

# WORTH A REED

Second Quarter 2026



## Summer Bucket Lists and Financial Goals: Making Memories While Staying on Track

Janet Edwards, Director of Client Relations

I wasn't sure if summer was ever going to get here.

After a long, cold winter and a spring that felt more suited for ducks than people, Northeast Ohio has finally been rewarded with sunshine. In fact, the weather changed so abruptly that I recently forgot one important detail: sunscreen. A few hours outdoors later, I was reminded that my skin had become fully acclimated to eight months of clouds.

Now that summer has officially arrived, many of us are turning our attention to vacations, cookouts, golf outings, and spending time with family and friends. It's also the season when we start thinking about the experiences we'd like to enjoy while the weather is nice.

This raises an interesting question: what is on your summer bucket list- are your financial goals helping you get there?

While financial planning is often associated with numbers, budgets, and investments, it's important to remember that

money is ultimately a tool. The purpose of a financial plan isn't simply to accumulate wealth; it's to help support the life you want to live.

### What Is on Your Summer Bucket List?

Perhaps it's a family beach trip, a visit to a national park, weekend getaway with friends or simply spending more quality time with loved ones. These experiences often become some of our most cherished memories.

As financial advisors, we've found that clients rarely look back and talk about a portfolio statement from 10 years ago. Instead, they remember the family vacation, the special celebration, or the opportunity to spend meaningful time with people they care about.

### Aligning Your Spending with Your Values

One of the most important aspects of financial planning is making sure your spending reflects what's most important to you.

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## Summer Bucket Lists and Financial Goals: Making Memories While Staying on Track (Continued)

Consider asking yourself:

- What experiences would bring the most joy to my family this year?
- Am I intentionally setting aside money for meaningful experiences?
- Are there goals I've been postponing because I haven't included them in my financial plan?
- What memories do I hope to create this summer?
- Thoughtful planning can help create room for both future financial security and present-day enjoyment.



### Don't Wait for "Someday"

Many people assume they'll have more time, more flexibility, or more resources later in life. While preparing for the future is important, it's equally important to enjoy the opportunities available today.

The goal isn't to choose between enjoying life now and planning for tomorrow. A well-designed financial plan helps make room for both.

### A Mid-Year Check-In

Summer can also be an excellent time to revisit your financial goals. As we move through the year, consider reviewing:

- Retirement savings progress
- Upcoming major expenses
- Estate planning documents
- Family goals and priorities



Small adjustments made now can help keep you on track for the remainder of the year.

### Final Thoughts

As you work through your summer bucket list, remember that financial success isn't measured solely by account balances. It's also measured by the experiences, opportunities, and memories your financial plan helps make possible.

If you would like to discuss how your current financial plan aligns with your personal goals and priorities, we'd be happy to help. I hope your summer is filled with plenty of sunshine, time with family and friends, and a few memorable items checked off your bucket list. After the winter and spring we've had, I think we've all earned it! ■

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## Are you owed money?

Troy Hammer, Operations Manager

Last year alone, Ohioans claimed over \$110 million in unclaimed funds from the Ohio Department of Commerce. Have you ever checked, or checked recently, to see if you or a loved one has unclaimed funds?

### What are unclaimed funds?

Unclaimed funds come from a variety of sources, including dormant bank accounts, uncashed checks, stocks and bonds, utility deposits, or unclaimed wages. Unclaimed funds might be in your name, a loved one's name, or your business.

### How do I check to see if I have any unclaimed funds?

You can conduct an online search by visiting the Ohio Department of Commerce's Division of Unclaimed Funds website at [unclaimedfunds.ohio.gov](http://unclaimedfunds.ohio.gov). To search for property held by other states, visit [MissingMoney.com](http://MissingMoney.com). There is no cost to conduct a search.

### Is there a deadline to claim funds?

With the passage of HB 96 in 2025, there is now a 10-year limit to claim any funds that have been reported to the Ohio Division of Unclaimed Funds. Any funds not claimed within 10 years will be considered abandoned and transferred over to the State. While there are ongoing lawsuits challenging this new law, it may be best not to wait, just in case.

### How do I claim funds?

If you identify unclaimed funds, you can start a claim right on the unclaimed funds website. The documents required may vary but will include a form of personal ID (such as a driver's license, passport, etc.), proof of your social security number and proof of address.

Recovered funds can help pay bills or increase savings, so there is a real benefit to claiming what is rightfully yours, no matter how small the amount may be. Even if you have done a search before it might be worth your time to check again, as banks and other entities report funds to the Division throughout the year. ■



Congratulations to Janet Edwards, Director of Client Relations and Associate Advisor, on achieving her Certified Financial Planner (CFP®) certification this year. CFP® professionals have met the CFP Board's

high standards for education, examination, experience, and ethics. To become a CFP® professional, Janet had to fulfill a minimum of 6,000 hours of professional experience in the personal financial planning process, complete required CFP Board-approved coursework, and sit for the comprehensive CFP® Certification Examination. The exam is designed to assess an individual's ability to integrate a wide range of financial planning knowledge and apply it to real-life financial planning situations. Janet's commitment to studying for the exam on top of her busy workload was impressive and her accomplishment is well deserved. We hope you will join us in congratulating her on this achievement! ■

## Volunteer Day at Santa's Hideaway Hollow

Join us at Santa's Hideaway Hollow, his summer home located in Northeast Ohio, on July 30<sup>th</sup>. Santa's Hideaway Hollow is a magical Christmas themed retreat dedicated to bringing joy and comfort to children with serious illnesses and their families. Volunteers are needed for several various projects including painting, landscaping, building, etc. Come learn about the organization and all that it offers.



If you're interested in volunteering, please contact Michelle Hohlbaugh at (216) 464-2090 or [Michelle@Reed-Financial.com](mailto:Michelle@Reed-Financial.com).

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# Reed's Read

Evan Watson, Investment Manager



In our Fourth Quarter 2025 newsletter I started a Reed's Reads list that got really nice feedback so I wanted to share some other books I have read/listened to in the six months since. I also welcome any recommendations that you may have! It would be great to hear what you are reading!

## **Runnin' Down a Dream by Bill Gurley**

This is my favorite book I have read within the last six months and think this is great for all ages. Whether you are stuck in a rut in your career or are in high school this book gives some really good advice on how to think about what you want your career to look like and how to get there. Bill Gurley, who is a well-known venture capitalist, details 6 individual stories of people who took non-traditional routes to become some of the most impactful people in their field. Each story is followed by a chapter on the lessons taught by that individual. Not all of the lessons are going to be meaningful for everyone but there is going to be at least one thing everyone can take away from this.

## **It Can't Happen Here by Sinclair Lewis**

First written in 1935, Lewis tells the story of a dystopian world that mirrors the Weimar Republic of Germany only the story is in the United States. This is one of those books that has a good overarching story but some of the substories and parts of the plot don't necessarily always keep the reader captivated. I would encourage anyone who is interested to listen to the book rather than sit down with a hard copy as it can be easier to get the gist of the story without hanging on every word.

## **Wild Dark Shore by Charlotte McConaghy**

Wild Dark Shore is a truly original suspense novel that centers around a family who is tasked with protecting a seed bank on a remote island. Things start to change as an unexpected guest washes up on shore. The story twists and turns as both the family and the refugee try to learn what the other is hiding.

## **Secret of Secrets by Dan Brown**

If you like the DaVinci Code or Angels and Demons, this will be something in your wheelhouse. Robert Langdon finds himself in the midst of a chaotic conspiracy in Prague as a new science threatens the status quo and a conspiracy unfolds trying to stop the information from getting out to the public. Really good drama and action that are on par with the original books in the Robert Langdon series.

## **Harry Potter Series by J.K. Rowling**

This is less of a recommendation for the Harry Potter series and more of a recommendation to pick up that book that you haven't read in years but has a fond memory for you. The Harry Potter movies were a key component of my childhood and reading the books was something I always wanted to do but never got around to. Maybe there is a book series or a one off that you wanted to read growing up but pushed it off. Try finding and reading that book!

## **The Daily Dad by Ryan Holiday**

The Daily Dad is a collection of daily things to remember and think about when raising kids. Think of it like the desktop calendar that challenges you to think about what kind of parent you want to be. This is obviously something I am still

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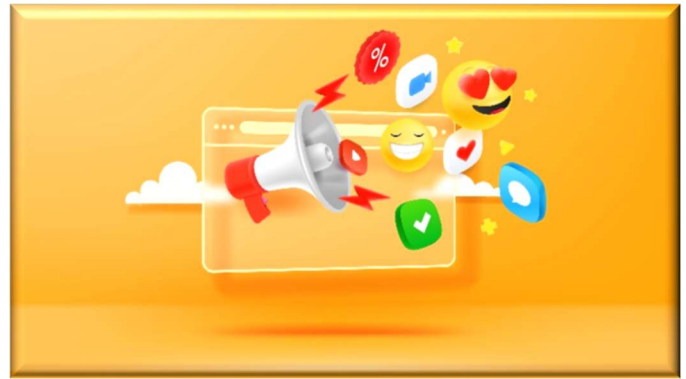
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## Reed's Read

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reading but it is also already something I am determined to keep rereading. This could be a great gift for someone who has just become a new dad or even a dad who has a few years under his belt.

It is worth noting that Ryan Holiday is both an author and book enthusiast! He has a small bookstore in Texas but has a YouTube channel where he has guests come through and talks about different books. His recommendations have added several books to my Good Reads app. Additionally, if you end up liking *Wild Dark Shore*, you can thank Ryan for the recommendation. ■



opt out of data collection and companies rely on our lack of effort, awareness, and indifference to profit from us. While we cannot fully eliminate all data collection from these services, we can limit this collection and at least educate ourselves on what data we are giving up in return. Below are some areas to consider that are actively collecting data on us and what steps you can take to mitigate your data collection.

## Whatever happened to Privacy?

Mark Lisachenko, IT and Risk Management

If a stranger walked up to you and started naming what brand of deodorant you wear, what political and religious beliefs you have, recited your browsing history, and what tv shows and movies you watch late at night you would feel a little violated. Yet, in today's world corporate America knows all of this about you and more. The sale of our information is big business. I have heard too many people discount this data collection and say they do not care. It is ironic, as these same people would be disturbed by a stranger knowing these things, as if the significance is abstracted by being digital. As Francis Bacon most famously said, "Knowledge itself is power" and we are freely giving that power away. We do not realize the impact this data collection has on our lives and the collective toll it can take. This data collection allows outside parties both in the long and short term to change our habits, beliefs and how we live. They can steer our shopping habits, cost of purchases, political views, religious views, morality, and even make us indifferent to subjects we used to be passionate about.

Most people are aware of the impact of social media and algorithms. A recent Apple 'Clingers' commercial for Safari uses dark humor to highlight the tracking of our data in web browsers. However, a lot of us do not consider the other digital areas of our lives. Sadly, in most cases we need to

**Email & Cloud Ecosystems** – Your email account may be free to use along with free storage and apps, but you are really paying for it with your data. Providers build audience profiles and deliver targeted advertising. To address this, you must sign into your account and opt out or disable this data collection.

**Smart TV** – Smart TVs collect data on what shows you watch, when, how long, and even if you pause skip or fast forward along with your geographic location. TV's may have cameras watching you and microphones that collect your voice (such as your remote). They also record what apps you use. To disable this, find where to turn off personalized advertising and ACR (automatic content recognition) on your device.

**Internet Provider** – Your home internet provider collects your geographic location, what sites you visit, total volume of data used per site, etc. To disable this log in to your ISP account and check the Privacy, Marketing, or Ad Preferences section. You can also use a VPN or enable Private DNS.

**Cell Phone Provider** – All of the major carriers (Verizon, AT&T, T-Mobile) collect your real time location, whom

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# Whatever happened to Privacy?

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you contact and for how long, your browsing history, etc. This information is used to target you with personalized ads. To mitigate this data privacy loss, you must log into your account and find and adjust the privacy section.

**Amazon Alexa and other digital assistants** – Digital Assistants like Alexa are helpful but this comes with a cost. Your browsing data, voice recordings, text transcripts, device usage habits, IP address, and physical location are all collected. To minimize your data collection log into your digital account and review the privacy settings and clear your existing voice, search, and other data collections.

**Apps on your phone** – Apps you download on your mobile device can be very intrusive. Always be sure to download from the trusted app store and make sure you understand the level of access you are providing. After downloading the app make sure to review the access you have granted in the device settings. Similarly, review and adjust the privacy settings internal to the app itself.

**Streaming Services** – Streaming Services like Netflix collect and share behavioral data with advertising partners. To address this log into your account and adjust the privacy and data settings.

**Automobiles** – According to Mozilla research, all the vehicle manufactures receive failing grades when it comes to privacy. Crazy as it sounds, Mozilla revealed manufacturers collect personal data such as sexual activity, immigration status, race, facial expressions, weight, health, and genetic information, and where you drive. Data is gathered from your vehicle sensors, microphones, cameras, and mobile devices we connect to our cars. This data can be shared or sold to third parties, even your insurance company, which impacts rates. You can contact your manufacturer to opt out (please note they purposely make it tricky and doing so may disable certain features such as crash detection, etc.).

Maintaining our privacy and sharing of personal information takes effort and time. If you make a habit of doing so whenever you sign up for a new account or service, it will allow you to take back your data and your power. ■

## Time for a Check Up!

Evan Watson, Investment Manager

Most of us take our health serious enough that we go for a regular physical once a year and visit the dentist every six months. Are you treating your financial health the same way you are treating your physical health? When was the last time you not only checked on your returns in your 401(k), 403(b) or other outside retirement account but also, how the portfolio was allocated or whether the funds in your portfolio are doing what you would expect them to do? Now that we are six months into the year and markets have done well, it might be a good time to look at rebalancing these accounts or even think about shifting that allocation to pair back some of the risk. It is also a good reminder that as part of our services, we are happy to look at your outside accounts and see if there are any recommendations we would make to your portfolio. All we ask is that you provide us with a copy of the funds you are currently allocated in with either dollar amount or shares as well as a list of all the funds available to you. We will then follow up with any proposed changes and can walk you through the thoughts as well as assist in making changes if needed. If this is something you are interested in, please reach out. We recommend uploading the information directly to your portal as this is the most secure. Additionally, send an email to [ewatson@reed-financial.com](mailto:ewatson@reed-financial.com) letting me know that you would like to do a review. ■



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