

# WILDES FINANCIAL STRATEGIES NEWSLETTER



## SEASON'S GREETINGS FROM THE TEAM AT WILDES FINANCIAL STRATEGIES!

*Thank you for placing your confidence in us this year. We wish you a joyful holiday season and a wonderful New Year.*



As we wrap up another blessed and busy year, we're proud to highlight the dedicated team behind our continued advancement. Pictured above is a mix of familiar faces who've been integral members of the team over the years, as well as two new faces who joined Wildes Financial Strategies in 2025.

We are all honored by your trust and confidence in our ability to manage and steward the assets God has blessed you with over the past year. As always, we remain committed to our goal of helping you align your finances with your values to the very best of our abilities. With that, we cannot wait to see what God has in store for Wildes Financial Strategies as we head into 2026.

# THE BIRTH OF JESUS: THE STORY THAT SHAPES OUR STEWARDSHIP

As Christmas draws near, we're reminded that this season is more than tradition—it's a story of **radical generosity**. At the heart of Christmas is the gift of Christ: God giving His Son to a broken world, not out of obligation, but out of love.

*"I bring you good news that will bring great joy to all people. The Savior—yes, the Messiah, the Lord—has been born today in Bethlehem, the city of David!" —Luke 2:10-11*

## Stewardship in Light of the Manger

The birth of Jesus wasn't marked by wealth. It happened in a stable, among the humble and overlooked. Yet from that manger came a mission that would reshape eternity. That same spirit calls us to steward what we've been given—not for status or comfort, but for Kingdom impact.

Whether it's our finances, time, or talents, we're invited to align our resources with God's purpose.

*"For where your treasure is, there your heart will be also." —Matthew 6:21*

This verse reminds us that stewardship isn't just about money, it's about devotion. It's about using what we have to reflect what we believe. And at Christmas, we're given a fresh opportunity to ask: How can my giving reflect the heart of the ultimate Giver?

This Christmas, take a moment to reflect—not just on what you're giving or receiving, but on what God has entrusted to you. Consider the ways your financial decisions, investments, and generosity can be an extension of worship. Ask yourself:

*Am I managing what I've been given with eternity in mind?*

*Does my giving reflect gratitude or obligation?*

*How can I use my resources to bless others and advance God's Kingdom?*

Stewardship is not a seasonal act; it's a lifelong posture. Christmas reminds us of the greatest gift we have ever received: Jesus Christ and salvation through His blood on the cross!



# SERVING OUR COMMUNITY WITH COMPASSION: LOCAL CHARITIES FEEDING & HOUSING OUR NEIGHBORS

In Georgetown, SC, compassion runs deep. Our community is blessed with many organizations that dedicate themselves to feeding the hungry, housing the homeless, and walking alongside families in need. These charities embody the spirit of generosity and remind us that true wealth is found in service to others. Now is the perfect time to step in, give back, and help these organizations continue transforming lives in Georgetown. A bag of groceries, a few volunteer hours, or a financial gift can make an eternal difference in the lives of our neighbors.

## Friendship Place

Phone: 843-545-1115 | Website: [friendshipplaceinc.org](http://friendshipplaceinc.org)

Friendship Place has been a cornerstone of hope for over 25 years. Their mission is to help neighbors move from crisis to self-sufficiency. Through programs that provide meals, transitional housing, and job readiness training, Friendship Place offers more than immediate relief; they provide a pathway to stability and dignity.

## Helping Hands of Georgetown

Phone: 843-527-3424 | Website: [helpinghandsofgeorgetown.org](http://helpinghandsofgeorgetown.org)

Helping Hands assisted more than 1,500 households in 2024 with food support. Their Gloria's Place Food Pantry ensures families receive three meals a day, while their broader services extend to housing assistance and emergency relief.

## Heart for Humanity, Inc.

Phone: 843-546-9270 (Congdon St. location) |  
843-546-6728 (Front St. pantry) | Website: [heart2heart4u.com](http://heart2heart4u.com)

Heart for Humanity serves Georgetown with both food distribution and supportive services. Families can access fresh groceries, including dairy, meats, and vegetables, through their client-choice pantry. They also provide home delivery for those unable to travel, ensuring no neighbor is left behind.

## Catholic Charities of South Carolina – Georgetown Office

Phone: 843-546-1470 | Website: [charitiessc.org/georgetown](http://charitiessc.org/georgetown)

Catholic Charities runs Our Lady's Pantry, offering non-perishable food items and direct assistance programs. They also provide senior food supplements and case-by-case housing support, reflecting their commitment to serving both physical and spiritual needs.



Beyond these organizations, Georgetown's churches and ministries (such as **St. Peter Missionary Baptist Church, Mt. Sinai Missionary Baptist Church, and the Ministry of Hope & Reconciliation**) faithfully open their doors to feed and encourage those struggling.

## Why This Matters

As costs rise and challenges grow, these charities remind us of the power of community. They not only meet immediate needs but also restore hope, dignity, and opportunity. Supporting them—whether through donations, volunteering, or prayer—strengthens the very fabric of Georgetown.

At Wildes Financial Strategies, we believe stewardship extends beyond finances. It's about investing in people, families, and futures. By standing with these organizations, we honor God's design for generosity and ensure that Georgetown remains a place where no one is forgotten.

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*"You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God."  
- 2 Corinthians 9:11-12*

# SEVEN STEWARDSHIP PRINCIPLES FOR MAKING WISE FINANCIAL DECISIONS IN UNCERTAIN TIMES

In seasons of economic uncertainty, it is natural to feel the weight of important financial decisions. But as followers of Christ, we are invited to view our finances not through fear, but through stewardship—recognizing that everything we manage ultimately belongs to God (Psalm 24:1). With that perspective, wise decisions become an act of worship, trust, and faithful responsibility.

To help you navigate this process with greater clarity and peace, here are seven biblically grounded practices for making God-honoring financial decisions.

## **1) Take time to slow down and seek God's wisdom before you act.**

Rapid changes in the market can feel scary. However, scripture reminds us that “the prudent give thought to their steps” (Proverbs 14:15). Rushing into decisions, especially in uncertain times, can lead to choices driven more by anxiety than wisdom. The best thing you can do is take time to pause, pray, breathe, and reflect on the financial goals God has placed on your heart. With your long-term calling in mind, you can move forward thoughtfully and in confidence.

## **2) Evaluate the financial decision from multiple angles with a stewardship mindset.**

Good stewardship requires diligence. Proverbs commends the wise for “examining” their ways. Looking at a decision from several perspectives, including alternatives, trade-offs, and long-term implications, helps ensure that your choice aligns with both wisdom and faithfulness. A simple pros-and-cons list can be a powerful tool for seeking clarity.

## **3) Filter your decisions through your biblical values.**

Making tough decisions can be easier when you compare them against your values. When you know what you value most—faith, family, generosity, integrity—it becomes easier to discern the right path. Ask yourself: *Does this decision honor God? Does it reflect the values I want my life and legacy to represent?*

Let your values serve as a compass that keeps your decisions aligned with what truly matters.

## **4) Use decision-making tools that help you discern God's direction.**

There are many ways to approach financial choices, such as prayer, counsel, structured assessments, budgeting models, or scenario planning. Don't hesitate to use different tools until you find one that helps you slow down long enough to hear the Lord's guidance and approach decisions with confidence rather than confusion.

## **5) Refuse to let fear become the loudest voice in the room.**

Fear is one of the greatest enemies of wise financial stewardship. Uncertainty can make us feel pressured to “do something,” but Scripture teaches that God has not given us a spirit of fear (2 Timothy 1:7). When fear rises, pause and ground yourself in truth. Focus on accurate information, prayerfully consider the facts, and remember that the Lord remains sovereign over every market and every season.

## 6) Pay attention to the Spirit's gentle prompting.

Wise stewardship involves both objective analysis and Spirit-led intuition. Sometimes, God grants a sense of peace or caution that becomes a key part of making a faithful decision. After gathering the facts, listen to the Holy Spirit's leading. That quiet discernment is often one of God's greatest gifts in decision-making.

## 7) Seek Godly counsel from people who point you back to biblical truth.

And finally, remember it is always beneficial to ask other trusted individuals for their viewpoints on big decisions, especially financial ones. Proverbs reminds us that "Plans fail for lack of counsel, but with many advisers they succeed" (Proverbs 15:22). Wise financial decisions are rarely made in isolation. Consult with people who will help you view your finances through a biblical lens—trusted mentors, faith-driven financial advisors, or members of your church family. **Additionally, your Wildes Financial Strategies team is honored to walk alongside you in this stewardship journey, offering guidance rooted in both expertise and biblical wisdom.**

After practicing these seven principles, we pray you feel more equipped to face whatever financial decisions lie ahead. Remember: you are never navigating these choices alone. We are here to help you approach your finances with confidence, clarity, and Christ-centered stewardship, ensuring your decisions reflect both practical wisdom and biblical faithfulness.

*"The heart of the discerning acquires knowledge, for the ears of the wise seek it out." - Proverbs 18:15*



## DISCLOSURES

- Wildes Financial Strategies, Inc. is registered as an investment adviser with the SEC and only conducts business in states where it is properly notice-filed or is excluded from such requirements. Registration is not an endorsement of the firm by securities regulators and does not mean the adviser has achieved a specific level of skill or ability. The firm is not engaged in the practice of law or accounting.
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- All investments and tax strategies have the potential for profit or loss. Different types of investments involve higher and lower levels of risk. There is no guarantee that a specific investment or strategy will be suitable or profitable for an investor's portfolio. There are no assurances that an investor's portfolio will match or exceed any particular benchmark. Asset allocation, rebalancing, and diversification will not necessarily improve an investor's returns and cannot eliminate the risk of investment losses.

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