

Fall Newsletter 2025

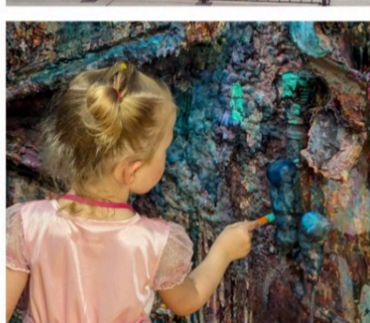
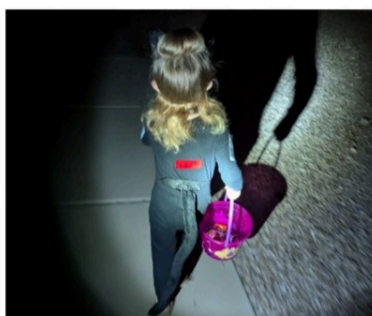
Carol Ruehl - Financial Advisor at Morgan Stanley

[Website](#)

As we settle into the Fall Season, our team is excited to share a few updates and resources with you. Please enjoy some fall family highlights, seasonal recipes, and some important insights on cybersecurity and we approach the holiday season. As always, please reach out if you have any questions or would like to schedule a meeting.

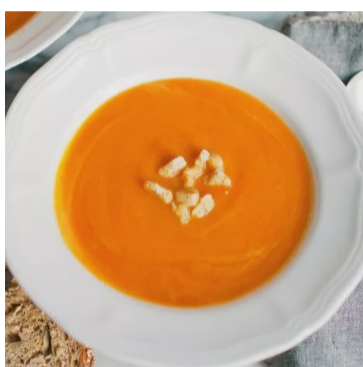
Personal Notes

Fall's been full of fun adventures and sweet family moments. Ellie has been keeping us busy with all her favorite seasonal activities. From Halloween festivities to afternoons spent outside. Hope your autumn has been just as bright and full of laughter.

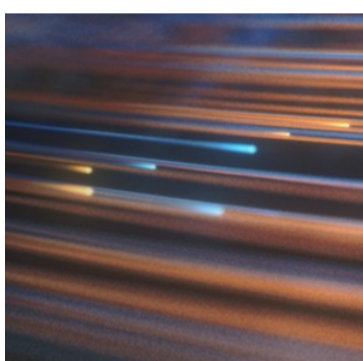


30 Lazy Fall Dinners That Practically Cook Themselves

These seasonal favorites are great all season long. Some take longer while others are done in a half hour. Either way, all these recipes are fall-focused, have simple steps, and take advantage of herbs, spices, and seasonal flavors.


[Read More](#)

Securing the Future: *Cybersecurity in the Age of AI*

[Replay Link](#)


How do you stay safe from cyber threats in the age of AI? Morgan Stanley's cybersecurity leaders recently discussed essential strategies to protect yourself. Watch the replay below.

[Watch Here](#)

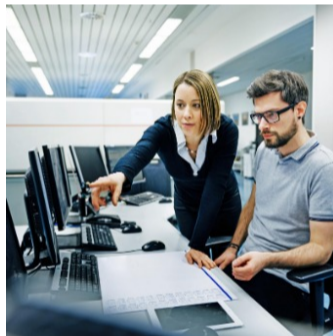
Additional Cybersecurity Resources

Moving forward, we'll be using more enhanced forms of client verification for phone calls to help protect against fraud and scammers. Even if we know you well, we are trying to implement new techniques to ensure the safety and security for our clients.



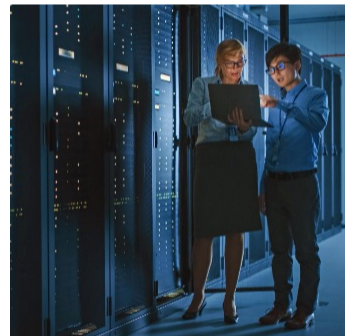
Personal Cyber Security Checklist

Whether it's strengthening your passwords or treating emails from unknown senders with more caution, you can take a number of steps to help reduce the threat of identity theft, online scams, malware, fraud and more.

[Learn More](#)


Think You've Been Hacked? What You Need to Do

While you can't eliminate the risk of being a victim of a cybercrime, you can control how you react if your identity, accounts, devices or information is compromised. Let's look at the steps you should take.

[Learn More](#)


Top Scams to Watch Out For

Cybercriminal activity continues to evolve as fraudsters develop more sophisticated tactics to trick unsuspecting individuals. Learn about the top scams and tactics fraudsters use to trick victims.

[Learn More](#)

If you know someone who could benefit from my services, I would be deeply honored to extend my support to them. Your referrals mean the world to me, and I appreciate your confidence in sharing my practice with others. Thank you for being an exceptional part of my journey.

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