
November 4, 2025

Gratitude, Turkey Glory, and Smart Planning

I hope you and your families had a wonderful Thanksgiving. Gratitude is one of the most powerful forces in our lives—it grounds us, sharpens our priorities, and reminds us of what truly matters.

This year's holiday was different for me in many ways, as many of you know. Having my daughters home—and one great boyfriend—brought a welcome sense of warmth. Everyone pitched in on the meal, and I think I achieved another level of “turkey glory” (a phrase coined by my late brother-in-law and adopted by my dad and siblings over the years to capture the moment when you get the big bird just right—they'd be proud.) After years of experimenting with temperatures, brines, and timing, it came together. And the moment I appreciated most wasn't during the feast but later, eating leftovers—just tasting the quiet payoff of small improvements over time.

That's how principles work. Thinking in principles is a lot like working on a recipe: you learn from trying, from history and mentors, you refine, you adjust, and eventually you build something that's reliable, repeatable, and grounded. Good principles serve you not just on big holidays but on ordinary days as well.

Financial planning works the same way. The most effective strategies aren't flashy; they're consistent. As we approach year-end, one principle we'll continue applying is disciplined capital-gains management, including the pain of realizing gains on certain positions including precious metals. It's part of keeping your long-term plan diversified, tax-efficient and resilient.

Thanksgiving reminds us to appreciate what we have. Good recipes remind us how improvement happens. And year-end planning reminds us that financial freedom is built through steady, principled decisions over time.

Quote of the Day:

“During my eighty-seven years I have witnessed a whole succession of technological revolutions. But none of them has done away with the need for character in the individual or the ability to think.”

— Bernard Baruch

2025 EVENTS

Dec 4 – Holiday Party

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250 Years Later: When America Stopped Hoping -- and Started Planning



Taylor's Take: The Sandwich Generation



Late this November, we hosted our quarterly virtual workshop where I dove into the nuances of the Sandwich Generation. For those of you who couldn't make it here's a recap. The sandwich generation refers to adults, typically ages 40 to 60, who care for both children (or grandchildren) and aging parents simultaneously. See four generations of my family sandwiched together on the left. This new coined generation is due primarily to changes in longevity, family planning dynamics, emerging adulthood, savings inefficiencies, and increased expenses.

Naturally, the concerns for this generation's family dynamic are balancing your personal relationships, schedules, health, wealth, careers, and goals. It can be a real challenge to juggle and prioritize time, energy and money. It's not all bad though - many individuals report feeling satisfaction and a greater sense of life's purpose from caring for their family members and data suggests that the emergence of this generation has created closer family and community dynamics. If you have questions about how to be better prepared, cope with, adapt, or find help regarding the sandwich generation – there are some fantastic resources out there and our team is happy to help think through this stage of your life.

Year-End Account Requests

If you have any account updates, charitable giving, or money withdrawals you want done before year end, please get those to us sooner rather than later. Schwab has a slower turnaround time in December, so the earlier we can get the request, the better. Reach out to Jenn if you have any questions.

Jenn's Jangle: End of Year Reminders

The holiday season is wonderful—but if you're like me, it can also be busy, emotional, and a little overwhelming. As we move into December, here are a few simple reminders to help keep things calm and enjoyable:

- Set **realistic expectations** for yourself and others. Not everything has to be perfect to be meaningful.
- Create a **holiday budget** ahead of time to avoid last-minute financial stress.
- Protect time for **self-care and rest**, even when the calendar fills up
- Stay connected—**reach out to family or friends** if you need support or a reset.
- Try a moment of **mindfulness or deep breathing** to stay centered during the rush.
- Keep small routines in place—**balanced meals, movement, and sleep** go a long way.
- And remember it's okay to **say no** to commitments that stretch you too thin.



A few intentional choices can make the season feel lighter and more joyful. And if the financial side of the holidays adds to your stress, please reach out—we're here to help you plan with confidence and clarity.

250 Years Later: When America Stopped Hoping – and Started Planning

As we approach the 250th anniversary of the Declaration of Independence next year, I'm reflecting each month on the enduring spirit of liberty that drove real people to risk everything—not the slogans or stagecraft we often see today, but as a lived commitment to self-determination, dignity, and financial freedom. That same spirit continues to shape our values and the work we do at ALTIUS.



In November 1775, with tensions rising and the path ahead uncertain, the Continental Congress made two pivotal decisions: the establishment of the Continental Marines and the authorization of the Continental Navy. These institutions weren't built in times of peace or prosperity — they were formed in response to instability, created to operate under pressure and navigate unpredictable conditions.

Fast forward to today, and while the context is entirely different, the underlying theme is familiar. We're in a split economy, shaped by large fiscal deficits that stimulate some areas while tight monetary policy and trade tensions drag on others. Inflation remains stubborn, growth is uneven, and the broader environment remains marked by crosscurrents.

But history offers a valuable reminder: institutions built with clarity of purpose and long-term vision tend to endure. The same applies to your financial strategy. You don't need calm seas to make meaningful progress — just a steady hand, a clear course, and the discipline to stay on it. And as we head into a season that reminds us to pause, reflect, and give thanks, it's worth remembering: resilience is rarely built in perfect conditions — it's shaped in how we respond to the challenges along the way.

Freedom begins with ownership—of your choices, your money, and your future.

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