

Quarterly Newsletter

First quarter

January 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.
Schenectady, NY 12303

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

Doylestown Office

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

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

Thankful, grateful and blessed



As we turn the calendar to 2024, we can't help but look back at 2023. In doing so, we find that three words come to mind to describe the past year: Thankful, grateful and blessed.

Thankful: We are forever thankful for our clients and their continued faith in us as we help them prepare for, and live out, their dreams in retirement.

Grateful: We are grateful for the ways that Thrivent helps our clients support organizations in their local communities. The community impact section of this newsletter will give you an idea how much you, as our clients, have accomplished through Thrivent's generosity programs.

Blessed: We are blessed to have added several people to our team, helping us to maintain the customer service our clients have become accustomed to at Mengel Morse and Associates. Since hiring Amanda Moorhouse in July (did you read about her in our September newsletter?), we have added Téa Goncalves as an office professional whose main emphasis is marketing and social media (follow MMA on Facebook and Instagram to see how she has improved our social media presence). We have also added Megan Tebay, financial associate, and Steve Warren, financial advisor, who will assist Greg, Bob and the rest of our financial professionals in serving our clients.

We hope that 2024 brings us many more opportunities to be thankful, grateful and blessed!

Meet the team**Gregory Mengel**

MBA, ChFC®, CLU, FIC
Wealth Advisor
Schenectady Office

**Grant Mengel**

Financial Advisor
Schenectady Office

**Lee Calamaio**

Director of Investment
Operations
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**Robert Morse**

Financial Consultant
Doylestown Office

**Simon Blattstein**

Financial Advisor
Schenectady Office

**Marlene Blattstein**

Office Manager
Schenectady Office

**Stephen Strand**

ChFC®, LUTCF, FIC, RICP
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Manchester, CT 06040

**Steve Warren**

CFP®
Financial Advisor
Schenectady Office

**Cathy Quali**

Licensed Office
Professional
Doylestown Office

**Tony Mason**

FIC
Financial Advisor
2212 Manuela Dr.
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**Megan Tebay**

Financial Associate
300 N. Pottstown Pike,
Ste. 170
Exton, PA 19341

**Dawn Mengel**

Office Professional
Schenectady Office

**John Prouty**

Financial Advisor
123 Hale Haven Dr.
Hilton, NY 14468

**Amanda Moorhouse**

Director of Operations
Schenectady Office

**Téa Goncalves**

Office Professional
Schenectady Office

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.



Our favorite snacks for the big game

The biggest game in football is approaching, so we want to share some of our favorite snacks to enjoy while watching the game!



Tortilla roll-ups (Pinwheels, as they are known in our house)

Ingredients:

Two 8 oz. pkgs. cream cheese
1 pkg. dry Hidden Valley Ranch dressing mix (add milk kind)
½ bunch scallions
1 small can sliced black olives (optional)
Green and red bell peppers, seeded and chopped fine
6 flour tortillas (10-inch)

Instructions:

1. Blend cream cheese, dressing mix and onions until smooth.
2. Spread evenly on one side of tortillas.
3. Sprinkle evenly with the bell peppers and olives (if using).
4. Roll up tortillas and wrap in foil.
5. Refrigerate for a couple of hours.
6. When ready to serve, slice in ½ to ¾-inch pieces and serve with salsa, if desired.



Ham and cheese ball

Ingredients:

Two 8 oz. pkgs. cream cheese
2 Tbs. mayonnaise
1 ½ tsp. Dijon mustard
1 ½ cups shredded sharp cheddar cheese
½ cup deli ham, finely chopped
2 scallions (including tops), finely chopped
½ cup pecans, chopped (optional)

Instructions:

1. Mix cream cheese, mayo and mustard.
2. Add cheese, ham and onions and mix well.
3. Form into a ball and roll in pecans (if using).
4. Chill for 30 minutes before serving.



Buffalo chicken dip

Ingredients:

2 cans chunk chicken
½ cup Frank's® RedHot® hot sauce
½ cup ranch dressing
Two 8 oz. pkgs. cream cheese
½ cup blue cheese crumbles

Instructions:

1. Mix cream cheese, ranch dressing, hot sauce and blue cheese crumbles. Mix in chicken (shredded a bit).
2. Cook at 350 degrees for 30 minutes.



Our impact*

Mengel Morse and Associates is passionate about partnering with people and organizations that strive to make our community a better place to live and work. Our guidance and resources, together with contributions from our team members and our clients, allow us to support the causes we care about and give back in ways that make a difference. We are proud to share the impact we have made together and want to thank our clients for making it possible.

To learn more, visit our [Making an impact](#) page on our website.

Financial impact

\$12,083,893

Thrivent Choice Dollars® directed, Thrivent Action Team funds raised & Thrivent Community dollars

Client & community impact

3,027

Thrivent Action Teams

2,298

Thrivent Choice participants

39,681

Thrivent Action Team leaders & volunteers

400,737

Thrivent Action Team & Thrivent Community volunteer hours

Total impact

\$24,827,330

Financial impact, Thrivent Action Team seed funds, and total value of volunteer hours.

*From 2010 to Aug/Sept 2023.



Important dates

Friday, February 2

Groundhog Day

Saturday, February 10

Lunar New Year

Wednesday, February 14

Ash Wednesday and Valentine's Day

Monday, February 19

Presidents' Day
Our office will be closed.

Sunday, March 10

Daylight Saving Time

Sunday, March 17

St. Patrick's Day

Friday, March 29

Good Friday
Our office will be closed.

Sunday, March 31

Easter Sunday

Monday, April 15

Tax Day

Monday, April 22

Earth Day

Sunday, May 12

Mother's Day

Upcoming events

Virtual Economic Update

Monday, April 22 at 7 p.m. Eastern time

Tuesday, April 23 at 1:30 p.m. Eastern time

Location: Please see our [website](#) for date specific registration information.

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?

Do One Thing Different®

Tuesday, February 6 at 10 a.m. and 6 p.m. Eastern time

Tuesday, March 5 at 10 a.m. and 6 p.m. Eastern time

Tuesday, April 9 at 10 a.m. and 6 p.m. Eastern time

Location: Please see our [website](#) for date specific registration information.

Hosted by: Mengel Morse and Associates.

Join us for “Do One Thing Different” where you’ll learn facts and tips to help you make more informed and intentional choices about how you steward your resources. In this workshop you’ll discover:

- Learn the importance of protecting your most valuable asset.
- Explore your values and how they affect how you spend and save.
- Gain perspective on saving for—and managing your assets in—retirement.

No products will be sold.

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Stay connected

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Facebook: facebook.com/gregory.mengel.thrivent

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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