Mengel Morse and Associates

Quarterly Newsletter

Third quarter July 2025

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., Ste. 310
Doylestown, PA 18901
215-230-8488
Office hours: 8 a.m. – 4 p.m.
Monday through Thursday

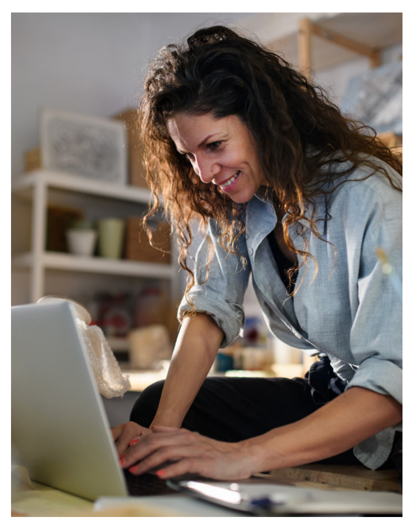
Business planning needs—solved

Mengel Morse and Associates is committed to deepening our offerings and expertise in small business specific solutions. This spring, we showed commitment to this goal when one of our team members added a business specific designation to our firm's list of specialties. Our very own Financial Advisor Steve Warren (CFP® and CEPA®) stands ready to serve you and your business planning needs!

The CEPA® designation, or Certified Exit Planning Advisor, is a professional designation awarded by the Exit Planning Institute (EPI), specializing in helping business owners develop plans for transitioning out of their businesses. A CEPA will aim to partner with clients one to ten years prior to the sale of or retirement from their business.

CEPAs are trained in various aspects of exit planning, including business valuation, tax strategies and estate planning, to help ensure a smooth and profitable transition. They are skilled at working with a client's existing CPA, attorney and other business professionals to help secure the most appropriate sale price and tax strategies for the owner upon exiting the business.

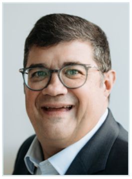
Create a charitable giving plan with tax smart benefits



Charitable giving can help you gain a greater sense of gratitude for what you've earned. Giving generously to your family, community and society can also be a key part of a tax-efficient financial strategy.

Giving back provides personal satisfaction, helps make the world a better place, shows your gratitude, and shares your values. **Read this article** to learn more about purposeful giving, and then let's talk about how you can integrate giving with your financial goals.

Meet the team



Gregory Mengel
MBA, ChFC®, CLU, FIC
Wealth Advisor

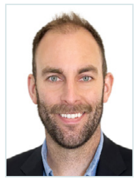
Schenectady Office

Amanda Moorhouse
Director of Operations

Schenectady Office

Robert Morse
Financial Consultant

Doylestown Office



Kyle Roos
Licensed Client Service Administrator

Schenectady Office

Stephen Strand
ChFC®, LUTCF, FIC, RICP
Financial Associate

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Manchester, CT 06040

Lee Calamaio
Director of Investment Operations

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Chandler, AZ 85249

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Financial Advisor

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Hilton, NY 14468

Marlene Blattstein
Office Manager

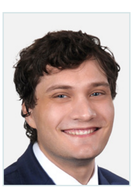
Schenectady Office

Grant Mengel
Financial Advisor

Schenectady Office

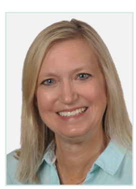
Cathy Quali
Licensed Office Professional

Doylestown Office



Simon Blattstein
Financial Advisor

Schenectady Office



Dawn Mengel
Office Professional

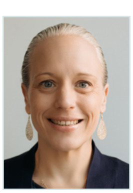
Schenectady Office

Steve Warren
CFP®, CEPA®
Financial Advisor

Schenectady Office

Téa Goncalves
Office Professional

Schenectady Office



Megan Tebay, JD*
Financial Associate

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

Kim Prouty
Office Professional

123 Hale Haven Dr.
Hilton, NY 14468

Important dates

July 4
Independence Day
(offices closed)

September 1
Labor Day
(offices closed)

September 22
First day of fall

October 13
Columbus Day

October 31
Halloween

The perfect duo for your next summer BBQ

Peach salsa

2 to 3 ripe peaches, pitted and diced

½ red bell pepper, diced

¼ cup diced red onion

¼ cup chopped fresh cilantro

Juice and zest of 1 lime

1 small garlic clove, grated

½ jalapeño pepper, minced

¼ teaspoon sea salt, plus more to taste

In a medium bowl, mix the peaches, bell pepper, onion, cilantro, lime juice and zest, garlic, jalapeño and salt. Season to taste and chill until ready to use. Good to eat with chips or on its own!

Honey lime grilled corn

4 ears of corn, shucked

½ cup (1 stick) unsalted butter, softened

1 jalapeño, seeded and finely chopped

1 clove garlic, minced

2 Tbsp. chopped fresh cilantro

2 Tbsp. honey

1 Tbsp. chopped fresh oregano

1 tsp. finely grated lime zest

2 tsp. fresh lime juice

½ tsp. kosher salt

¼ tsp. fresh ground black pepper

Grill corn, rotating frequently, until starting to char on all sides, 18 to 20 minutes. Meanwhile, in a small bowl, whisk butter, jalapeño, garlic, cilantro, honey, oregano, lime zest, lime juice, salt and black pepper. Transfer corn to a 13”x9” baking dish. Spread one tablespoon honey-lime butter onto each ear of corn. Cover with foil and let stand five minutes. Serve with remaining butter alongside.

Virtual Economic Update

Monday, July 21 at 7 p.m. ET | **Register now**
Tuesday, July 22 at 1:30 p.m. ET | **Register now**

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.

Making an impact

Thrivent is unique in how we drive impact in communities with and through our clients. Check out the amazing impact we've made!

2024 impact

CLIENT AND COMMUNITY IMPACT

1,332
Thrivent Choice© participants

4,194
Thrivent Action Team leaders and volunteers

501
Thrivent Action Teams

38,061
Thrivent Action Team, Charitable and Thrivent Community event volunteer hours

EVENT IMPACT

685
Financial, charitable and Thrivent Community event participants

FINANCIAL IMPACT

$3,646,935
Thrivent Choice© Dollars directed, online personal donations, Thrivent Action Team funds raised, Charitable and Thrivent Community events funds raised, Thrivent Charitable grants, Thrivent Action Team seed funds, and total value of volunteer hours

Stay connected

Website: **thrivent.com/mengelmorse**

Email: **mengelmorseandassociates@thrivent.com**

Facebook: **facebook.com/gregory.mengel.thrivent**

Instagram: **instagram.com/mengelmorseandassoc.thrivent**