

## Spring Newsletter 2026

Carol Ruehl - Financial Advisor at Morgan Stanley

We hope you're enjoying the brighter days and fresh start that spring brings. I've loved spending time outdoors lately, and I'm especially grateful for these sweet moments with Ellie. Whether you're traveling, celebrating milestones, or simply soaking up the sunshine close to home, I hope this season brings you plenty of joy, renewal, and time with the people who matter most.

Wishing you a wonderful spring!



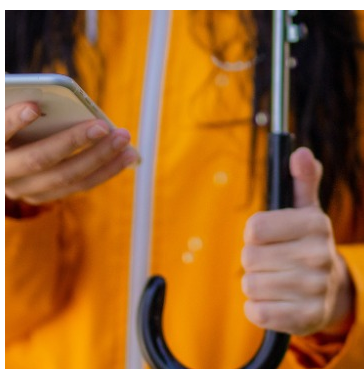
### Spring Insights



#### 67 Delicious Spring Grilling Recipes

Once the weather starts warming up, I'm desperate to replace the all-day roasts and winter stews in my weekly rotation with spring grilling recipes. They're the perfect excuse to roam the farmers market for in-season veggies, focus on fresher meals and prepare the grill for summer.

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Prevent criminals from using your phone to perpetrate identity theft and fraud.

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#### The Power Behind the SHEconomy

Women's earnings, assets and decision-making power are growing — reshaping where capital flows across the economy and markets. What could it mean for your portfolio?

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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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