BOGGS & COMPANY
WEALTH MANAGEMENT

BUILDING OPPORTUNITIES GUIDING GENERATIONAL SUCCESS

OCTOBER | NOVEMBER EDITION





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As the vibrant colors of autumn begin to emerge and the final months of the year come into focus, October and November offer a meaningful opportunity to reflect on where you've been and prepare for what's ahead. It's a season often marked by gratitude, gathering with loved ones, and taking stock of the progress made throughout the year.

At Boggs & Company, we believe financial planning is most effective when it's approached with intention and perspective. As year-end approaches, now is an ideal time to revisit your financial goals, evaluate planning opportunities, and ensure your strategy remains aligned with what matters most to you and your family.

In this issue, we're sharing timely insights to help you navigate the months ahead, along with firm updates and highlights from our team and community. As always, we are grateful for the trust you place in us and remain committed to helping you build, preserve, and pass on your wealth with confidence, clarity, and purpose.

SPOTLIGHTS & CELEBRATIONS

Join us in celebrating our team members with October & November birthdays!

Their dedication and care help shape the heart of Boggs & Company every day. We're grateful for the passion they bring to serving families and guiding generational success. Wishing each of them a wonderful year ahead filled with joy and meaningful moments.



Happy BIRTHDAY

MICHELLE LUCAS

OCTOBER 29TH



Happy BIRTHDAY

LARRY BOGGS

NOVEMBER 15TH



7 YEARS

HAPPY INDUSTRY ANNIVERSARY

STACEY CHAMBERS



28 YEARS

HAPPY INDUSTRY ANNIVERSARY

BRENDA MULLIGAN



7 YEARS

HAPPY INDUSTRY ANNIVERSARY

DEBORAH JALOTA



43 YEARS

HAPPY INDUSTRY ANNIVERSARY

STEVEN STROUP



53 YEARS

HAPPY INDUSTRY ANNIVERSARY

LARRY BOGGS

1 YEAR



DAVID CLARK



DEBORAH JALOTA



STEVEN DULL



STACEY CHAMBERS

This fall, Boggs & Company is proud to celebrate an exciting milestone: the one year anniversary of both the expansion of our team and the opening of our Bethesda, MD and Everett, PA offices. Last October, we welcomed **David Clark** and **Deborah Jalota** as we opened our Bethesda office. The following month, **Steven Dull** and **Stacey Chambers** helped launch our Everett office.

Over the past year, these talented professionals have made a meaningful impact on our clients, colleagues, and local communities. Their dedication, expertise, and commitment to excellence have played an important role in the success of both offices and in strengthening the Boggs & Company culture.

As we celebrate this first anniversary, we are grateful for the trust our clients have placed in us and for the remarkable contributins of David, Deborah, Steven, and Stacey. Their efforts have helped establish strong foundations in both locations, and we look forward to continuing to grow and serve these communities in the years ahead.

VISIT US

Bethesda Office
6701 Democracy Blvd.,
Suite 120
Bethesda, MD 20817
(240) 891-0400

Everett Office
105 E Main St.
Everett, PA 15537
(814) 285-9060

SPOTLIGHTS & PAST EVENTS





CONGRATULATIONS TO PATSY STULLENBARGER AND HER NEWLY MARRIED DAUGHTER AND SON-IN-LAW, CLAIRE & DAVID KRUMPACH.

FOCUS CONFERENCE

The Boggs team attended LPL Financial's annual FOCUS Conference in San Diego, California, this August, where they gained valuable insights into the evolving financial landscape and emerging opportunities for investors. Engaging with industry leaders, peers, and strategic partners provided meaningful perspectives that help our team continue to grow, learn, and enhance the service and guidance we provide to our clients.



WHISKEY REBELLION EVENT

Boggs and Company was a proud sponsor of the 10th anniversary of George Washington's Whiskey Rebellion in Cumberland. The event featured several national and local distillers along with other festivities and entertainment. Proceeds helped support the Allegany Museum operations. Our own Emily McKenzie and her fiancée Adam (pictured right) enjoyed the festivities together.



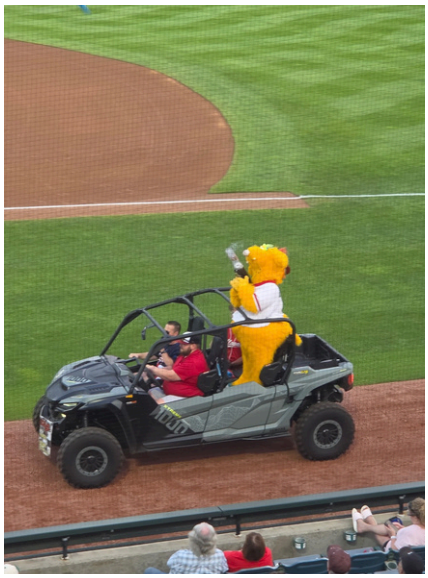
Watch the webinar recording of Mirjhana Buck, CPFA, and Andrew Villafranca, CFP® who hosted an empowering webinar for women looking to navigate financial decisions with confidence. Together, they discussed key planning considerations, wealth-building strategies, and practical insights to help support your long-term financial goals.*

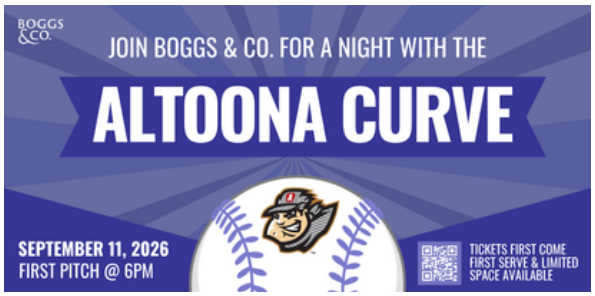


WATCH NOW

SPOTLIGHTS & PAST EVENTS

Thank you to everyone who joined us for a fun evening at the ballpark during our annual Boggs Baseball Night at the Altoona Curve this September.





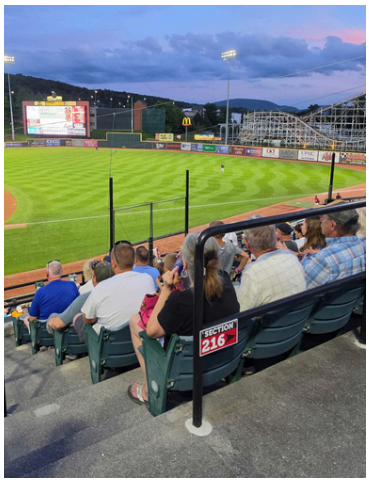






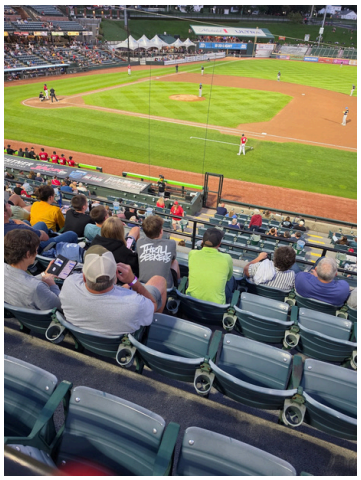












PROUD COMMUNITY SPONSORS OF:

WE ARE COMMITTED TO INVESTING IN ORGANIZATIONS THAT MAKE A LASTING IMPACT THROUGHOUT THE COMMUNITIES WE SERVE.

WESTERN MARYLAND HEALTH SYSTEM FOUNDATION

Our team proudly supported the **WMHS Foundation's 30th Annual Golf Classic** tournament, which generously raised over $230,000 for the patients of UPMC Western Maryland.

Heritage Days is Cumberland's signature festival which showcases the history, music, arts, crafts, food, and children's activities of our community.





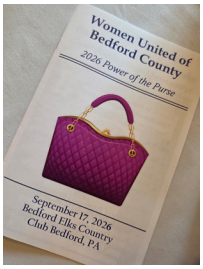


We were proud to sponsor the **Garrett Athletics Golf Tournament** which helped support Garrett College student-athletes.

We were a part of the **Jordan Dobbs Team at the Charity Golf Classic** supporting the Susan G. Komen Breast Cancer Foundation. This was a great opportunity to make a difference for a cause that impacts so many of our families and friends.

UNITED WAY Bedford County

We were delighted to sponsor the **Power of the Purse** event in September, which benefited Women United and families in Bedford County.





Boggs and Company was a proud Corporate Sponsor of the **Log A Load for Kids** event in October. Funds raised through Log A Load For Kids stay local, helping nonprofit children's hospitals provide critical care and life-saving treatment for kids in our communities.







7 POWERFUL WAYS TO CREATE A LEGACY THROUGH THOUGHTFUL GIVING

For wealthy and ultra-wealthy individuals, their wealth comes with the ability to create significant change. However, wielding this influence requires strategic planning and understanding how to transform their assets into lasting legacies. This guide delves into how these individuals can engage in thoughtful and impactful giving that creates positive change.

Philanthropy is a continually developing field, shaped by the interests and visions of wealthy donors who seek to make a difference in society. With the right approach, these affluent individuals can skillfully transfer their enormous potential into an enduring legacy that impacts communities and causes they care about.

This guide outlines how these individuals can engage in thoughtful and impactful giving that transforms assets into positive change.

Begin with a Strategic Giving Plan

The path from assets to impactful legacies must always start with a strategic giving plan. Strategic planning aligns your vision, values, and financial capabilities with your philanthropic objectives. It requires you to identify the causes that resonate with your core values, set clear goals around those causes, understand the resources you can dedicate to these goals, and establish metrics to assess the impact of your contributions.

Engage in Grant-Making

An effective way for wealthy individuals to ensure that their assets translate into impactful legacies is through effective grant-making. This process involves donating funds to nonprofit entities that align with their philanthropic goals. It's vital to vet the organizations thoroughly, which includes understanding their mission, operational efficacy, and the results they have achieved with previous donations.

Utilize Impact Investing

Impact investing is a strategic, sustainable, and market-driven approach to philanthropy. It allows wealthy individuals to invest in businesses or projects that generate a financial return and a social or environmental impact. Impact investing allows donors to sustain and grow their assets while contributing to positive societal change.

Consider a Family Foundation

Establishing a family foundation can be a powerful way to align your family's values with your philanthropic objectives. It provides a structured framework for managing, growing, and distributing wealth, all while allowing the family to work together towards common charitable goals. Family foundations also offer an excellent opportunity to educate younger generations about wealth management and responsibility.

Establish a Charitable Trust

A charitable trust is a legal entity that uses donated assets, such as stocks or real estate, to benefit causes that benefit the public. Charitable trusts may have some tax benefits but may only be suitable for some donors as the tax deduction is limited for most. Financial, tax and legal professionals can help you understand how a charitable trust works.

Implement Donor-Advised Funds

Donor-advised funds (DAFs) have become increasingly popular among wealthy individuals for their simplicity, flexibility, and tax advantages. DAFs are philanthropic vehicles administered by public charities that allow donors to contribute, receive an immediate tax deduction, and recommend grants from the fund over time.

Rely on Professionals

Engaging with financial, legal, and tax professionals specializing in philanthropy can help wealthy individuals navigate the complex terrain of strategic giving. These professionals offer valuable guidance in crafting effective giving strategies, identifying worthy causes and organizations, and measuring the impact of your philanthropy.

Wanting to use your wealth to create significant societal change, personal fulfillment, and a lasting legacy? Access our charitable giving checklist to learn more. Visit our website to download your copy today:

WWW.BOGGSANDCOMPANY.COM/COMPLIMENTARY-RESOURCES

Legacy Giving and Estate Planning

Legacy giving involves making a significant charitable gift during a donor's life or death as part of their overall financial and estate planning. This method of giving allows you to support causes and organizations close to your heart and provides tax benefits that can help preserve more of your estate for your heirs.

In Conclusion,

Transforming assets into lasting and impactful legacies requires thoughtful planning and strategic execution. The myriad of options available to wealthy individuals—strategic giving plans, grant-making, impact investing, family foundations, charitable trusts, donor-advised funds, and legacy giving—provide a multitude of strategies for charitable giving.

WE'RE HERE TO PARTNER WITH YOU. PLEASE CONNECT WITH YOUR ADVISOR TO ARRANGE A TIME TO CHAT.

Important Disclosures

This material was created for educational and informational purposes only and is not intended as tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

Investing involves risks including possible loss of principal.

All information is believed to be from reliable sources; however, LPL Financial makes no representation as to its completeness or accuracy. LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

This article was prepared by Fresh Finance.

Sources:

https://www.americanprogress.org/article/womens-economic-risk-exposure-savings

https://www.cnbc.com/2026/02/26/womens-wealth-is-expected-to-boom-where-they-are-investing-and-how-they-can-maximize-returns.html

Holiday Hours

We appreciate our team and their dedication to you, our clients. Here are our Holiday hours to allow them time to spend with their families & friends.

- **Thanksgiving Day – Closed**
- **Black Friday – Close at 2 p.m.**

BOGGS & COMPANY
WEALTH MANAGEMENT

Please contact us for more information:
info@boggsandcompany.com
301-798-7669 MAIN
301-798-9641 FAX
800-935-6976 TOLL FREE

boggsandcompany.com

Headquarters
29 North Liberty Street
The Dajhana Building
Cumberland, MD 21502

Bedford, PA Office
104 W. Penn Street
Bedford, PA 15522

Bethesda, MD Office
6701 Democracy Blvd.
Suite 120
Bethesda, MD 20817

Everett, PA Office
105 E Main St.
Everett, PA 15537

McHenry, MD Office
24445 Garrett Highway-
McHenry, MD 21541

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