



THE SAVVY

*A Society Of Women  
Pursuing Their Ideal Life*

**SNAPSHOT**

DECEMBER 2024 | VOL 2, NO 2

**Dear Kathleen,**

We've arrived again at the most wonderful time of the year — the perfect time to place your focus on the things that bring peace, love, hope, and confidence to your life.

Big and little concerns distract us daily, especially this time of year, so how do you intentionally put your focus on these good things in life? Here are two ideas — take care of yourself and take care of others.



### **Take care of yourself.**

We have a couple of articles with suggestions on how to care for your money — one about keeping a [big-picture focus on your financial plan regardless of political events](#) and another with tips about [how to be financially successful as a single woman](#). There are so many other ways to take care of yourself beyond your money — one thing we often encourage people to do is evaluate their *Return on Life*. Are you getting what you want out of how you spend your days? Your home? Your relationships? Your leisure time? What action could you take to improve areas you aren't getting a great return on?

No matter how you do it, remember that only you can take care of YOU, and ensure you prioritize yourself from time to time this season.

## Take care of others.

At our house, we talk about how self-esteem is created by completing esteemable acts. Isn't it beautiful how taking care of others makes you feel good too?

Our Savvy Chat this issue ([Episode #4](#)) features [Kathleen McDermott](#), our director of Non-Profit Advisory Services. Kathleen shares many ways to care for others by getting involved with philanthropic efforts at every stage of your financial life. We also share insights into "[empty nesting](#)," encouraging mothers to view that emotional time as a sign that all their years of caregiving have paid off when your children are ready and able to care for themselves. Finally, we share with you all the ways our team members are taking care of others in our communities through our [McKinley Carter Care service projects](#) completed this year.

Happy Holidays to you! May each chance you have to celebrate bring you joy and may you find many moments filled with peace, love, hope, and confidence.

Warmly,



[Julie A. Brown, CFP®](#)

Financial Strategist & Founder of The SAVVY

## Investing During an Election

by [Julie Brown, CFP®](#), Financial Strategist

This was an emotionally charged election season, wasn't it? Whether you are elated or depressed with the election results, now is an especially important time to make sure you are making investment decisions based on facts rather than emotions.

U.S. presidential elections can cause



ripples, and even waves, in the stock market. Like any other event that produces market volatility, changing your investment strategy in response to the political news of the day or the market's short-term ups and downs have shown to do more harm than good. Here's a look at how elections impact the market and how to stay invested for the long-term in spite of short-term volatility.

## [READ MORE](#)

💡 Have a question for Julie? [CLICK HERE](#) and ask away!

## Good News for Moms: An Empty Nest Often Reveals Your Parenting Success

by [Teresa Michaels, CFP®](#), Financial Strategist and Regional Manager

Being an empty nester can be an emotional rollercoaster. Early on, I found myself still wanting to support my kids both emotionally and financially. That's our calling, right? But now, a few years removed from my youngest child going off on his own after grad school, I'm proud to say I've struck the right balance between supporting my kids in any way they need and sitting back to let them figure it out.



We all know parenting presents so many challenges and joys along the way. I have always appreciated that journey — watching them develop into the individuals they have become. I always thought becoming an empty nester would mean I would have a lesser role in their lives, but that's not really the case. It's just a *different* role.

## [READ MORE](#)

💡 Have a question for Teresa? [CLICK HERE](#) and ask away!

## Savvy Video Chat Series / Episode 4 Giving Tips for Women

We invite you to watch Episode #4 in our SAVVY Video Chat Series, "Giving Tips for Women" with Financial Strategist [Julie Brown](#) and Director of Nonprofit Advisory Services [Kathleen McDermott](#).



In this video chat, the ladies explore ways to give to your favorite charity, no matter what life stage you are in, as well as pitfalls in giving to consider. [CLICK HERE](#) to watch this valuable video.

💡 *Have a question for Kathleen?* [CLICK HERE](#) and ask away!

## Attention Single Ladies: Financial Planning for One

by [Nicole Gabriel, CFP®](#), Financial Strategist

As a CFP® Professional, I help clients create, implement and monitor their financial plans. And I especially love working with single women to help them navigate their financial choices and identify potential blind spots that could impact their future. More and more women are becoming proactive when it comes to their financial futures, whether they find themselves suddenly without "a ring on it" or simply choose to maintain their independent lifestyle. Did you know nearly half of women ages 25 and older lack access to a tax-advantaged, employer-



Whatever the case, financial planning for a single woman differs from couples in a variety of ways due to income dynamics, financial responsibilities, and life goals. It's important for single women to be aware and to understand these factors that affect their financial plan and future retirement.

[READ MORE](#)



💡 Have a question for Nicole? [CLICK HERE](#) and ask away!

## McKinley Carter Cares 2024 MCWS Firmwide Clothing Drive a Big Success

We were very proud of the success of our firmwide Clothing Drive to benefit women-focused charitable organizations in the communities where we work and live: Wheeling and Charleston, WV; Pittsburgh, PA; and Dayton, OH.



In September, our teams delivered collected clothing to the following organizations: the YWCA Wheeling, the YWCA Charleston/Past and Present Boutique, Dress for Success Pittsburgh, and Clothes That Work (Dayton).

Additionally, our associates gathered together in early November to assemble more than 200 "Toiletry Packs" that were delivered to chosen women-oriented organizations in our regions of operation, and a cash donation was made to House of Ruth in Maryland. Moreover, later this month MCWS will donate funds from the MC Cares Endowment Fund, on behalf of our clients, to chosen nonprofits in each region.



THANK YOU to all clients and friends of the firm who participated in our 2024 Clothing Drive. We appreciate all of your kind donations!

[McKinley Carter Cares](#) is our employee-driven, corporate philanthropy program that is focused on making the communities in which we work and live better through philanthropy and volunteerism.

*\* Photo 1: Members of the Wheeling Team before they delivered their clothing drive donations to the YWCA Wheeling.*

*\*Photo 2: MCWS associates gathered at the annual All Associates event to assemble toiletry packs for various charitable organizations.*



*\*Photo 3: Charleston Office Regional Manager Drew Tardy and Administrative Coordinator/Receptionist Julie Wood (center) delivery toiletry packs to the Covenant House in Charleston, WV.*



### *McDermott Recognized as a 2024 WV Wonder Woman*

This fall, [Kathleen McDermott](#), director of Nonprofit Advisory Services and Business Development Manager, was among 50 outstanding women to be honored as a West Virginia Wonder Woman by *WV Living Magazine*.

We are so proud to see Kathleen's leadership, industry contributions, and dedication to her community receive state-wide recognition!



### *Meet Lu Ann Ryniec, Executive Assistant*

We warmly welcome Lu Ann Ryniec to the MCWS family. A Pittsburgh native, Lu Ann serves as executive assistant in our Wexford, PA Office.

She brings to the firm many years of administrative and business ownership experience. Lu Ann is an alumna of Robert Morris University.

To learn more about Lu Ann, click [HERE](#).

Kathleen is pictured above with her husband P.J. at the WV Wonder Women Awards Luncheon that was held in Charleston, WV on Oct. 30.



### *McKinley Carter Resources*

If you're looking for information on a variety of topics, we encourage you to visit our [INSIGHTS](#) blog library and our [RESOURCES](#) website page where you can find newsletters, videos, webinar recordings, and much more!

We pride ourselves on providing comprehensive and easily digestible materials. But if you're seeking something specific and can't seem to find, please reach out to use our [Contact Form](#). Someone from our team will be back in touch with you within 24 hours.



### *Find Savvy Resources on our Website!*

Now you can find all things "Savvy" in one place on our website, including the *Savvy Snapshot* newsletters, links to Savvy Video Chats, regional event highlights, and much more!

That's right, you can access the Savvy landing page by clicking [HERE](#). Be sure to check it out and share the link with friends and family members who could benefit from the information!

Have Savvy feedback? We'd love to hear from you! Click [HERE](#) to let us know your thoughts and suggestions about Savvy content and events.

McKinley Carter is an SEC-registered investment adviser. For information pertaining to McKinley Carter's fees and services, please contact McKinley Carter for a copy of our disclosure statement as set forth on our Form ADV. For information pertaining to our registration status, refer to the Investment Adviser Public [Disclosure](#).



McKinley Carter Wealth Services  
2100 Market Street  
Wheeling, WV 26003

866.306.2400

