



Common Cents

musings from Marietta

Set Intentions Instead of Resolutions

As we prepare to welcome the new year, many of us are used to setting resolutions—goals we strive to achieve with determination and often, pressure. But what if this year, we approached things a little differently? Instead of rigid resolutions, let's focus on setting intentions.

Intentions are about cultivating a mindset, embracing progress over perfection, and allowing flexibility as life unfolds. They invite growth and alignment with our values, helping us stay connected to what truly matters, rather than ticking off a to-do list.

Here's to a year of meaningful progress and positive change!

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

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

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Our Christmas Traditions

We asked our team what their favorite holiday tradition is. Check out below to learn what the Boyer Ramey team gets up to during the holidays!

The Christmas Holiday celebrations begins on Dec 21. My birthday! We usually go workout in the morning and have fun. In the evening, we usually have dinner and drinks with family and friends. Dec. 24 is Brendon's Birthday. We usually go out to lunch together as a family. I stay up late wrapping presents.... Christmas morning, the family makes a large breakfast while I am still sleeping. We drink champagne, play holiday music and hangout at the house while friends stop by to celebrate!
-Sam

I enjoy the different activities we do together with our families leading up to Christmas Day. One of my favorites was the Escape Room when our kids were in middle school. They ran around and solved all the problems before any of the parents/grandparents knew what we were supposed to do!
-Susan

My favorite tradition is camping out with our kids upstairs while Susan wrapped all the Christmas gifts Christmas Eve.
-Tripp

My family and I go skiing out west or in Canada every year for Christmas.
-David

Growing up, our home was a Christmas wonderland, inside and out. My mom filled the house with beautiful decorations and her famous pastries, Black Cake, and Trinidadian Punch de Crème. On Christmas morning, the tree was surrounded by a mountain of gifts—every kid's dream. I still wonder where they hid everything!
-Vidya

Centsible Articles

no-nonsense financial news



If You Don't Have a Will Yet, Why Not?

A will is a fundamental estate planning document. It outlines how you wish your property to be distributed, who should handle matters related to settling your estate, and who you want to care for your children after you pass, among other things.

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Do You Know Your Medicare Coverage Options?

There are two ways to obtain Medicare coverage: (1) Original Medicare (Part A hospital insurance and Part B medical insurance), often combined with a Medigap supplementary policy and a Part D prescription drug plan; and (2) Medicare Advantage (Part C), which replaces Original Medicare and often includes prescription drug coverage as well as features similar to those provided by a Medigap policy.

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Happy Holidays

Our team wishes you and your family a joyful, healthy, and peaceful holiday season!

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.

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