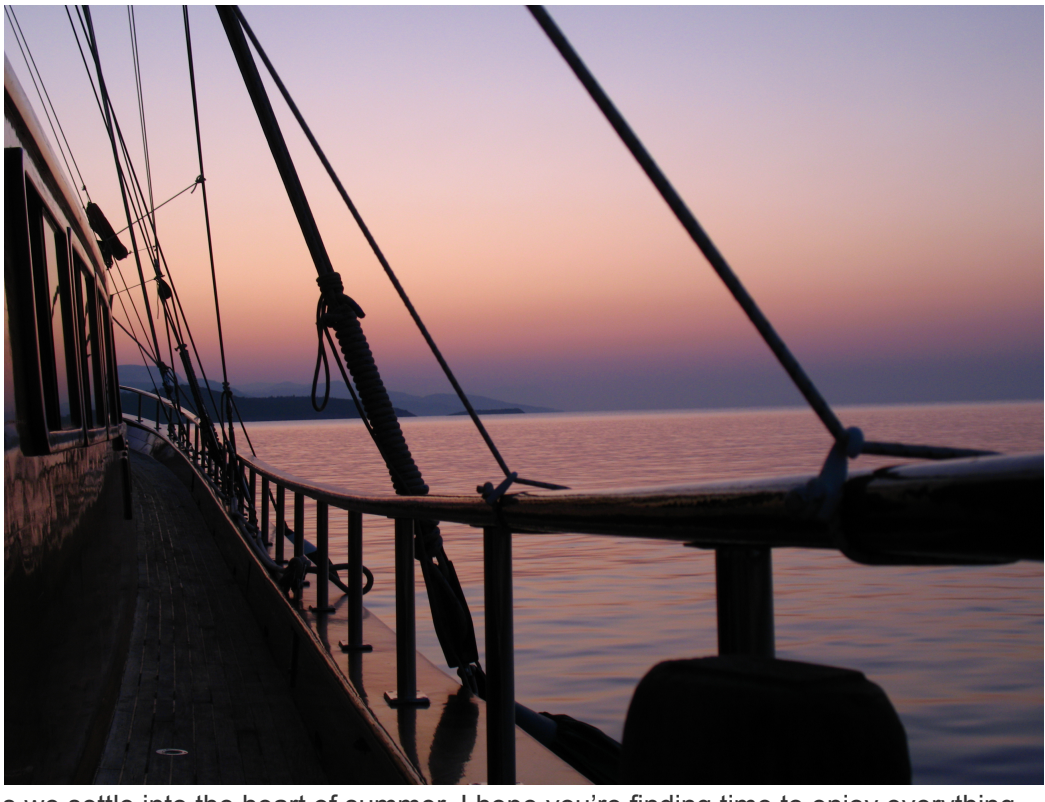


July 2026 Newsletter



As we settle into the heart of summer, I hope you're finding time to enjoy everything July has to offer. This month's newsletter is centered around a few simple but meaningful ways to stay organized and confident in your financial life.

One topic I wanted to highlight is retirement account organization. It's surprisingly common for retirement plans to become scattered over the years as careers change, leaving behind an old 401(k) or other account that's easy to overlook. I've included a step-by-step resource to help you locate, organize, and take inventory of your retirement savings, along with an article addressing five common retirement planning myths.

If you have children, grandchildren, or other young adults in your life, I also encourage you to share this month's beginner's guide to investing. Building good financial habits early can make a tremendous difference over time.

In this month's Discovery Corner, you'll find a Family Access & Continuity Checklist—a practical way to make sure the important people in your life could easily locate essential information if needed. If you come across anything you'd like to review or haven't yet shared with me, I'd be happy to have that conversation.

To finish on a lighter note, I've included a couple of community events happening this July, along with a favorite chocolate chip cookie recipe that uses homemade brown sugar and vanilla bean paste for an especially rich, soft texture and incredible flavor.

As always, thank you for allowing me to be part of your financial journey. If anything in this month's newsletter sparks a question or conversation, please don't hesitate to reach out. I hope you have a safe, relaxing, and enjoyable July.

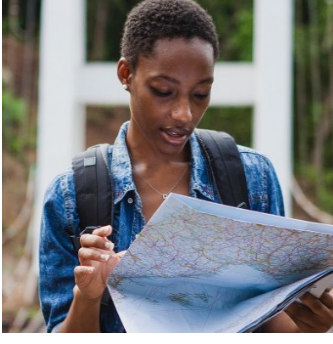
Insights



Beware of Retirement Sprawl

Are multiple retirement accounts giving you a cloudy picture of your financial performance?

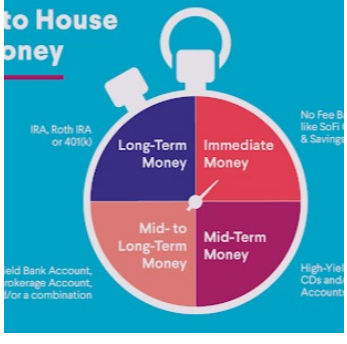
[Learn More](#)



5 Common Myths about Retirement Planning

Even if you're decades away from retirement, there's no time like the present to start planning. Discover five common misconceptions to avoid and how to build healthy wealth habits today.

[Learn More](#)



A Beginner's Guide to Investing in Your 20s

When determining your financial goals, you may want to break down short-, medium-, and long-term milestones. You want to ask yourself what you want from your money and figure out when you'll need to use the money.

[Learn More](#)

Discovery Corner

FAMILY ACCESS & CONTINUITY CHECKLIST

If someone needed to step in for you for 30 days, would they know where to find the essentials?

Life can be unpredictable. Whether it's an unexpected illness, extended travel, or another temporary circumstance, having your important information organized can make things much easier for the people you trust. This checklist is designed to help you organize—not necessarily record sensitive information—but identify where key items can be found.

[Start Checklist](#)

Community Corner

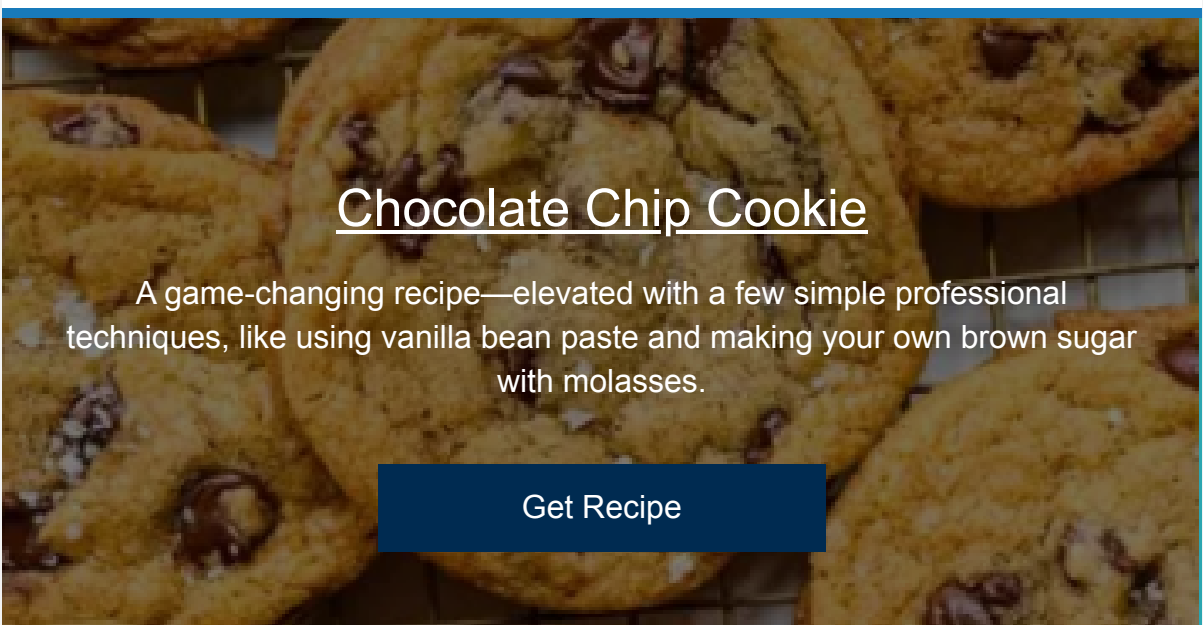


Food Truck Fun Night

July 23rd, 2026

An evening of food and fun! The outdoor Food Truck Fun Night series transforms Heritage's grounds into a vibrant evening event filled with incredible flavors, live entertainment, and a festive atmosphere.

[Learn More](#)



Chocolate Chip Cookie

A game-changing recipe—elevated with a few simple professional techniques, like using vanilla bean paste and making your own brown sugar with molasses.

[Get Recipe](#)

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