



Common Centiments

musings from Marietta

A Season of Gratitude: Reflecting on What Matters Most

As we approach Thanksgiving, we wanted to take a moment to express our heartfelt gratitude. In a season that reminds us of what truly matters, we're thankful for the trust and confidence you've placed in us as your financial advising team. Our partnership is more than just numbers and strategies—it's about helping you build the life you envision for yourself and your loved ones.

This time of year encourages us all to reflect on the goals we've reached and the milestones ahead. We look forward to continuing this journey with you, providing guidance and support to help you achieve your dreams.

Wishing you and your family a season filled with warmth, joy, and countless reasons to be thankful.

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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Centsational News

wisdom from the watercooler

What We Are Grateful For

We asked our team what they are thankful for this year. Check out below to learn what we're grateful for!



I am thankful for my family and the ability to travel and see them in their schools and homes.

- Tripp



I'm thankful for health, family, and friends.

- David



I am grateful for my family, health and well-being, friends and love of life. Grateful for my job and colleagues too!

- Sam



I'm incredibly grateful for my family's support, the lasting memories of my mom, loyal friends who've had my back, and good health that allows me to embrace life fully.

-Vidya



I am deeply grateful for my family and friends, and I am especially thankful for my dad's caretakers, "Pat's Angels", who have been a true blessing to our family these past few years.

- Susan



Walk to End Alzheimer's

On November 2, Tripp, Susan and Vidya participated in the Alzheimer's Walk at The Battery. Together, they joined others in our community to raise awareness and support for Alzheimer's research and care. The walk is a cause close to our hearts and has impacted many of our families and loved ones. We pray a cure for Alzheimer's is coming soon to end this devastating disease!

Centsible Articles

no-nonsense financial news



What's Your Real Return?

As an investor, you probably track the return on your investments. But it's likely that you look at the nominal return, which is the percentage increase or decrease in the value of an investment over a given period of time, usually expressed as an annual return. To estimate actual income or growth potential in order to target financial goals – for example, a certain level of retirement income – it's also important to consider the real return, which includes the effects of taxes and inflation.

[Read Full Article](#)



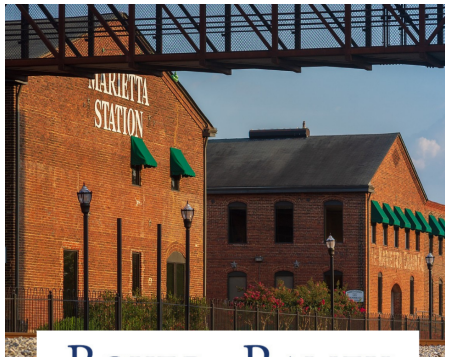
Do You Have Enough Life Insurance?

Your life insurance needs change as your life changes. When you are young, you may not have a need for life insurance. However, as you take on more responsibility and your family grows, your life insurance needs increase but then decrease after your children are grown.

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Common Cents Cinema

your channel for finance



Introducing
Vidya Kumar, Client Relationship Manager

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PM - 04102026-7176119.1.1

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Check out our latest video and learn more about one of our newest teammates - Vidya!

[Watch Introducing Vidya](#)

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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PM- 05182026-7356378.1.1

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