

Winter Newsletter



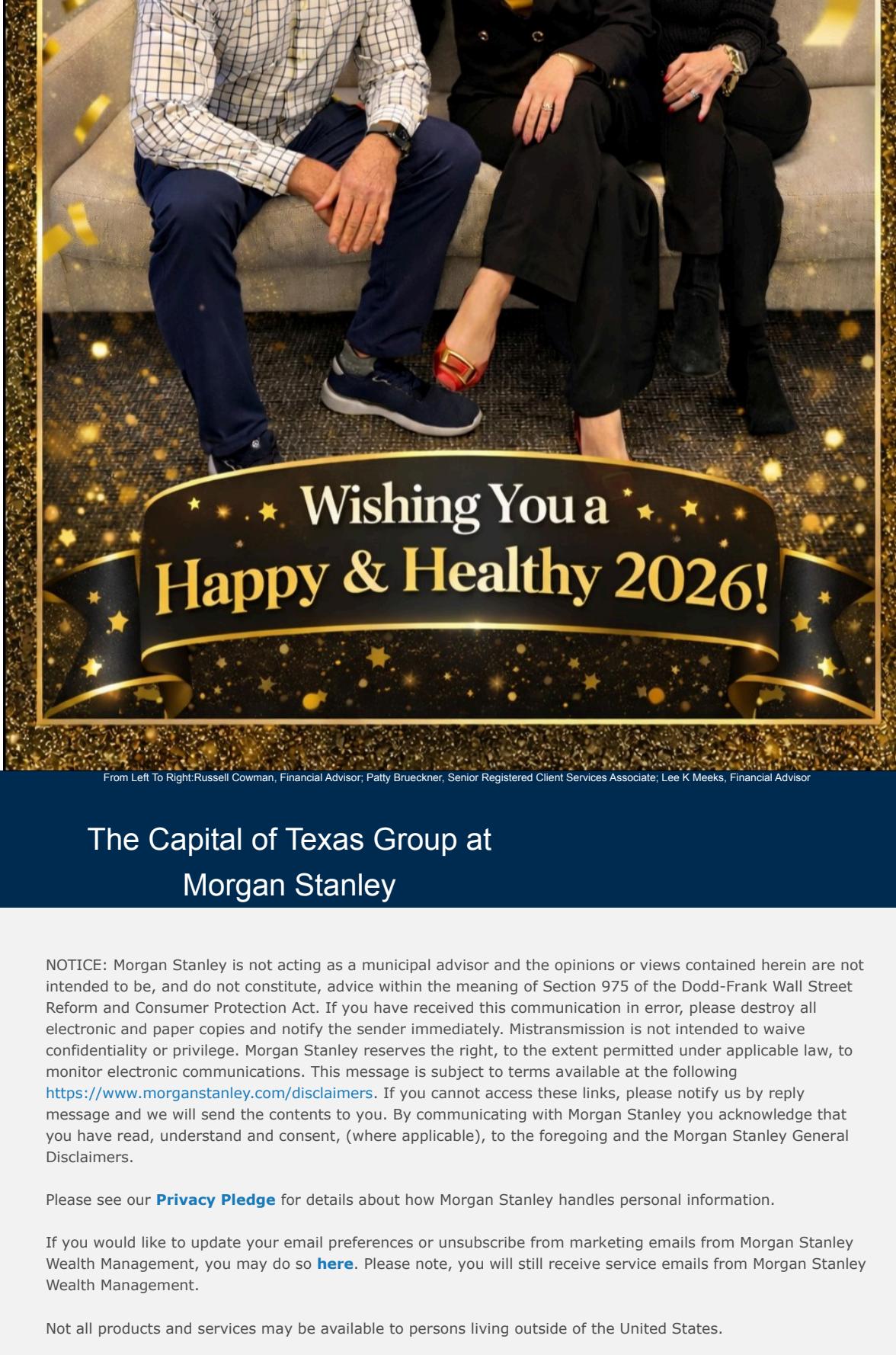
From left to right: Lee K Meeks, Financial Advisor, Russell Cowman, Financial Advisor, Patty Brueckner, Senior Registered Client Services Associate

**5 Personal Money Moves
for the New Year**

Heading into 2026, it's time to take stock of your budget, debt and investments—and check them against your financial goals. These five steps can get you started.

[Learn More](#)**7 Steps That May Reduce
Taxes on Your Income
and Portfolio**

A key strategy for boosting long-term investment returns is being smart about tax efficiency.

[Learn More](#)**Wishing Everyone a Delightful 2026**

From Left To Right: Russell Cowman, Financial Advisor; Patty Brueckner, Senior Registered Client Services Associate; Lee K Meeks, Financial Advisor

**The Capital of Texas Group at
Morgan Stanley**

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