

Making Sense Of Investing

FINANCIAL FOCUS

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Put Your Finances in Position for 2027

As 2026 comes to a close, now is a good time to look for opportunities to strengthen your financial plan before the new year. A year-end review can help ensure your financial decisions remain aligned with your long-term goals, identify potential planning opportunities and help you enter 2027 with greater confidence.

Here are several planning opportunities:

Reflect on your progress. Start your review by evaluating how the past year impacted your long-term plan. Consider how any life changes may have affected your goals and update your strategies as necessary.

Consider your tax situation. Work with your financial advisor and tax professional to understand your tax situation and identify year-end opportunities that may benefit you. If you're 73 or older, be sure to take any required minimum distributions (RMDs) if necessary.

Increase contributions to your savings goals. Consider increasing contributions to your health savings account (HSA), workplace retirement plan or, if you're saving for education, a 529 plan. These accounts can help build financial security and may offer tax advantages. Even small increases today can make a meaningful difference over time.

Maximize your impact. If giving to others is one of your goals, consider charitable giving or annual gifting strategies to help support the people and causes you care about while also providing potential tax benefits. And note that tax rules have changed for charitable donations: with a standard deduction, you can deduct up to $1,000 of cash donations ($2,000 for couples filing jointly) and if you itemize, you can only deduct aggregate donations that exceed 0.5% of your adjusted gross income, up to the applicable limit. These donations must be made to a qualified charitable organization.

Monitor your long-term strategy. If you haven't done so this year, now is as good a time as any to review your portfolio for the year to make sure it is still in line with your goals, time horizon and comfort with risk. If need be, you can rebalance. You might also want to check beneficiaries on your financial accounts, investments and insurance policies, especially if your family or circumstances have changed.

Work with your professionals. Making necessary year-end moves in ways that benefit your situation can feel complicated. Your financial advisor and tax professional can help you identify opportunities and avoid pitfalls.

A few proactive steps before 2027 can help you enter the new year with greater confidence and a clearer understanding of where you stand financially. By reviewing your progress, evaluating tax and savings opportunities and confirming your long-term strategy remains on track, you can start the year focused on what matters most to you.

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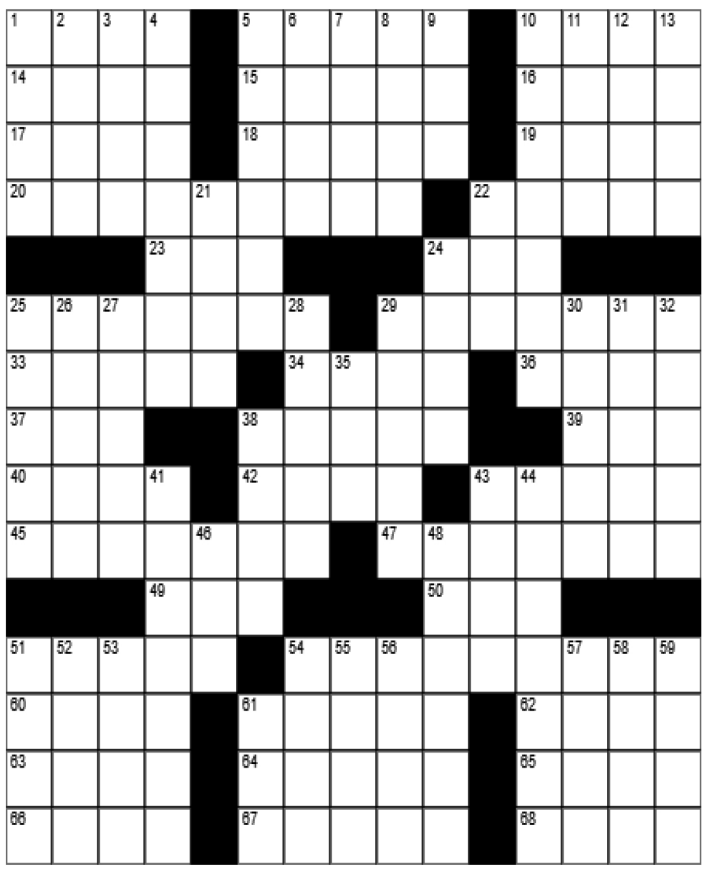
Edward Jones, Member SIPC

Town Tribune Teaser

See Last Week's Answers, page 27



Across

1- Tailless amphibian; 5- Chilled soup; 10- ___ soup yet?; 14- The King ___; 15- Tibet's capital; 16- Relocate; 17- Some DVD players; 18- Kind of kitchen; 19- "Not guilty," e.g.; 20- Patterns; 22- Like non-oyster months; 23- Claiborne of fashion; 24- Carnival site; 25- Stronghold; 29- Makes sorrowful; 33- Green-lights; 34- Auction site; 36- Bad to the bone; 37- Switch positions; 38- Bridge positions; 39- Good hole card; 40- Trent of the Senate; 42- Ask for divine guidance; 43- Assisted; 45- Add sugar; 47- Las Vegas outfit; 49- Future fish; 50- Prefix with angle; 51- Stop on ___; 54- Dimness of sight; 60- Delhi dress; 61- Beach, in Baja; 62- Slant; 63- Narrow strip of wood; 64- Camp sights; 65- ___ never work!; 66- Fork part; 67- Item having exchange value; 68- What you do to a joint, prior to a heist;

Down

1- Fruit-filled pie; 2- On a single occasion; 3- According to the Bible, he was the first man; 4- Show; 5- Vulgarity; 6- FDR's fireside _____; 7- Loathe; 8- Garage sale sign; 9- Covered vehicle; 10- Burst inward; 11- Boot bottom; 12- Singer Burl; 13- Afternoon affairs; 21- Eye covers; 22- Clear (of); 24- Sunbathers catch them; 25- Loses heat; 26- Tell me about it!; 27- Sample; 28- Discover; 29- Nymph chaser; 30- Elude; 31- More pleasant; 32- Vehicles with runners; 35- Youth org.; 38- Sporting blade; 41- White ant; 43- Breezy; 44- Stupid; 46- Foot digit; 48- Finally!; 51- Type of D.A.; 52- Surrealist Salvador; 53- Rafsanjani's home; 54- Pub orders; 55- ___ best friend; 56- Memory unit; 57- Pocket bread; 58- Woes; 59- Salt tree; 61- Mom-and-pop org.;

New Fairfield/Sherman Animal Welfare

NFSAW

"Saving Lives. One Transport at a Time."

BROWN TABBY SYNDROME IS REAL.

AND LILLY IS TIRED OF BEING OVERLOOKED.



Lilly has been at NFSAW since April, and honestly, we cannot figure out why. She's young, beautiful, affectionate, independent, and has a résumé most cats could only dream of. Unfortunately, we suspect she's suffering from a serious case of Brown Tabby Syndrome — people see an ordinary brown tabby and walk right past. Their loss!

Lilly has coffee with me every morning, keeps the cleanest kennel in the building, loves the big male cats, and is the ONLY cat I trust to free-roam overnight on mouse patrol. She's affectionate without being clingy, enjoys following her people around, and has absolutely no problem finding something useful to do. She's not a lap ornament. She's management.

At just 1½ years old, Lilly has so much life and personality ahead of her. She's been waiting since spring for someone to notice what we've known all along: ordinary-looking cats can be extraordinary.

If you appreciate an independent girl with a sweet side, a strong work ethic, and excellent pest-control skills, come meet Lilly. She's ready to clock out of shelter life and start her next job: being your cat.

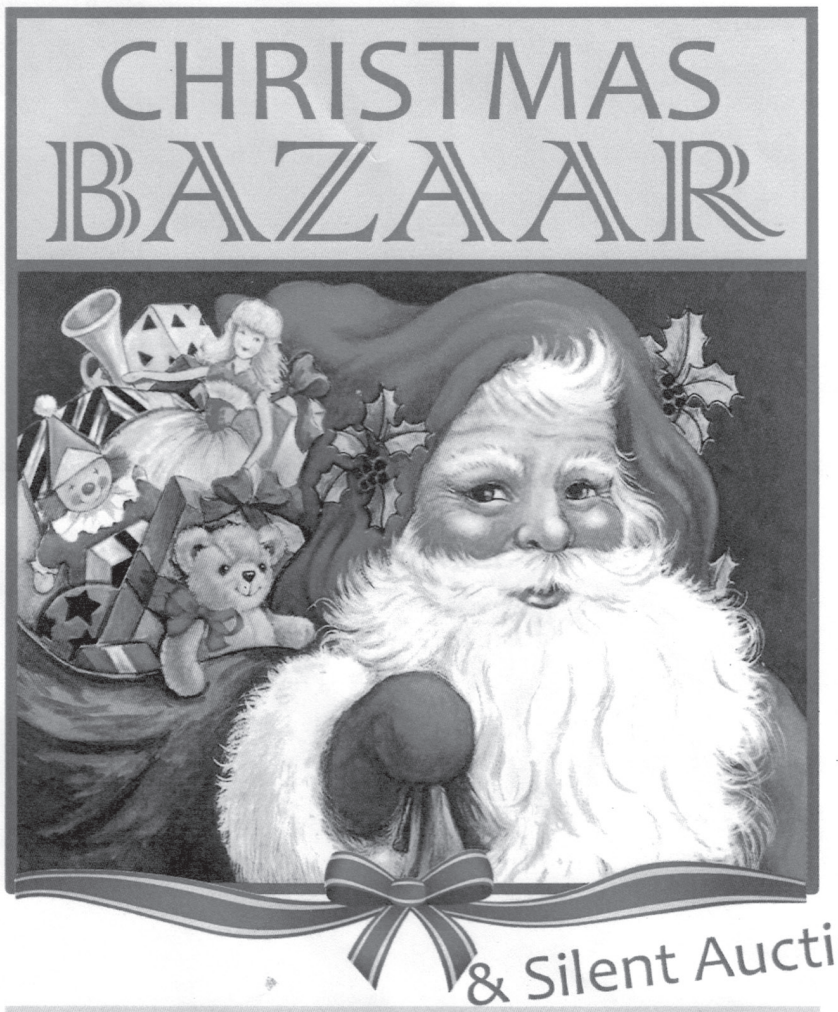
Supplies needed: Milk Bones Large, Small Breed Wet Dog Food, 50 Gallon Garbage Bags, Kitten Food Wet and Dry.

223 State Route 37, New Fairfield

(203) 746-2925 • www.nfsaw.org

Christ Church on Quaker Hill • 17 Church Rd • Pawling

CHRISTMAS BAZAAR



& Silent Auction!

Saturday, Dec 5 • 10 - 3 pm

Time with Santa (*plus photos*) • New & Gently-Used Items • Gift Wrapping • Bling! (*jewelry*) • Toys • Wreaths • Art • Love-Baked Cookies • Lunch • & more....

Proceeds support our charities