

From The Desk of Jon Marzano, AIF®, *Managing Principal*



Happy New Year to all our readers! Thank you for taking a little time to read our 1st quarter 2025 newsletter and we hope that you continue to use our firm as a resource for all things financial in the new year. Last year ended up being a positive year for most investors and we saw market indices reach new highs throughout the year.

We are excited to see where this year takes us and we encourage everyone to stay optimistic. Coming off a year like 2024, it is a good time to assess what goals you still have left to accomplish and to refocus on the long-term financial planning process.

This quarter's newsletter articles speak to just that and we encourage you to read them and share them with friends and family. We are always excited to see positive market returns, but I think the real excitement for this economy and America is yet to come. We look forward to continuing to steward you and your family's wealth throughout 2025 and beyond.



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What's Your Financial "Why" for the New Year?

By Brandon James. *Financial Advisor*

With wealth comes an expansive list of financial opportunities: paying down debt, upgrading homes, maximizing retirement savings, or supporting future generations. The real question isn't what's possible, but what's most important.

This is where clarity and intentionality come into play. Financial planning, done properly, helps you make choices in alignment with your values. Establishing the "why" behind your wealth can provide a helpful foundation. What does financial success mean to you? Is it about flexibility and independence? Generational legacy? Giving back to your community? Your "why" serves as your guidepost, helping you prioritize and sequence your financial goals. For example, if leaving a legacy is what drives you, focus your resources on estate planning and financial education for your heirs. By rooting your decisions in your core values, every action you take aligns with the life you envision for yourself and your family.



If you're unsure where to start, consider the "5 Whys Technique." Start with a goal (e.g. "save more for retirement") and ask yourself "why" five times to uncover deeper motivation. For example:

- Why save money? To retire early.
- Why retire early? To travel with family.
- Why travel? To create lasting memories together.

With these drivers in mind, it might help to envision yourself in a future state...10, 20, or 30 years from now. What accomplishments do you want to celebrate? What regrets do you want to avoid? Write these things down with as much detail as you can muster.

When you have a clear vision, every financial decision feels intentional, reducing the stress that can come with managing wealth. It fosters a sense of control and peace of mind, allowing you to focus on what truly matters – whether it's spending time with loved ones, building a legacy, or giving back to your community.

This coming year, resolve to approach your financial decisions with intentionality. Reconnect with what drives your financial goals, refine your plan with expert guidance, and take steps that move you closer to your vision. With a strong sense of purpose, this can be the year you achieve meaningful progress – and set the stage for an enduring legacy.

Tax Time Reminders

As tax season approaches, please keep in mind that not all tax documents are generated by January 31st. Most 1099s will not be available until the middle of February and March. To avoid having to file an amended tax return, it is best to wait until all necessary tax documents for your investments have been received.

Please do not hesitate to reach out to our office with any questions you may have regarding your documents!

Financial Planning Themes for 2025

By Mike McGilvary, AIF[®], Financial Advisor

Happy 2025! The office is very excited for another great year of service to our clients and the team appreciates your continued trust! As we kick off the year, the advisors wanted to remind you of three themes to keep in mind.

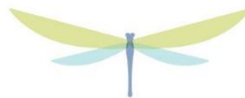
1. **Update Income Data for 2025:** It is important for our office to understand how your income may have changed. If you are already receiving income from your investment accounts, are we distributing the right amount for your lifestyle? If you are still in your professional career, has income changed for you this year? We want to make sure we are helping you stay comfortable, while also making sure we are saving/investing appropriately.
2. **Proactively Planning for Spending in 2025:** We understand you have spending goals and are very privileged to be able to assist in planning for these! During our client reviews, we do our best to make sure to ask about upcoming spending needs/goals; however, please let us know what you have top of mind for this year.
3. **Understanding Risk:** We want to hear from you in regards to our comfort level with volatility. Being long-term investors, you understand the stock and bond markets have swings; however, we understand risk tolerance and time horizons may change.



Again, our office would like to thank you for allowing us the responsibility to manage your assets. We look forward to continuing to add value to your financial plan in 2025!

Q1 Spotlight: The Dragonfly House: Children's Advocacy Center

Provided by The Dragonfly House



The Dragonfly House
CHILDREN'S ADVOCACY CENTER

Who We Are: The Dragonfly House is a Children's Advocacy 501c3 nonprofit that provides services to boys and girls, ages birth through 17, that have been victims of physical abuse, sexual abuse, neglect, or have witnessed violence. Those services include forensic interviews, child abuse medical exams, victim advocacy, trauma informed mental health therapy, community outreach, and education. The Dragonfly House is located in Mocksville, North Carolina and serves Davidson and Davie Counties.

How We Work: Our agency operates as part of a multidisciplinary team (MDT), collaborating with professionals from law enforcement, child protective services, the District Attorney's Office, school social workers, and mental health organizations. Together, we ensure that every child and family receive comprehensive care and that decisions are made in the best interest of the child. Before the Dragonfly House existed, children who disclosed abuse had to tell their story multiple times to various agencies. This process often caused additional trauma and created inconsistencies in their account, complicating legal proceedings. Now, through the Dragonfly House, this process is streamlined by allowing children to share their story just once in a recorded interview, while all of the necessary investigating parties are working collaboratively, as a team. This approach protects the child while ensuring all relevant agencies have access to the information they need.

Our Impact: The statistics are staggering: 1 in 4 girls and 1 in 6 boys will experience sexual abuse before their 18th birthday. Even more, sexual abuse is the third most common form of child maltreatment, following neglect and physical abuse. When you consider the overwhelming number of reports and cases of all forms of child abuse, the prominence of childhood trauma becomes heartbreakingly clear.

Our work at The Dragonfly House is vital in addressing these realities. By providing compassionate, trauma-informed services, we help children and families begin to heal and move forward. Each child we serve represents a step towards breaking the cycle of abuse and building a safer, healthier community.

2025 Share the Love Gala: We are thrilled to announce our 2025 Share the Love Gala, a premier event dedicated to raising funds and awareness to support the children we serve. The gala will take place on April 11, 2025, and will feature live music, auctions, and inspiring stories of the lives we have touched. For questions or sponsorship opportunities, please contact Rene Crawford, our Development Director, at rene@thedragonflyhouse.com. To learn more about the Dragonfly House or to get involved, visit our website at www.thedragonflyhouse.com.

Marzano Capital Group is a proud sponsor of the 2025 Share the Love Gala!

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