Newsletter

Winter 2024

Let's connect

Cross Rivers Financial is a team of financial professionals united by common values and a commitment to our clients. From our office in the historic riverfront neighborhood of St. Charles, to the rolling hills of Southeastern Missouri in Frohna, we serve clients who share a common Christian bond throughout the state and country, both personally and through remote access technology. We strive to educate and guide our clients to help them make informed financial decisions that cultivate the kinds of success they envision for themselves, their families and their communities.

thrivent.com/crossrivers

St. Charles
1144 S. Benton Ave.
Saint Charles, MO 63301

Frohna
6267 Main St., P.O. Box 71
Frohna, MO 63748

Cape Girardeau
1427 Thomas Dr., Ste. 2
Cape Girardeau, MO 63701

Scan to visit our website

A season of change and reflection

As the air turns crisp and the colors of the landscape change, we are reminded of the beauty and wonder of God's creation. It is a time to reflect on the blessings we have received while preparing for those still ahead of us. The uncertainty of the future can bring about anxiety and worry in many, but the invitation to trust in God brings with it a promise to find peace, comfort and strength.

While we will not be free from facing challenges or going through tough times, trusting in God allows us to submit our concerns to Him and know that He is in control. Our trust in God can be strengthened by spending time in prayer, reading the Bible and surrounding yourself with a supportive community. We can make confident decisions with guidance from those whom God has put in our path for a purpose.

From planning for charitable giving to setting financial goals for 2025, we aim to provide you with the tools and knowledge you need to make financial decisions through a faith-based lens.

Expanding your gift with wine to water

Fresh, clean water. A simple, everyday need most are fortunate to always have on hand. However, for many across the globe or in natural disaster situations, this is not the case. Doc Hendley recognized this and decided to act, creating Wine to Water in 2004. Over the years, Wine to Water has worked to provide clean water to millions of people by providing access to water filtration and sanitation, hygiene education and disaster relief.

Connie Scott, a Cross Rivers client, has a heart for serving others and making a difference. Connie partnered with Wine to Water and Thrivent Action Teams to host a water filtration kit building event at Blessing-Rieman College of Nursing & Health Sciences in Quincy, Illinois. At the event, students, faculty and staff from the college, along with members of the Pi Pi Chapter of Sigma Theta Tau built 50 water filtration devices. These will go on to bring clean water to more than 500 people for the next 10 years!

Visit our generosity page for information on ways you can support an organization near to your heart.

Meet the Team

Brent D. Stewart
CFP®, ChFC®, FIC
Wealth Advisor

Mark Gerler
CLU®
Associate

Brian D. Wegener
CLTC®, FIC, LUTCF
Associate Wealth Advisor

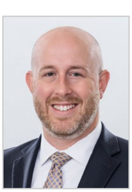
Tim Gerler
CFP®, FIC, RICP
Wealth Advisor

Carol Grebing-Duggan
RICP, CLTC®, FIC
Financial Consultant

Taylor Stevens
Associate

Boone Jackson
CKA®, FIC
Financial Consultant

Zach Gerler
Director of Investment Operations



Jason Schoppenhorst
MBA
Investment Analyst

Welcome to the team

Cross Rivers Financial is excited to introduce the newest member of our team, Matt Schlake-Kruse. After serving in Lutheran congregations in multiple ways for more than a decade, he brings a unique blend of skills in both faith and economics. Matt is looking forward to meeting clients at the St. Charles office and is well equipped to provide guidance when helping members allocate their Thrivent Choice© Dollars. He truly values giving back to the community and, locally, Matt and his wife enjoy supporting The St. Louis Crisis Nursery.

When he isn't working, Matt loves spending time with his 2-year-old son, playing trains and learning new skills. He also enjoys crafting beautiful and delicious charcuterie boards, and keeping his mind sharp while completing crossword puzzles.

We are grateful to welcome Matt to our team and look forward to the positive impact he will make here.

Important dates

December 24
Christmas Eve
(offices closed)

December 25
Christmas Day
(offices closed)

January 1
New Year's Day
(offices closed)

January 20
Martin Luther King Jr. Day

January 20
Inauguration Day

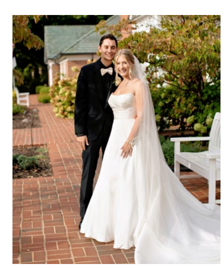
February 17
Presidents' Day

April 15
Tax Day

April 18
Good Friday

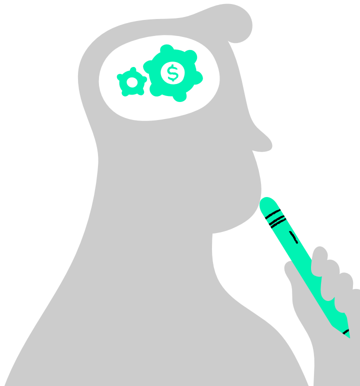
April 20
Easter

Happily, ever after



Financial Advisor, Jack Bedtke and his new wife, Lydia! Jack and Lydia were united in marriage on September 22. May God bless them with a lifetime of love and happiness! "Mercy, peace and love be yours in abundance." — Jude 1:2

Tax-efficient investing can help you reach your financial goals



Taxes are a part of life. But there are ways you can potentially make them a smaller part. By learning more about each type of tax, you can better understand how they may affect you—so you can start making strategic decisions that impact your taxes now and in the future.

It's important to discuss how tax-savvy strategies could help reduce what you pay now and in retirement.

Read this article for additional details, and then let's talk about your unique situation.

Establishing a purpose-driven financial plan

Just as you feel confident about a trip when you have a great itinerary, creating a strong financial plan will give you confidence as you look into the future. While creating this plan, you will have the opportunity to reflect on what is truly important to you, set both short-term and long-term goals, and put actions into place towards meeting these goals.

To take a deeper dive into the steps of financial planning, **check out this article**.

Stay connected

Check our team website and Facebook page for the latest news and upcoming events.

Website: **thrivent.com/crossrivers**
Facebook: **facebook.com/crossriversfinancial**
Email: **crossriversfinancial@thrivent.com**