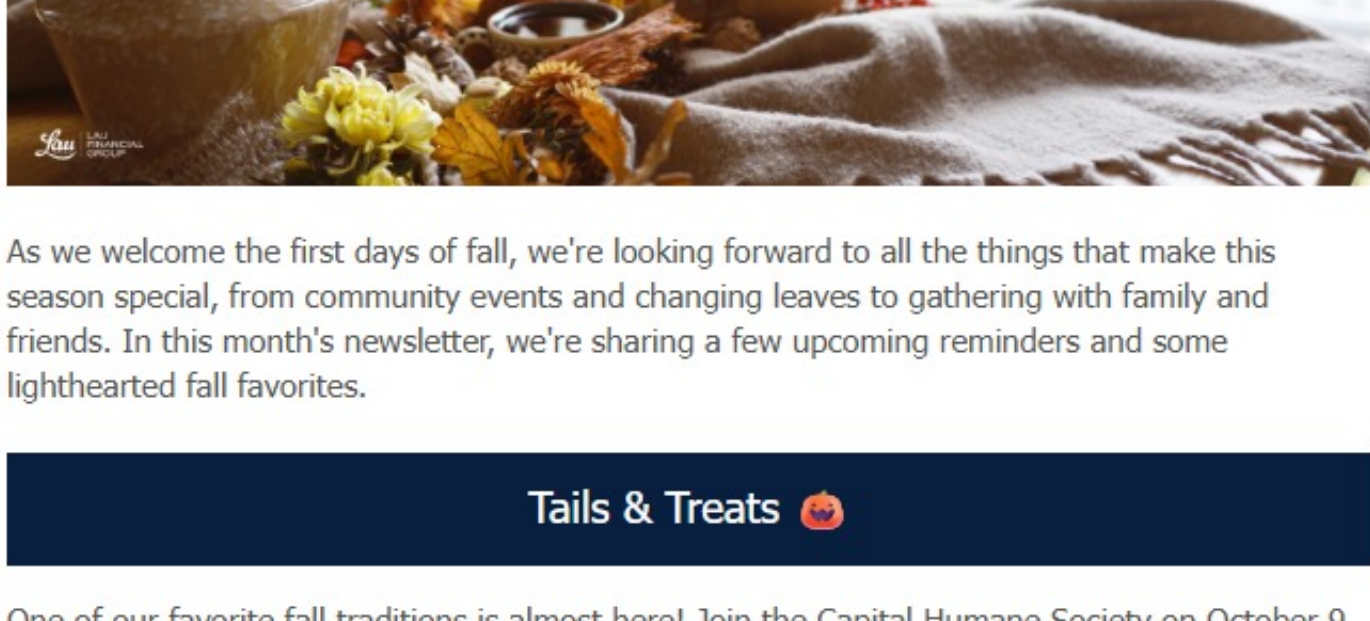




As we welcome the first days of fall, we're looking forward to all the things that make this season special, from community events and changing leaves to gathering with family and friends. In this month's newsletter, we're sharing a few upcoming reminders and some lighthearted fall favorites.

Tails & Treats 🍂

One of our favorite fall traditions is almost here! Join the Capital Humane Society on October 9 for its annual *Tails & Treats* event.

While Jo, Royce, and Scout won't be able to join the festivities this year, we're excited to continue supporting this fun community tradition. From creative pet costumes to festive fall activities, Tails & Treats is a wonderful celebration of the Capital Humane Society and its mission to provide loving homes for animals in need.



LEARN MORE

Remembering the Power of Community

This month marked the 25th anniversary of September 11, a day that remains etched in our nation's memory. While the events of that day are difficult to revisit, the stories of courage, sacrifice, service, and compassion continue to serve as powerful reminders of what can happen when people come together during times of uncertainty.

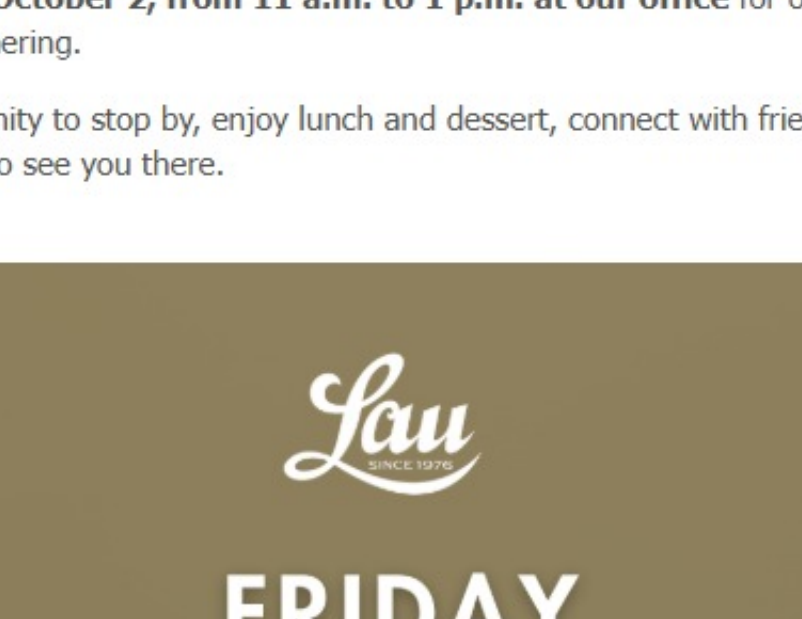
We remember those who lost their lives, honor the first responders who answered the call, and recognize the countless acts of kindness that helped communities begin to heal. Twenty-five years later, the lessons of resilience, service, and looking out for one another remain just as meaningful today. ❤️



The Great Sweater Weather Debate

Fall is nearly here, which means it's time for one of our favorite seasonal debates. Jo says sweater weather begins the moment temperatures dip below 70°, while Hugh insists it's not official until the air conditioner is off for the season.

No matter where you stand, we're looking forward to all the best parts of fall, from football weekends and apple cider to changing leaves and comfort food making its return.



Don't Miss Friday Afternoon Club Next Friday!

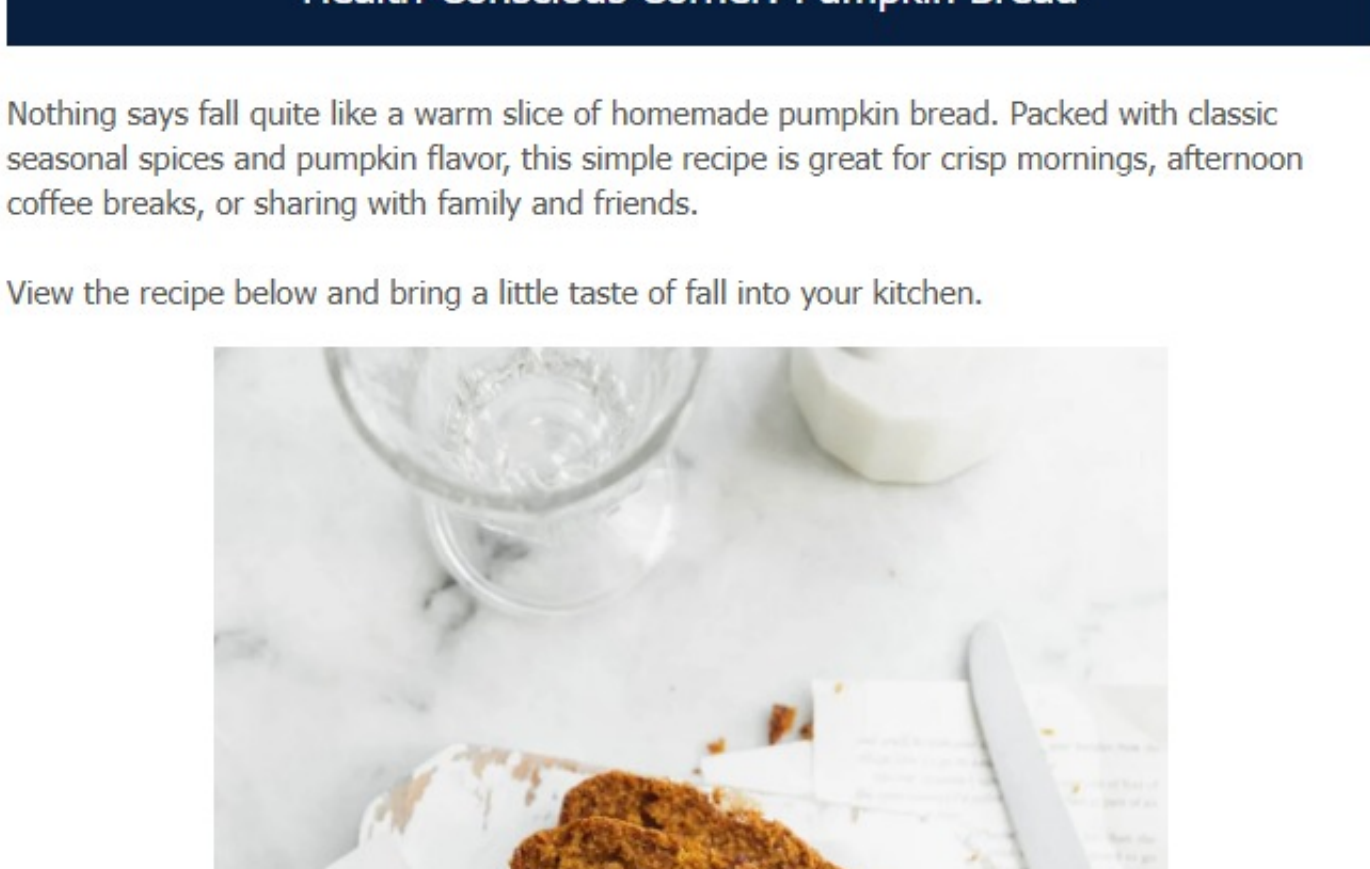
Join us on **Friday, October 2, from 11 a.m. to 1 p.m. at our office** for our next Friday Afternoon Club gathering.

It's a great opportunity to stop by, enjoy lunch and dessert, connect with friends, and catch up with us. We'd love to see you there.



A Head Start on Year-End Tax Planning

The final months of the year can present important tax planning opportunities, but many decisions are best made before year-end deadlines arrive. From retirement contributions and charitable giving to required distributions and healthcare accounts, taking time to review your financial picture now may help you make more informed decisions later.



NEW BLOG POST

Year-End Tax Planning Checklist

What to Review Before Q4 Begins

laufg.com/blog

Click below to learn more about key tax planning considerations to review.

READ MORE

➔

Health-Conscious Corner: Pumpkin Bread

Nothing says fall quite like a warm slice of homemade pumpkin bread. Packed with classic seasonal spices and pumpkin, this simple recipe is great for crisp mornings, afternoon coffee breaks, or sharing with family and friends.

View the recipe below and bring a little taste of fall into your kitchen.



Get the Recipe

🎉 50 Years, 50 Stories. A Year of Celebration. 🎉

Retirement isn't a finish line. It's the beginning of a new chapter.

It's about understanding how your resources, goals, and priorities fit together to support the lifestyle you want, today and in the years ahead.

CELEBRATING

50 Years

OUR FINANCIAL SERVICES

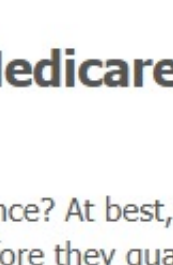
Retirement Planning

Life after work looks different for everyone.

Some people want to travel more. Others want to spend time with family, give back to their community, or simply enjoy a slower pace.

For 50 years, we've helped clients create retirement strategies designed around what matters most to them, because retirement planning should be as personal as retirement itself.

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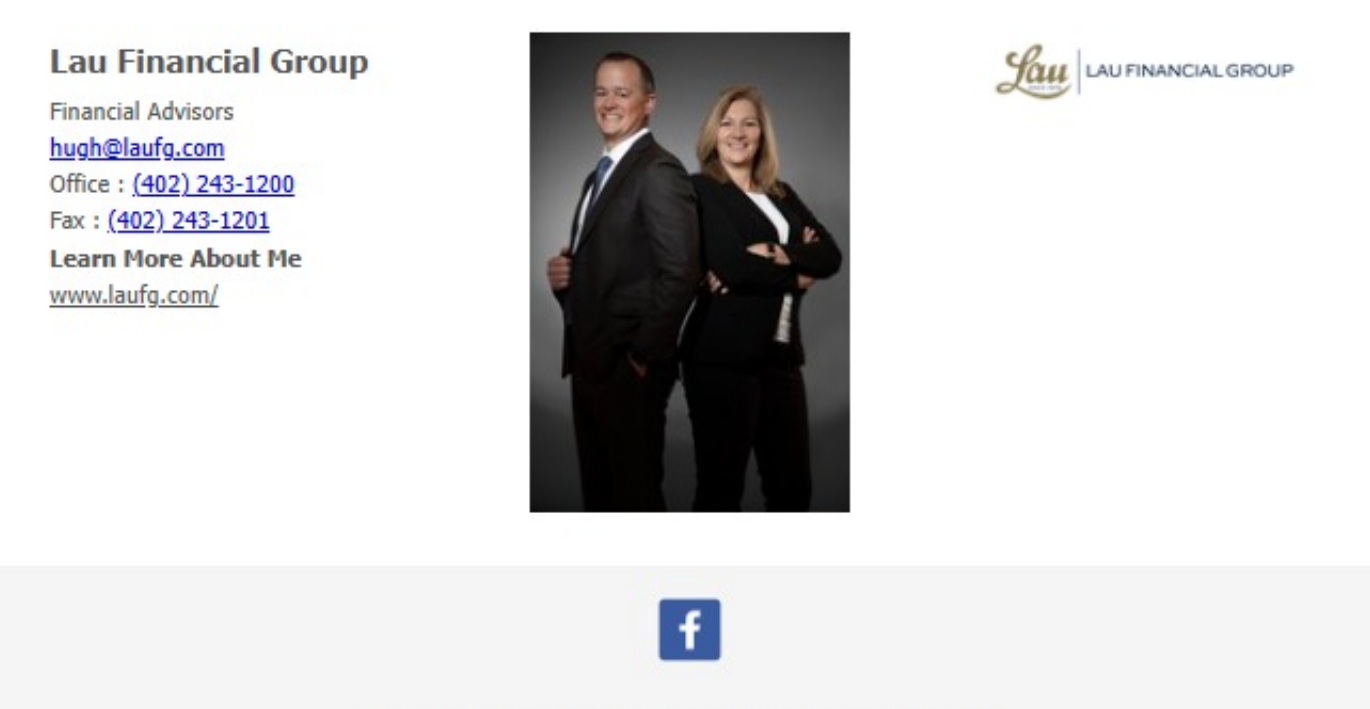
Whether you're reviewing year-end planning opportunities, attending a community event, or simply enjoying the change of seasons, we hope the weeks ahead bring plenty of reasons to slow down and appreciate what matters most.

Hugh and Jo K

Additional Insights

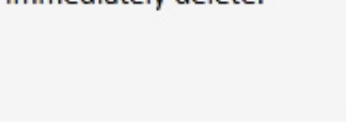
Out of Work, and Too Young for Medicare? Here's What to Consider.

What can a laid-off worker over 50 do to get health insurance? At best, older workers will struggle to find health insurance that bridges the years before they qualify for Medicare at age 65.



Happy Retirees Enjoy Seven Extra "Work Weeks" of Fun Each Year

Happy retirees reported spending 280 more hours a year on hobbies, friends, and meaningful activities. See how core pursuits may help shape a fulfilling retirement.



How to Find More Time for Your Friends

Use your calendar to balance friendships and other priorities.

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