recipes.

DIY Gifts: Handmade gifts add a personal touch and can be very budget friendly. Consider baking cookies, making candles, or crafting photo albums for your loved ones. These gifts are often more appreciated because they show thoughtfulness and effort. Other ideas include knitting scarves, making bath salts, or creating personalized mugs with paint pens.

Volunteering: Volunteering is a fulfilling way to celebrate the holidays without spending money. Many organizations need extra help during the holiday season, whether it's serving meals at a shelter, organizing a toy drive, or visiting nursing homes. Volunteering not only spreads holiday cheer to those in need but also enriches your own holiday experience by fostering a sense of community and gratitude.

Free Local Events: Many communities offer free holiday events, such as parades, tree lighting ceremonies, and concerts. Check local listings for events like caroling groups, craft fairs, and holiday markets. Attending these events can provide festive entertainment and a chance to engage with your community without spending much money.

Secret Santa or White Elephant: Instead of buying gifts for everyone in your group, suggest a Secret Santa or White Elephant gift exchange. Set a reasonable price limit to keep things affordable. This way, each person only needs to buy one gift, which reduces the overall spending while still ensuring everyone receives something special.

Baking and Cooking Together: Spend time with family and friends by baking holiday treats or cooking a meal together. Making cookies, gingerbread houses, or a holiday dinner can be a fun and inexpensive way to celebrate. Plus, you'll have delicious treats to enjoy and share.

Focus on Traditions: Often, the most meaningful holiday traditions don't involve spending money. Focus on activities like reading holiday stories, singing carols, or reflecting on what you're thankful for. These traditions can bring joy and deepen connections with loved ones without any cost.

By embracing these inexpensive ways to celebrate the holidays, you can enjoy a festive and fulfilling season without the stress of overspending. The holidays are ultimately about spending time with loved ones and creating cherished memories, which doesn't require a hefty budget.

CRANBERRY PEAR CRUMBLES

Makes 4 servings.

FOR THE FILLING

3 medium pears, peeled and sliced
1 cup cranberries – try to use fresh if you can. If you use frozen, rinse and dry them before using.

1/3 cup granulated sugar

2TB cornstarch

1/2 tsp lemon juice

1/2 tsp ground cinnamon

FOR THE TOPPING

1/4 cup all-purpose flour

1/3 cup old fashioned rolled oats

1/4 cup firmly packed light brown sugar

1/2 tsp ground cinnamon

Pinch of salt

1/4 cup unsalted butter, cold and cut into 1/2 inch cubes

INSTRUCTIONS

Preheat the oven to 375° F. Make the filling by combining the pears, cranberries, sugar, corn starch, lemon juice and cinnamon in a large bowl. Set it aside while you prepare the topping.

Make the topping by combining the flour, oats, brown sugar, cinnamon and salt with a pastry blender or fork, or your fingers.

Divide the pear mixture among 4, eight oz capacity ramekins. Sprinkle the topping mixture over each.

Place the ramekins on a lined, rimmed baking sheet to catch any potential spills and make it easier to get them in and out of the oven.

Bake for 25 to 30 minutes or until the topping is browned and the filling is bubbly. Serve warm with ice cream or sweetened whipped cream.

Cranberry Pear Crumbles are a wonderful treat for a small gathering and served in individual portions. They can be made ahead, covered and refrigerated, then reheated in the ramekins. They are excellent topped with ice cream too!





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