



# Common Centiments

musings from Marietta

## Should I Pay Off My Mortgage?

Being unsure whether to pay off your mortgage is a good dilemma to have—it means you've built up significant savings and have options. While being debt-free is an appealing goal for many, there are also practical reasons to consider keeping your mortgage. Let's explore both sides to help you make a well-informed decision.

Paying off your mortgage can offer peace of mind, a sense of accomplishment, and a guaranteed return equivalent to your mortgage interest rate. It also may reduce financial risk by lowering your monthly obligations, which may be especially beneficial as you approach retirement. Additionally, it may simplify your finances, leaving you with fewer bills to manage.

On the other hand, keeping your mortgage might allow you to pursue higher returns through investments, maintain liquidity for emergencies, and enjoy potential tax benefits. If you've locked in a low interest rate, you may prefer to keep that money working for you elsewhere. Ultimately, the right choice depends on your financial situation and long-term goals.

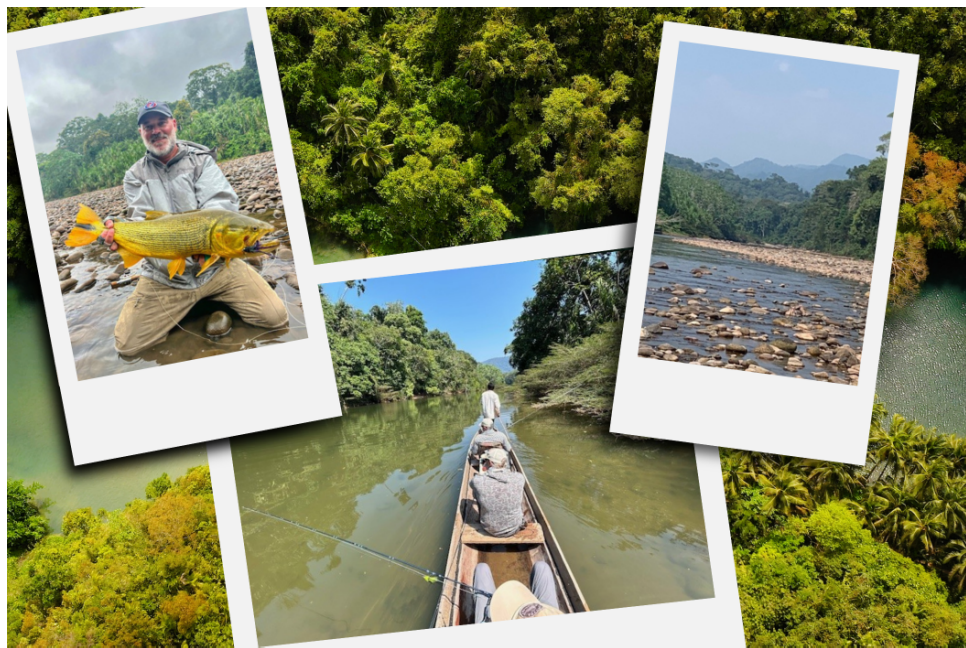
If you haven't heard from your investment advisor and have questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

---

# Centsational News

wisdom from the watercooler



## Once-In-A-Lifetime: Fly Fishing in the Bolivian Jungle

David recently embarked on a remarkable six-day fly fishing trip to the remote Bolivian jungle, immersing himself in the raw beauty of the Tsimane Rive. He stayed at the Tsimane River Lodge, a world-class haven for fishing enthusiasts seeking the prized Golden Dorado.

The fishing itself was incredible, but the experience went far beyond casting lines. The stunning scenery of the jungle, with its untouched wilderness, made for a breathtaking backdrop. Even more unforgettable was the chance to connect with the local Tsimane Indian Tribe, who guided David along the river. Their deep knowledge of the land and waters gave the trip an authentic and almost timeless feel, as if stepping back into an era where nature was truly king.

This adventure was an extraordinary blend of sport, culture, and the untamed wild. Whether you're an avid fisherman or just someone who appreciates a great travel story, David's trip is a reminder of the beauty and wonder that still awaits in the farthest corners of the world.

---







*Welcome to  
the team!*

## Our Team is Growing!

Due to our incredible growth and our desire to provide best in class service, we have very recently added two new teammates. Susan Boyer, Director of Business Strategy, comes to us after a long career in private school administration. Vidya Kumar, Client Relationship Manager, comes to us with over 20 years in the financial industry with the past 13 years at Wells Fargo Bank. We welcome them both and look forward to you meeting them soon!

# Centsible Articles

no-nonsense financial news



## Should You Worry About Market Volatility?

On August 5, 2024, the S&P 500 Index dropped 3% from its previous close, the largest single-day loss in almost two years. This continued a three-week slide that saw the benchmark index — generally considered representative of the U.S. stock market — decline by 8.5%. The tech-heavy NASDAQ Composite Index

dropped even further, losing 3.4% on August 5 and more than 13% over a four-week period.

[Read Full Article](#)



## Retroactive Social Security Benefits: A Chance to Turn Back Time

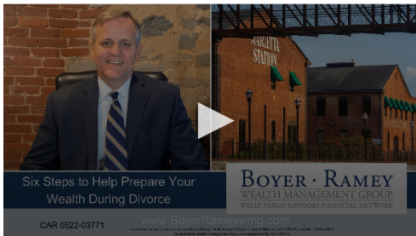
Did you know that if you postpone claiming Social Security past your full retirement age, you have the option of receiving a lump-sum payment for up to six months of benefits when you finally apply?

[Read Full Article](#)

# Common Cents Cinema

your channel for finance

Insights



6 Steps to Protecting your wealth during divorce Transcript

6 STEPS TO PROTECTING YOUR WEALTH DURING DIVORCE

[CONTACT US](#)



It's Time to Have "The Estate Plan" Talk Transcript

IT'S TIME TO HAVE "THE ESTATE PLAN" TALK

[CONTACT US](#)

Check out our latest videos online!

## Video Library

---

### **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**

---

**Need more common cents? Visit our website or email us to subscribe!**

---

*Copyright © 2024 Boyer Ramey Wealth Management, All rights reserved.*

PM-04142026-7184689.1.1

**Our mailing address is:**  
123 Church Street, Suite 125  
Marietta, GA 30060

To unsubscribe from this mailing list simply reply to this email or send us a message.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Boyer Ramey Wealth Management Group is a separate entity from WFAFN.

Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.