

THANKSGIVING & STEWARDSHIP: HONORING GOD THROUGH GRATITUDE

As autumn settles over the Lowcountry and you begin preparing for Thanksgiving, it's worth pausing to ask: *What are we really celebrating?* Beyond the turkey and football, the parades and pies, Thanksgiving is—at its heart—a spiritual tradition. Its roots run deep into Scripture, and its American expression was born from a profound desire to honor God.

A Biblical Posture of Gratitude

The Bible doesn't treat thanksgiving as a seasonal suggestion—it presents it as a way of life. From the Psalms to the letters of Paul, gratitude is a recurring theme:

"Give thanks to the Lord, for He is good; His love endures forever." —Psalm 107:1

"In everything give thanks, for this is the will of God in Christ Jesus for you." —1 Thessalonians 5:18

Biblical thanksgiving isn't just about saying "thank you" when things go well. ***It's about recognizing God's provision in every season—especially the hard ones.*** It's about remembering that every breath, every blessing, every breakthrough is a gift. And it's about responding to that gift with humility, worship, and generosity.

The Christian Roots of an American Tradition

The first Thanksgiving in 1621 wasn't a feast of abundance—it was a celebration of survival. After a brutal winter and devastating losses, the Pilgrims gathered with the Wampanoag people to give thanks. But this wasn't just a cultural moment—it was a deeply spiritual one.

The Pilgrims were devout Christians who saw their journey to the New World as a covenantal mission. They believed they were establishing a community where they could worship freely and honor God openly. Their harvest celebration was modeled after Old Testament feasts—times when the Israelites would gather to thank God for His provision and renew their dependence on Him.

Later proclamations by leaders like George Washington and Abraham Lincoln explicitly framed Thanksgiving as a national call to prayer and gratitude. Lincoln's 1863 declaration, made during the Civil War, invited Americans to "set apart and observe the last Thursday of November as a day of thanksgiving and praise to our beneficent Father who dwelleth in the heavens."

Why It Still Matters

In a world that often feels hurried, divided, and distracted, Thanksgiving offers a sacred pause. It's a chance to remember who we are, whose we are, and how much we've been given. It's a time to gather—not just around tables, but around truth. And it's a moment to teach our children, encourage our neighbors, and honor the God who still provides. So this year, as you carve the turkey and pass the stuffing, take a moment to reflect. ***Give thanks—not just for what's on the table, but for the grace that sustains us.*** And remember: Thanksgiving isn't just a holiday. It's a holy invitation.

PULLING BACK THE CURTAIN ON HOW WE ASSIST YOU IN REACHING YOUR GOALS!

We have been hard at work these last few weeks at Wildes Financial Strategies, staying focused to ensure your financial needs are met to the best of our abilities! One of the key ways we do this is by investing in our team's development through relevant industry experience. We aim to continuously improve so that we can help you become better stewards of the resources God has entrusted to you. In line with that, last month, Jeff Wildes, President of Wildes Financial Strategies, and Dr. Manuel Salazar, Vice President of Client Stewardship, participated in industry conferences to discover new financial insights and strategies to help further elevate your portfolio and the service we provide.

📍 Bringing Fresh Insight to Your Portfolio: Jeff's Visit with Eventide

We believe investing should reflect both your financial goals and your values. That's why Jeff Wildes recently traveled to Boston to meet with the leadership team at Eventide Asset Management, one of the Biblically Responsible Investing (BRI) mutual fund companies we use in managing client portfolios.

As president and founder, Jeff's role isn't just about managing portfolios—it's also about setting the strategic direction for where we're headed as a firm. He's constantly exploring new ways to align Christian values and faith with portfolio performance in our financial planning process. His meetings with Eventide were a deep dive into how values-based investing can be both principled and powerful. The insights he brought back are already shaping how we build and refine your portfolio strategies. Every decision we make at Wildes Financial Strategies is guided by Jeff's commitment to thoughtful leadership, ongoing research, and a clear vision for helping you invest with clarity, conviction, and eternal purpose. You can trust that every investment recommendation we make is backed by a belief that your money should serve both your goals and your values.

On his trip, Jeff also had the opportunity to hear from Randy Alcorn, a Christian author, whose message on generosity and eternal impact resonated deeply with our mission. It was a reminder that true wealth isn't measured by accumulation, but by stewardship—and that's the core of how we serve you.



*"Let the wise listen and add to their learning, and let the discerning get guidance."
- Proverbs 1:5*



📍 Expanding Perspective, Enhancing Strategy: Manuel's Trip to Chicago

Just as Jeff's visit to Eventide deepened our approach to values-based investing, Dr. Manuel Salazar traveled to Chicago last month to be immersed in the exchange of industry insights to help strengthen the strategy behind your portfolio.

Manuel attended the 2025 Student Managed Investment Fund Consortium Conference (SMIFC) in his role as adjunct faculty and Chief Investment Officer for Charleston Southern University's student-managed investment fund. This trip wasn't just an academic experience—it was a hands-on opportunity to gather fresh insights from leading economists and investment professionals that directly inform how we guide your financial journey.

While in Chicago, Manuel visited the Chicago Board of Trade and the Federal Reserve Bank, where he received timely updates on economic trends, fiscal policy, and market dynamics. The professional perspectives Manuel brought back are helping us better serve you in reaching your financial goals, while also sharpening Manuel's technical expertise in risk management and strategy execution.



*"Through wisdom a house is built, And by understanding it is established; By knowledge the rooms are filled With all precious and pleasant riches."
- Proverbs 24:3-4*

YEAR-END FINANCIAL PLANNING STRATEGIES

With 2026 right around the corner, conducting an end-of-year financial analysis is a wise stewardship strategy. Doing so enables you to carefully assess how you have utilized the resources God has entrusted to you and how you are aligning your faith with your finances. Take some time to evaluate your progress, celebrate achievements, and take intentional action steps toward a stronger, brighter future. **Don't know where to start?** Review these ten money moves to help you finish 2025 well and prepare for a purpose-driven 2026.

1. Appraise Your SMART Financial Goals

Take a close look at your Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) goals. Assess your progress for 2025 and identify what worked and what didn't. Then take some quiet time and set new SMART goals for 2026. Be sure to review progress quarterly to help you stay on track in the new year.

2. Revisit and Refresh Your Budget

Evaluate this year's spending habits and pinpoint areas for improvement. A wise budget helps you live below your means and allocate more toward saving, investing, reducing debt, and more generous giving. Consider using budgeting apps or a spreadsheet to track income, expenses, and plan for 2026.

3. Strengthen Your Emergency Fund & Debt Plan

Ensure you have at least six months of living expenses in liquid accounts for an emergency fund. Automate savings contributions to ensure consistency. Focus on paying off bad debt (credit cards or high-interest loans) and managing good debt wisely (mortgages or business loans).

4. Evaluate Your Tax Bracket, Withholdings, & Deductions

Review your taxable income, tax bracket, and withholdings to avoid underpayment penalties. Make estimated tax payments if needed. Small proactive adjustments now can prevent large surprises during tax season. Also, review any above-the-line (student loan interest, educator expenses for classroom supplies) or below-the-line (Itemized or standard deductions, QBI deduction for business owners) tax deductions.

5. Optimize Retirement Contributions

Optimize contributions to your 401(k), IRA, and Roth IRA, if you have earned income. Review your pre-tax and after-tax allocation based on your current and expected earned income levels and tax positions. Consider the pros and cons of rolling over any old 401(k)s into an IRA. If appropriate, evaluate the benefits of a Roth conversion. Target 15% of your annual income for retirement funding, or more if you are starting later in life.



6. Take RMDs and Consider QCDs

If you're 73 or older, make sure to take your Required Minimum Distributions (RMDs) by year-end (unless you turned 73 this year and determined it is best to take it by next April 1, but you will also need to take your 2026 RMD too). Or if you're 70½ or older, consider a Qualified Charitable Distribution (QCD) directly from your IRA, this can satisfy your RMD while reducing taxable income and supporting a charity.

7. Plan Your Year-End Charitable Giving

Charitable giving reduces taxes while increasing your impact. Explore bunching deductions, setting up a Donor-Advised Fund (DAF), or donating appreciated stock to avoid capital gains. Remember, unused charitable deductions can be carried forward for up to five years.

8. Examine Your Investment Portfolio

If you are a values-based impact investor, does your portfolio align with your values and goals? Rebalance your portfolio to maintain proper diversification and risk alignment. Consider tax-efficient asset location optimization, tax-loss harvesting, and performance relative to your goals. Avoid emotional decisions, invest with a long-term view with discipline.

9. Assess Your Risk Gaps & Insurance Coverages

Reevaluate home, auto, health, disability, long-term care, and life insurance coverage. Look for any gaps or over-insurance. Update policies to reflect life changes and ensure your risk management strategies align with your financial positions and plans.

10. Review Beneficiaries & Estate Documents

Review all beneficiary designations (including PODs and TODs) on your qualified retirement accounts, non-qualified accounts, insurance policies, bank accounts, etc. Ensure wills, trusts, powers of attorney, and healthcare directives are current and reflect your wishes. This helps protect your legacy and loved ones.

Call 843-485-4371 to schedule your end-of-year review appointment today!

COULD YOU HAVE FORGOTTEN RETIREMENT ACCOUNTS? TRY THIS NEW TOOL TO RECOVER LOST 401(K)S

At Wildes Financial Strategies, we are also always searching for new ways to help you maximize your retirement strategy. With that, we are eager to share a new resource with you that could help uncover hidden savings from your past employment.

If you have changed jobs over the years, there is a chance you may have left behind a 401(k) account. But now, thanks to the SECURE 2.0 Act, there is a way to see if you have lost 401(k)s out there. The Retirement Savings Lost and Found database, launched by the Department of Labor, is an easy-to-use tool that can help you locate and reclaim forgotten retirement accounts.

To try the resource, go to the following web address in your preferred browser: lostandfound.dol.gov

You've used the database, now what?

If you discover an old retirement account, our team is here to help you interpret the results and assist you in integrating any newly uncovered funds into your Wildes Financial Strategy. Contact our office to let us know what you find.



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