

# Holiday Newsletter 2025

## Carol Ruehl - Financial Advisor at Morgan Stanley

[Website](#)

Happy Holidays from the Ruehl Family! Please enjoy some holiday family highlights, seasonal recipes, and some holiday resources to keep you safe and entertained!

Our office will observe adjusted hours for the Year-End Holiday Season:

Wednesday 12/24: **Closing early at 12pm MST**

Thursday 12/25: **Closed**

Thursday 1/1: **Closed**

## Personal Notes

As we approach the end of 2025, we want to take a moment to express our sincere gratitude for your confidence throughout the year.

We are grateful for the opportunity to help support your goals and aspirations and look forward to continuing our journey together in 2026.

Wishing you and your loved ones a wonderful holiday season, filled with health, wealth, and happiness.



## Holiday Insights



### 52 Quick and Easy Holiday Recipes Everyone Will Love

Serve something impressive this holiday season, and still have time for family and friends.

[Read More](#)


### 5 Holiday Scams to Avoid

It's no wonder so many of us look forward to the holidays. Stay a step ahead of cybercriminals this season by being aware of these scams.

[Read More](#)


### The Best Christmas movies of all time to watch (or re-watch) this holiday season

'Tis the season to get cozy (despite the heat) and get amongst your favorite Christmas watches for the season.

[Read 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.

**Carol Ruehl**

Financial Advisor at Morgan Stanley

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## Carol Ruehl

### Connect On LinkedIn

Senior Vice President, Financial Advisor, Financial Planning Specialist, Senior Portfolio Manager

[Contact Carol](#)

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