GENTIAN FINANCIAL

NEWSLETTER

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FROM THE DESK OF CHRIS DOUGHTY

I have always loved autumn. There is something about the first cool morning, the smell of the leaves, football games, shorter days, and the changing colors that causes me to slow down a little. And remember.

As I get older, I find myself doing more of that. Remembering people. Places. Experiences. Summers that somehow passed much faster than I thought they would. Children growing up. People who helped shape who I am. Things that seemed enormously important at one point in my life—and things I now realize were far more important than I understood at the time. Maybe that is one of the gifts of autumn.

It reminds us that life has seasons. There are seasons for tremendous growth. Seasons when we are building careers and families, working long hours, raising children, accumulating things, pursuing goals, and trying to figure out where we are going. And then there are seasons that invite us to look back. Not because the best is behind us. Quite the opposite.

We look back because experience gives us perspective. We begin to understand what mattered. We appreciate things we may have hurried past the first time. And perhaps we become a little more intentional about the season still ahead.

I have been thinking about this quite a bit lately. Maybe it is simply where I am in life. Or maybe it is because autumn is coming. Either way, I hope sometime this fall you find a quiet moment to stop. Look around. Look back. And then look forward.

There is still much to be grateful for. And there is still much growing to do.

Enjoy the season,

–Chris DOUGHTY

THE GIANTS

A Poem By Chris Doughty

As the weather darkens, they stick around and face the coming storms and cold,
they prepare by shedding their coats to bravely face the coming Winter, foreshadowed by the nippy nights, and the smell of autumn.
They will remain, as tried and true, to see us through another winter. Their job is done for the season
they have gone through the storms, shed a limb,
Been a home for a growing family.
They have gone through birth and regeneration
They have added a ring
The hair yellows, oranges, and reds - some falls out
The light gets a little shorter, Reflection occurs, Nights begin to nip, and color begins to show



Transforming from the green that the sun so generously gave, Maturing into the colors that take our breath away. Some shine in Glorious colors of the rainbow, some brown and fall, some prefer to leave their needles on. They shed the coat that provides us shade and protection, Forming a blanket that we jump in, And the earth that we grow in. It is full circle and the circle of life.
The Giants point out the turning of the seasons,
They direct us to prepare, reflect, and appreciate,
and show Gratitude as the cycle of life continues.
There is still much to be grateful for.
And there is still much growing to do.

As the seasons change around you, what is this season of your life revealing within you?



Q. HOW CAN I MAKE SENSE OF THE INHERITANCE I JUST RECEIVED?

First, take a deep breath. An inheritance often comes during an emotional season, and it's okay not to have all the answers right away. Before making any major financial decisions, let's sit down together and understand what you've received, the legacy impact, the tax implications, and how it fits into your long-term goals. Our job is to help you make thoughtful decisions, not rushed ones.

Q. HOW OFTEN DOES GENTIAN REVIEW THE INVESTMENTS IN OUR PORTFOLIO?

Our investment team is continuously monitoring markets, meeting with portfolio managers and representatives, evaluating economic conditions, and studying the investments we use. That said, we've learned over 30 years of helping individuals and families, successful investing isn't about reacting to every headline, it's about making thoughtful decisions when they matter. We regularly review portfolios, rebalance when appropriate, and evaluate whether any changes are needed based on your financial plan, goals, or changing market conditions.

EMAIL US YOUR QUESTIONS!

GENTIAN@RAYMONDJAMES.COM



SUMMER HIGHLIGHTS

WHAT A SUMMER!



KIDS FINANCE CAMP

In June, Gentian welcomed children ages 7–13 for a fun and engaging camp centered on money and gratitude. Campers left with practical saving tools and greater financial confidence for the future. We look forward to welcoming them back next summer—save the date for June 16, 2027!



MUSIC ON THE FARM

We welcomed over 165 Gentian clients at our first ever, 'Music at the Doughty Farm'. We were blessed with a wonderful sunny summer day, great food, and even better *live* Bluegrass music from the Barred Owl Stringband and Soggy Prairie. We look forward to more music on the farm!



COMMUNITY CONCERT

This summer, clients and community members gathered for an inspiring evening centered on faith, music, and connection as Rise & Shine welcomed Jamie McDonald to the stage. This event took place at The Foxyard within the Foxtown Station in Mequon. We are proud to be part of an event that continues to grow in impact year after year spreading positive energy and fantastic Christian music.

WHAT A MILESTONE!
AMERICA AT 250 YEARS OLD!

This year, America celebrated an extraordinary milestone—our nation's 250th birthday. It was, and continues to be a moment to celebrate, but perhaps even more importantly, a moment to reflect. We remember with gratitude those who came before us, embrace the responsibility of wise stewardship today, and leave our children and grandchildren a nation—and a family legacy—even stronger than the one we inherited.

America's founders gave us the priceless gift of independence. Our calling is to steward that gift with gratitude, strengthen it with character, and leave it as a lasting legacy for generations to come.

Read the full blog post here

NAVIGATING THE 'GAP YEARS' OF A STAGGERED RETIREMENT



When one partner retires while the other continues working, routines shift, roles evolve and free time takes on new significance. One person may have a flexible schedule while the other still has work demands, deadlines and meetings. This can affect how time is spent, days are structured, household responsibilities are handled and even how spending decisions feel.

This in-between phase, often called the gap years, refers to the period when one spouse is retired and the other is still working. It is a unique season with its own rhythms, opportunities and occasional growing pains.

All of that is completely normal. But more than ever, the details matter. By discussing them openly and up front rather than gradually over time, a staggered retirement often feels smoother and more balanced for both partners.

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MORE THAN MONEY

When one partner stops working, the first concern is often financial. Finances are measurable, so naturally, the numbers draw attention and it's tempting to jump straight to planning a long-term budget. The instinct is to forecast and recalculate.

One helpful alternative is to narrow the lens. Focus on the next 12–36 months. What stays the same and what changes?

This is a time to create a "gap-year" budget rather than a forever budget. The "gap year" is your rehearsal, so pressure test expectations with real numbers. By approaching it as a recalibration rather than a permanent change, couples can gain financial insight and a better understanding of how they want retirement to look.

Map essential expenses and lifestyle spending. Decide which costs the working paycheck will cover and which will come from retirement income or savings. Review tax implications and how withdrawals will be timed while one spouse is still earning income.

Just as important, talk through priorities. Even couples who feel synchronized financially can differ when it comes to travel, hobbies and spontaneous plans. One partner may feel a new sense of freedom, while the other is still weighing decisions in terms of earned income. The conversations you have, and the expectations you set, matter just as much as the numbers.

DAY-TO-DAY CONVERSATION

Before and during a staggered retirement, set clear expectations. Consider discussing:

- What does a typical weekday look like for each partner?
- What are your non-negotiables?
- How should household responsibilities be divided?
- How much time together feels right?
- Which spending decisions require a conversation first?

COORDINATING YOUR BENEFITS

It's not uncommon for healthcare coverage and costs to influence your decision to retire. Depending on your situation, coverage for the retiring spouse might come through COBRA, the working spouse's employer-sponsored plan, a Marketplace policy or Medicare if eligible. Each option comes with different costs, timelines and enrollment rules.

If you're still working at 65, you also need to decide whether to enroll in Medicare or remain on your employer plan. A side-by-side look at what you have now and what would change upon retirement can make those choices clearer, especially if one of you turns 65 during your gap years.

Social Security also comes into play if one spouse begins collecting benefits while still working. Because benefits are based on your highest 35 years of earnings, continuing to work, particularly in higher-earning years, can potentially increase your future payments. It's also worth reviewing whether a spouse may qualify for spousal or survivor benefits. Coordinating when each of you files can affect how much you ultimately receive over time.

FROM THOSE CONVERSATIONS, CONSIDER A FEW STEADYING PRACTICES:

- Preserve individual routines.
- Add light weekly structure for the retiree.
- Hold brief, consistent check-ins.
- Protect the working partner's recovery time.

MANAGING MISALIGNMENT

Without clear expectations of roles, staggered retirement can quickly feel off balance. The retired partner may enjoy freedom but miss structure. The working partner may require steady and predictable downtime. Without open communication, assumptions can form: Who handles errands? Who initiates plans? How much time together feels right?

Free time doesn't equal responsibility, and flexibility isn't the same as leisure. It's crucial to be on the same page and find a harmonious balance of work and rest, inside and outside the home, for both partners.

Spending can also feel different. While one spouse is free to explore new interests or social activities, the other may view those same choices through a lens of work demands and limited leisure time. Even when financially aligned, emotional reactions to spending can create friction between you and your partner.

These challenges are perfectly normal. But ignoring them can allow small misunderstandings to build into unexpected tension.

A staggered retirement can be a gift. It offers time to adjust to new ways of life while preserving some of the old, leading to fewer surprises once you're both retired. By then, you'll have already practiced routines, set schedules and agreed on spending habits. Your communication, planning and coordination will feel natural.

And when you're both enjoying everything that full retirement together has to offer, you may find yourself looking back on those "gap years" with appreciation. After all, practice makes perfect.

THIS IS A TIME TO CREATE A "GAP-YEAR" BUDGET RATHER THAN A FOREVER BUDGET.



Sources: Berkeley, Center for Retirement Research, Department of Labor, IRS, Social Security Administration





GENTIAN | Client Spotlight

MEET EVA SCHERER

FINDING PURPOSE ONE PAW AT A TIME

Changing Lives Through Dog Fostering

When most people think about animal rescue, they picture adoption.
But for Eva, the greatest impact comes from something in between: fostering.

Eva became a foster volunteer in May 2024, giving each life something many shelter animals desperately need—a chance to decompress, reveal their true personality, and find the right forever family.

“I originally thought I’d just take a dog out for a fun weekend or give it a shelter break,” Eva says. “But when I met my first foster, Mikey, I knew he was staying with me until he found his home.”

Mikey, a nine-year-old dog, spent about six weeks with Eva before being adopted by a family who, by happy coincidence, lived just across the street. Today, she still gets to see him, dog-sit when his owners travel, and enjoy the lasting relationship that began through fostering. Stories like Mikey’s are what keep Eva coming back.

More Than a Temporary Home
While CYA (Choose Your Own Adventure) offer the shorter duration, day-out or shelter break weekend experiences, Eva participates in what’s called Foster-Facilitated Adoption (FFA). Rather than living in a kennel while waiting for an adopter, dogs stay in her home, where she learns about their personalities, routines, and behaviors so she can better inform prospective families.

After spending time with each dog, Eva writes a biography that replaces the Humane Society content, she takes photos, and shares what she’s learned so potential adopters have a much clearer picture of the dog’s temperament than they would from a brief shelter visit.

It also allows potential families to meet a dog in a home environment. “It lets people see who the dog really is,” Eva explains. “Some dogs are anxious in the shelter which makes it hard to show their true personality, they may come across timid or defensive but that same dog can become completely different once they’re feeling relaxed, safe and in a home.”

Fostering Doesn’t Have to Be Long-Term
One of the biggest misconceptions Eva hears is that fostering requires a long commitment. In reality, volunteers can choose what works best for their schedules. Some people foster until adoption, while others simply provide a “shelter break” for a day, a weekend, or a couple of

Mikey was in foster care with Eva about 6-weeks before being successfully adopted, in her own neighborhood! The average stay is about 1.5 - 2 weeks - which are smaller, easier to manage commitments for animal lovers who are hesitant to take a pet into their home permanently.

WANT TO LEARN MORE?

ASK EVA!

Send questions to Eva at furryfosters123@gmail.com and perhaps you can be a guide and confidant to an orphaned dog in need.

"If you have one day, one weekend, or one month - there are always wagging tails happy to spend time with you..."



weeks. Even those short stays have a meaningful impact on orphaned animals lives. "Just getting them out of the shelter helps reduce their stress," Eva says. "When they go back, they're often calmer and more relaxed." For someone who's curious about fostering but hesitant to make a long commitment, a weekend foster can be the perfect place to start. Eva said her longest Foster was six-weeks but the average stay is about a week or two.

What Does It Take To Become an Approved Fostering Home?

Eva says the process is surprisingly simple and you don't need a fenced in yard or tons of space! Even living in a condo didn't prevent Eva from fostering. She just chose dogs that fit the parameters of the condo guidelines.

Simply go to your Humane Society online. Once you complete an online application and a basic screening, new fosters can browse available animals and select one that fits their home and comfort level. Eva prefers older, medium-sized dogs, believing seniors often have the hardest time adjusting after losing the homes they once knew.

When it comes to supplies, the shelter supplies nearly everything needed, from food, crate, and bedding to toys and a leash. They even provide all required veterinary care and medications.

Foster Fails | Why Eva Doesn't Keep Them All?

People often ask Eva how she has the strength to let the dogs go. Her answer is simple.
"I know there are so many dogs that need homes. I am their voice to find those homes. If I adopt one, then I stop that chain. I'd rather help as many as I can."

It's a philosophy that's allowed her to help 16 dogs —and counting—all find loving families. Post adoption, she frequently gets updates, pictures, and even visits from dogs she's been able to help.

Could Fostering Be the Perfect Charitable Contribution in Retirement?

For many retirees, the joy of pet companionship comes with understandable concerns. You may worry that a beloved pet could outlive you, or that getting a pet of your own may restrict your opportunity to travel. Which is why fostering could be a wonderful solution. You don't need acres of land, years of experience, or even the ability to foster for months at a time.

Sometimes, all a shelter dog needs are a few days in a quiet place, to sleep peacefully, walk around the neighborhood, and someone willing to help tell the story of who they really are in hopes they can find a family to call their own.

For Eva, fostering has become more than volunteering. It's a way to give frightened animals a second chance while helping find companions for people that truly become members of their families.

As she puts it, "Even if it's just for a day or a weekend, you're making a difference."

Bella was another beautiful dog that came to foster with Eva and her very supportive husband, Bob. They both get very attached to the animals but know the mission is to facilitate as many successful placements as possible.

Could Your Client Spotlight Be Next?

SHARE YOUR STORY!

We're highlighting client passion projects, hobbies, and charitable work in hopes it can help others consider something new.

EMAIL: gentianevents@raymondjames.com

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TRADITIONAL VS. ROTH:
NOT AS OBVIOUS AS IT LOOKS

WHY TAX TIMING, RETIREMENT INCOME AND A NEW CATCH-UP RULE MATTER

For years, the traditional-versus-Roth 401(k) decision has been framed as a simple tradeoff: pay taxes now or pay them later. For many investors in their peak earning years, that's made the traditional (pre-tax) option feel like the obvious call. Take the deduction now. Save while your income is high.

But 401(k)s have a way of making simple choices less simple over time.

A large pre-tax balance can create more taxable income in retirement than some savers expect, especially once Social Security, Required Minimum Distributions (RMDs) and other income sources enter the picture. Add a SECURE 2.0 Act rule that now pushes certain higher earners' catch-up contributions into a Roth account, and the old default starts to look less automatic.

The decision is no longer just about a tax break. It's about the income you may need to manage later, and whether using both account types may leave you better positioned.

THINKING BEYOND "TAX NOW OR LATER"

At the most basic level, the difference between pre-tax and Roth 401(k)s is still about timing.

Pre-tax contributions reduce your taxable income today, with withdrawals taxed as ordinary income later – a "tax later" strategy. Roth contributions are made with after-tax dollars and can be withdrawn tax-free in retirement – a "tax now" strategy.

That foundational distinction still holds. But the SECURE 2.0 Act makes the decision feel less abstract, especially for investors who have long favored pre-tax contributions. Under the law, workers age 50 or older whose prior-year wages exceeded $150,000 are required to make catch-up contributions on a Roth basis. While final IRS regulations are effective in 2027, plans may implement the rule earlier based on a reasonable, good-faith interpretation of the law.

For some higher earners, this shift may be the first time Roth contributions become a meaningful part of their retirement savings. It would be easy to treat the new rule as a compliance detail and move on. But it also creates a reason to look more closely at how those contributions may work together over time, since the balance between pre-tax and Roth dollars can shape future taxable income – particularly when Social Security and required distributions are involved.

That question becomes more pressing in peak earning years, when the immediate tax benefit of pre-tax contributions is easiest to see. Reducing your taxable income today can lower your current tax bill and increase available cash, which helps explain why many high earners lean toward pretax accounts during these years.

It is easy to assume retirement means a lower tax bracket. That is not always the case. Pre-tax dollars saved today become taxable income later, and those withdrawals don't exist on their own. Social Security benefits, pensions and income from brokerage accounts can all add up, keeping taxable income higher than some retirees might expect. Future changes in tax rates could push your income into higher brackets than expected.

RMDs add another layer. At a certain age, RMDs kick in for pre-tax accounts, requiring annual withdrawals that are taxed as ordinary income. Over time, these withdrawals can push total income higher, affecting how Social Security benefits are taxed and triggering income thresholds tied to Medicare premiums.

Roth accounts operate differently. Along with tax-free withdrawals in retirement, they aren't subject to RMDs under current law. For some investors, Roth contributions can help limit how much future withdrawals add to taxable income.

It's not about avoiding taxes altogether. It's about having more say over when and how income shows up.

WHY MANY INVESTORS USE BOTH

The old either-or view of Traditional versus Roth leaves out an important reality: many investors use both.

Contributions can be split between account types over time, whether that means favoring one for a period and then the other later, or contributing to both over time.

The appeal of pre-tax contributions during high-earning years is clear: an immediate tax deduction and more available cash. For many investors, it still plays an important role. But those pre-tax dollars become taxable income later. Adding Roth contributions as a complement, not a replacement, can change that equation.

Building tax-free income alongside taxable income can make withdrawals easier to manage later, especially when Social Security and other income are already in the mix. The goal is not to choose a universally "better" option. It's to understand how the two may work together to shape your income over time.



WHY SECURE 2.0 MATTERS

Under the SECURE 2.0 Act, certain high earners age 50 and older are required to make catch-up contributions to a Roth account rather than on a pre-tax basis, depending on prior-year wages and plan design. While final IRS regulations take effect in 2027, some plans may adopt the rule earlier. For investors who have mainly focused on pre-tax retirement savings, this may represent their first meaningful exposure to Roth contributions.

HEAR FROM OUR TEAM:

WHAT IS A FUN FACT OR SOMETHING THAT MOST PEOPLE DO NOT KNOW ABOUT YOU?



I speak Spanish fluently, and I play the drums!



In 1974, I was a trailblazer- one of the first girls in WI and Port Washington to play Little League Baseball in a league once open only to boys.



Moved to a small town from Neenah, graduating with my High School Class of 47 kids.



I recall dates of when things happened based on Packer games and what music was popular at that time.



In high school, I had the unforgettable opportunity to pitch at the Metrodome, home of the Minnesota Twins.



I love the mountains and have a dream of hiking/climbing all 14,000 ft mountains in Colorado (there are 58 of them!)



I have a sister from Sweden! She lived with my family for one year of high school. We visit each other often.



I was originally a Fisheries major before changing to Math



I ran my first half marathon this year.



I enjoy collecting LEGOs. Particularly Star Wars LEGOs with my favorite set I have ever built being the Millenium Falcon.



I was a one-person oboe section in my middle school band—lots of solos!



I may not have the typical height for volleyball, but I've been playing since grade school & still hit the court or sand, almost weekly.



I have Trypophobia - It is an aversion to the sight of repetitive patterns, clusters or small holes.



I was interviewed by Matt Lauer on the Today show which led to a segment on Inside Edition.



I was on the Ellen Show! The show came to Oakland St in Milwaukee for a Toys for Tots drive.



I enjoy building with my family. We made these 3x7 cedar boxes for a veggie garden recently.



I was a champion bowler as a kid, trophies & all. Still enjoy bowling now & bowl at the same lanes as my parents did.

FOSTER FINANCIAL LITERACY & FAMILY VALUES

FAMILY & LIFESTYLE

The two go hand in hand when preparing your heirs.

Timing discussions around money while clearly communicating your financial values with heirs can be tricky. You may already be asking yourself: How will I help them understand this is more about passing on a legacy than money? What financial knowledge and decision-making skills do my heirs currently have? Will my family understand the importance of charitable giving as much as I do?
We've compiled some insights below to help you build a solid foundation for your values and principles long before any money changes hands.



HAND IN HAND



COMMUNICATION



OPEN LINES OF COMMUNICATION

Talking about inheritance may be uncomfortable for some families for a variety of reasons. Facing the prospect of losing a loved one can be very overwhelming. Disparities in bequests to your children can also be a sensitive issue to discuss.
But while these might be difficult conversations to have, the sensitivity of these topics emphasizes the importance of addressing them. Once you've built a foundation for honest, open financial conversations, your heirs will gradually become more comfortable addressing these topics in time.
If possible, bring all your heirs together, or at least those inheriting the majority of your estate, to help ensure everyone is aligned and understands your intentions.
You may not go into all the specifics during these group conversations, but it's valuable to set expectations and open lines of communication among your heirs too. Transparent dialogue may mitigate the risk of any strife between them later.
Group sessions are important, but it's recommended you also take the time to sit down with each heir individually to discuss their gift and role in the estate process. After all, each of your heirs has their own needs, aspirations and special relationship with you.
At some point – and it doesn't have to be the first or second meeting – consider introducing your family members to your advisor so they can start to build a relationship and feel comfortable asking questions as they arise. We, as your advisors, can provide our office as a neutral location to host the meetings and serve as an impartial mediator among you if needed.

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INVOLVEMENT AND GUIDANCE

It's only natural to want to prioritize the well-being and financial preparedness of your loved ones, especially to make sure they're well-equipped to manage their inheritance as well as make the most of it.

When the time is right to initiate these discussions, it's crucial to ensure the topics you plan to bring up are right for the maturity level and financial literacy of your heirs. The overarching goal is to gradually instill and enhance their financial literacy, and that process should happen well in advance of the inheritance itself.

For example, young ones in elementary or middle school can often grasp important lessons about tradeoffs. You can point out that skipping out on buying a treat every day after school might mean getting that Lego set or video game at the end of the month. Incorporating everyday money management skills, like spending, saving and sharing, helps build a strong foundation that makes your heirs good stewards of your wealth later in life.

Once your loved ones become adults, don't be shy about sharing more details about the story of your wealth. As young adults, they're perhaps pursuing their own investment opportunities and planning for their future. They may be putting money into their first job's 401(k) or learning how a health savings account works, so will already have some knowledge to draw from.

Discussing the hard work and smart decisions you've made to earn your wealth with your heirs is an engaging approach that can foster credibility and respect in the long run. Inspiring them to understand how you've nurtured and grown your nest egg through the years may be the catalyst for your heirs to carry your values forward.

PASSING DOWN VALUES

Wealth often represents the accumulation of a lifetime of hard work. By passing down both financial wealth and values, you can ensure your legacy is preserved and future generations understand the principles that guided your success.

By instilling values like financial literacy, philanthropy and a robust work ethic, you'll set your heirs up for success as well-prepared and responsible stewards of the wealth they inherit. Lead by example, set clear expectations, communicate openly and provide your heirs with the opportunities to learn and make decisions. A unified – and communicated – vision for your family's wealth will leave you feeling confident that your heirs understand the responsibility and great privilege of carrying on a meaningful legacy.

NEXT STEPS

- ☐ Open communication channels early to talk about responsible stewardship.
- ☐ Encourage involvement with your heirs to promote philanthropy.
- ☐ Talk to us about how to set your intergenerational wealth plan in motion.
- ☐ Check out GENTIAN NAVIGATOR™ 10 for a step-by-step guide to help you and your family navigate life's important values

HOVER YOUR SMARTPHONE CAMERA HERE:

Sources: yahoo.com;fundingthefuturelive.org; worth.com; preparingheirs.com; raymondjames.com.

*This strategy does not assure a profit and does not protect against loss. It involves continuous investment regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low-price levels. Investing involves risk, including the possible loss of capital. There is no assurance that any investment strategy will be successful. Withdrawals from tax-deferred accounts may be subject to income taxes, and prior to age 59 1/2 a 10% federal penalty tax may also apply. Matching contributions from your employer may be subject to a vesting schedule. Please consult with your financial advisor for more information.



GENTIAN
CALENDAR

WHAT'S COMING UP...

Plan It. Live It. Give It.



SHRED & EAT OUTSIDE
SEPT 16TH



WORKSHOP
SEPT 30TH



HEALTH & WEALTH
OCT 15TH



GIVING SEMINAR
OCT 27 & 28TH

DATES OF NOTE

SEPT 16TH	SHRED & EAT OUTSIDE DAY
SEPT 23RD	SEPTEMBER BIRTHDAY CLUB
SEPT 30TH	WHERE WILL YOU LIVE & HOW WILL YOU LIVE WORKSHOP
OCT 14TH	OCTOBER BIRTHDAY CLUB
OCT 15TH	HEALTH & WEALTH: COPING WITH STRESS & ANXIETY
OCT 27TH OCT 28TH	APPLETON: CHARITABLE GIVING & YEAR-END PLANNING FORUM MILWAUKEE: CHARITABLE GIVING & YEAR-END PLANNING FORUM
NOV 11TH	NOVEMBER BIRTHDAY CLUB
NOV 17TH	LADIES & GENTIAN: FIRE CIDER ZOOM WORKSHOP

WAYS TO REGISTER

Hover your smartphone over the QR code, visit www.gentianfinancial.com & click 'events' OR click the links in your weekly bulletin!

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