



## August 2025 Newsletter

*Carlos Duque, Vice President, Financial Advisor*

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Hoping your summer was healthy and full of adventure!

I think of summers as a way to collect my thoughts, plan for the year, and prepare for what is coming. This time is an opportunity to provide our kids with education in topics that sadly, are not taught in school, such as health, individual discipline, and also, financial education in regards to making what we call “good choices”. Good choices also mean: eat well, stay active, work, or help out with chores and have fun! Summer is also a time to absorb experiences and make memories as a family. Those memories keeps us strong during those moments of hardships.

I would like to share with you that this fall, our daughter Ella will experience high school life, and with that, a new set of fun challenges as a freshman! Patrick , going into seventh grade, with some of his friends moving to other schools or states he will also experience new challenges that will make him stronger. He is specifically excited about science class! Last, but not least, our three year old, Andre, will probably start experiencing pre-school, couple days a week!

I wish you a successful school year if you are a parent, teacher, student, or grandparent helping to raise children!

Here a picture of the family camping trip to South Fork, Colorado.



### August Insights:



#### On The Markets: *Ending the Pause(s)?*

As a differentiated strategy encompassing various aspects of alternative investments, special situations may offer appealing opportunities in the current environment. Find out more in On the Markets.

[August Edition](#)



#### The One Big Beautiful Bill Act Cheat Sheet

Following the enactment of new federal legislation, I wanted to share a brief report outlining some of the most frequently discussed tax provisions included in the One Big Beautiful Bill Act (OBGBA). Please see below for a copy of the full report.

[Read More](#)



#### Stay Cybersafe on Vacation

Vacation can be your time to unplug. Consider only bringing necessary devices to help reduce the risk of cyber fraud and theft. Help protect yourself on your next trip with these cybersecurity tips.

[Read More](#)

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