

Quarterly Newsletter

Third quarter

September 2024

Our team



At Mengel Morse and Associates, we are passionate about helping you achieve new possibilities through holistic and meaningful advice. Our process includes understanding your financial goals and objectives, then analyzing, strategizing and designing a plan for your unique situation.

thrivent.com/mengelmorse

Schenectady Office

3418 Carman Rd.
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518-453-3500
Office hours: 9 a.m.–5 p.m.
Monday through Friday

Doylestown Office

350 South Main St., Ste. 310
Doylestown, PA 18901

215-230-8488
Office hours: 8 a.m.–4 p.m.
Monday through Thursday

Have you considered giving us a referral?



We often receive questions from our clients about what it means to work with us in a more thorough way. These questions usually include topics such as how to get more from the planning relationship, how to achieve greater diversification, how to save more on taxes, or how to leave a bigger legacy for their family and causes. We commonly see these questions lead to discussions about family financial planning.

Working with your parents, children, grandchildren, siblings and other relatives for comprehensive financial planning can lead to less confusion and frustration down the road. We can help save you costly time transitioning assets for health challenges, probate, unexpected tax bills, sudden needs for housing modifications and moves, and so much more.

Think about how much it could mean to have all your loved ones on the same page about finances. Consider introducing us to your family today so we can start a more robust financial planning journey together!

How can you prepare for the legacy you want to leave?



Estate planning is about leaving the legacy you want for who or whatever is important to you. It's never too early to start thinking about how your assets can help

secure your family's future after you're gone, or how you want to continue to support an organization you're passionate about.

Estate planning is all about making your wishes clear and helping ensure your intentions will be honored. Read [this article](#) to learn more about important considerations for estate planning, and then let's talk about the legacy you want to leave.

Meet the team



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Schenectady Office



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Doylestown Office



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Office Professional
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Megan Tebay
Financial Associate
300 N. Pottstown Pike,
Ste. 170, Exton, PA 19341

Easy apple recipes
to make this fall!



Apple coffee cake

Prep time: 15 minutes

Cook time: 30–35 minutes

Total time: 45–50 minutes

Ingredients:

- | | |
|--------------------------|-------------------------------|
| 1 cup packed brown sugar | 2 slightly beaten eggs |
| ¾ cup flour | 1½ tsp. vanilla |
| 1½ tsp. baking powder | 2 cups peeled, chopped apples |
| ¼ tsp. salt | ¾ cup chopped walnuts |
| ¼ tsp. ground cinnamon | |

Instructions:

Grease 9-inch pie plate. Preheat oven to 350 degrees.

In mixing bowl, combine brown sugar, flour, baking powder, salt and cinnamon.

Add eggs and vanilla and stir until well mixed.

Add apples and nuts and stir until well combined.

Spoon mixture into pie plate.

Bake for 30–35 minutes or until browned and top feels firm.

Upcoming events

Virtual Economic Update

Monday, October 28 at 7 p.m. Eastern time | [Register now](#)

Tuesday, October 29 at 1:30 p.m. Eastern time | [Register now](#)

Hosted by: Mengel Morse and Associates.

These days, news about the economy seems to dominate the media. But should it influence the decisions you make regarding your financial strategy? Get Thrivent's perspective on the economy to help you invest with greater confidence.

Attend Economic Update to get answers to questions, like:

- How should I react to economic headlines?
- How have fiscal measures changed in the past quarter?
- How often should I review my investment strategy?

No products will be sold.

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5 Phases of an IRA

Thursday, October 3 at 7 p.m. Eastern time | [Register now](#)

Hosted by: Mengel Morse and Associates.

There's a shift in your mindset when you switch from saving and investing all those years to spending that money—and paying taxes on it. There are many options if your goal is to grow, spend and give more of your wealth. But it takes planning. Join us for our workshop on the 5 Phases of an IRA to discover:

- How the five phases of an IRA relate to stages of your retirement.
- How time can have a great impact on tax-deferred retirement accounts.
- Strategies for reducing the taxes you and your heirs could pay.

No products will be sold.

Thrivent and its financial advisors and professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.

Easy apple recipes to make this fall!



Spiced apple cider sangria

Prep time: 10 minutes

Chill time: 4 or more hours

Total time: 4 hours, 10 minutes

Ingredients:

2 apples	½ cup orange juice
1 orange	2 cups apple cider
3 cinnamon sticks	3 Tbsp sugar
½ cup brandy	1 tsp cinnamon
750ml bottle of red wine (could also use white)	

Instructions:

Chop apples and slice the orange; add to large pitcher.

Add in the cinnamon sticks, brandy, wine, orange juice and apple cider. Stir to combine.

Let sit in refrigerator for at least 4 hours, but longer is better to really let the flavors mingle.

When ready to serve, mix sugar and cinnamon in a bowl or small plate. Get the rim of your glasses slightly wet and dip in the cinnamon sugar.

Pour sangria into glasses and enjoy!



Important dates

Monday, October 14

Columbus Day

Thursday, October 31

Halloween

Sunday, November 3

Daylight savings time ends

Tuesday, November 5

Election Day

Monday, November 11

Veterans Day

Thursday, November 28

Thanksgiving (offices closed
Nov. 28 and 29)

Tuesday, December 24

Christmas Eve
(offices closed)

Wednesday, December 25

Christmas Day
(offices closed)

Tuesday, December 31

New Years Eve

Wednesday, January 1

New Years Day (offices closed)



Find the right apple for you

Ever wonder what apples are sweet and which are tart? We did the digging, so you don't have to!

Sweet

Braeburn

Fuji

Gala

Golden Delicious

Jazz

Red Delicious

Tart

Cameo

Granny Smith

McIntosh

Mutsu

Paula Red

Rome

Honorary mentions:

Opal: The least likely to turn brown.

Ambrosia: A low-acid snacking apple; great for sensitive stomachs.

Stay connected

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Instagram: instagram.com/mengelmorseandassoc.thrivent

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Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.

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