

# Q1 Newsletter 2025

## Carol Ruehl - Financial Advisor at Morgan Stanley

[Website](#)

I hope you had a wonderful holiday season spent with loved ones. As we celebrate the start of 2025, please enjoy the New Year edition of our quarterly newsletter that contains a few timely insights to help you start off the new year successfully. Please reach out if you have any questions or would like to schedule a meeting.

### Welcoming the New Year with Gratitude and Growth

As we welcome the new year, I want to take a moment to express my heartfelt gratitude for your continued trust and support. You are the foundation of my practice, and your loyalty inspires me every day to deliver the highest level of service.

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. Here's to a prosperous and fulfilling new year ahead!



Our year is off to a great start, between visiting the theater, playing games, and working on crafts, we're keeping busy and out of trouble!

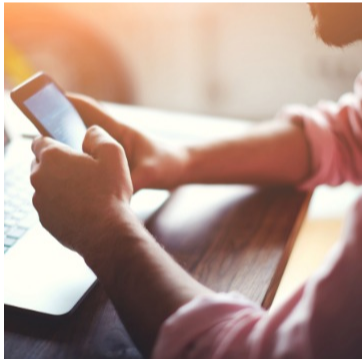
### New Year Insights & Resources

Get Prepared for 2025



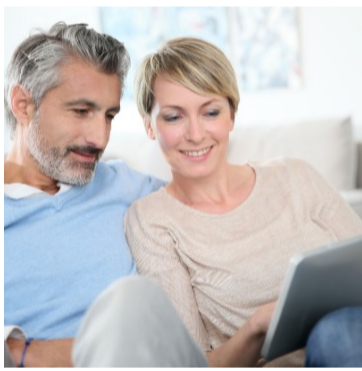
#### Healthy Recipes to Begin the New Year

Healthy doesn't need to be boring. Try out the recipes below to help start the new year off on a delicious and healthy note.

[Read More](#)


#### Maximum Benefit and Contribution Limits for 2025

The IRS has increased contribution limits for 2025. Click below for a detailed list of all the new contribution limits.

[Read More](#)


#### Who Should Consider an IRA Charitable Distribution and How Does It Work?

Read more about the potential benefits of making qualified charitable distributions from your IRA.

[Read More](#)


#### Preparing for Tax Season

As tax filing deadlines approach, you can prepare for this year's taxes and next year's planning with the updated 2024 and 2025 tax tables.

[2024 Tax Tables](#) | [2025 Tax Tables](#)

## Carol Ruehl

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