

July Newsletter



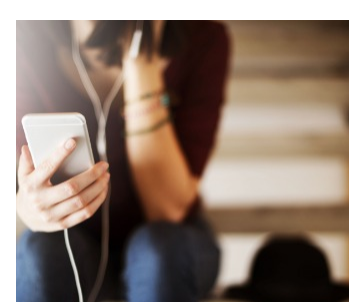
Our July newsletter highlights summer travel information, important social security reminders, and an interesting look at the history of ice cream. Please forward this newsletter to anyone you believe may benefit, and if you would like to discuss any of the articles further, please reach out. Have a great summer!

Summer Travel Tips

As summer travel picks up, we wanted to share a few quick tips to help you travel safely and smoothly:

- Share your itinerary with a trusted contact and keep digital/printed copies of key documents.
- Use strong passwords and avoid public Wi-Fi for banking or sensitive logins (use a hotspot/VPN if available).
- Set up account alerts and keep card issuer contact numbers handy in case of lost/stolen cards.
- Keep valuables secure and stay aware of local advisories and weather.

Wishing you safe travels—let me know if you'd like a quick check-in before you go. Resources you may want to reference:



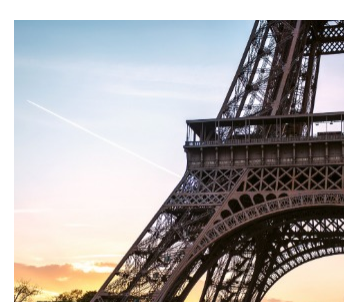
Stay Cybersafe on Vacation

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Financial Tips for Summer Vacations

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Cybersecurity for Seniors: A Family Member's 3-Step Guide

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If you need any help planning for cash management needs before traveling, please reach out.

Social Security

Social Security is a foundational component of retirement planning in the United States, designed to provide a baseline stream of income that can help support individuals and families as they age, or in the event of disability or the loss of a working spouse.

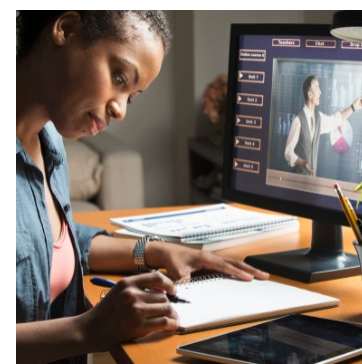
The role Social Security plays can vary significantly from one household to another depending on career history, earnings, and broader financial goals. Before discussing strategies or decisions, it's helpful to understand Social Security as one piece of a larger plan—meant to complement, not replace, personal savings and employer-sponsored retirement benefits.

Please review the information provided below on Social Security and feel free to reach out if you have any questions.

2026 Cost-of-Living Adjustment (COLA)

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2024 through the third quarter of 2025, Social Security beneficiaries and Supplemental Security Income (SSI) recipients will receive a 2.8 percent COLA for 2026. Review other important 2026 Social Security updates below:

[Click Here to Read More](#)



When to Claim Social Security?

You can file for Social Security benefits as early as 62, but waiting may increase your benefit. So when is the right time to start? Listen below to Morgan Stanley's Dan Hunt as he goes through what to consider when deciding when to claim benefits.

[Click Here to Read More](#)



Survivor Benefits

Survivor benefits provide monthly payments to eligible family members of people who worked and paid Social Security taxes before they died. You may qualify if you're the spouse, divorced spouse, child, or dependent parent of someone who worked and paid Social Security taxes before they died. Learn More below:

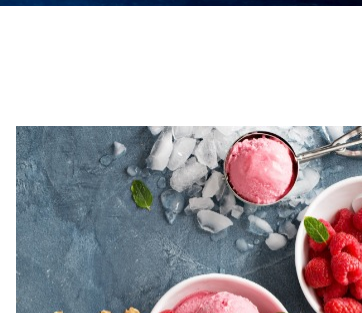
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History of Ice Cream

Few things say "summer" quite like ice cream. Whether it's a cone on a boardwalk, a sundae after dinner, or creaming the neighborhood ice cream truck as a child, ice cream has long been part of America's favorite summer memories.

Ice cream actually dates back centuries, but it became especially popular in the United States during the 1800s. By the early 20th century, ice cream parlors were gathering places in towns across the country. The invention of refrigeration and eventually the ice cream cone made the treat even more accessible.



[To Read More About the History of Ice Cream](#)

[Click Here](#)

Americans have developed strong opinions about their favorites. Vanilla remains the country's most popular flavor, followed closely by chocolate and strawberry. Regional specialties have also emerged over time — from frozen custard in the Midwest to gelato-inspired shops in larger cities.

Even presidents have had favorite flavors. Ronald Reagan famously loved jelly bean-flavored ice cream, while Thomas Jefferson is credited with bringing one of the earliest ice cream recipes to America after traveling in France.

Perhaps the real reason ice cream remains timeless is because it connects generations. A simple scoop can instantly bring back memories of childhood summers, family vacations, baseball games, and warm evenings spent outdoors.

More Fun Ice Cream Facts:

- The average American eats about 4 gallons of ice cream each year.
- Chocolate syrup is the world's most popular ice cream topping.
- The ice cream cone became wildly popular after the 1904 World's Fair in St. Louis.
- July is officially National Ice Cream Month.
- Brain freeze actually has a scientific name: *sphenopalatine ganglioneuralgia*.

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From Left to Right: Cheryl Harmelin, Financial Advisor; Robert Harmelin, Financial Advisor

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