



# MESSICK PEACOCK & ASSOCIATES

## QUARTERLY NEWSLETTER

3QTR 2024

More money equals more happiness, right? Harvard scientists found that how you make your money makes a difference in how happy you are with it. Research has determined wealth that is **earned**—through wages, bonuses, investing and business profits—provides a **greater source of happiness for people**. “Those who earned their wealth reported significantly greater happiness than those who primarily inherited or married into it.”

Additionally, researchers found that those who **give** appear to be even happier. Studies indicate that giving money away to charities, foundations, and universities leads to greater happiness. Andrew Carnegie, Bill Gates, and Warren Buffett are among the very wealthy who have donated a vast amount of money to philanthropic causes and who took proactive steps to limit access to their heirs.

At MPA, we collaborate with our clients to maximize the wealth they have earned and to assist them with their overall financial plan—which oftentimes includes some type of strategic giving.

Reach out to us to discuss strategies for maximizing your wealth and happiness. Be sure to note the important Donor Advised Fund deadlines on **page 8**.

We are so grateful for our amazing clients and we wish you a very happy and productive fall.

All the best,  
Your MPA Team

# Worthwhile Top Stories

Summer 2024

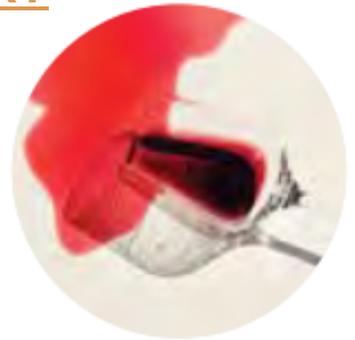
## SHAPING LIFELONG MONEY HABITS FOR YOUTH

Starting early, using age-appropriate lessons, and gamifying financial topics can empower kids to become confident, financially responsible adults. Learn how to foster healthy habits that last a lifetime. [p10](#)



## A SOBERING REALITY FOR THE U.S. WINE INDUSTRY

Amid economic challenges and shifting trends, the U.S. wine industry faces its first sustained period of negative growth in half a century. Discover the reasons behind this downturn and the future trajectory of the industry. [p14](#)



## UNDER-THE-RADER VACATION HOME HOT SPOTS

Looking for a vacation home? In today's climate-conscious times, new hot spots have emerged, diverging from the conventional havens. Are they on your list? Find out. [p20](#)



# MPA 3rd Quarter Anniversaries

Thank you, Marsha, Brady, and Ali, for your dedicated service and contributions! We sincerely appreciate your hard work and positive attitudes. Your commitment plays a vital role in our success at MPA, and we are grateful for everything you do.



**MARSHA HALE**  
**8 YEARS**



**BRADY PAPKE**  
**1 YEAR**



**ALI PATTERSON**  
**1 YEAR**

## MPA Reserved Parking Spots

Be sure to check out MPA's reserved parking spots for your next meeting. We look forward to seeing you soon!

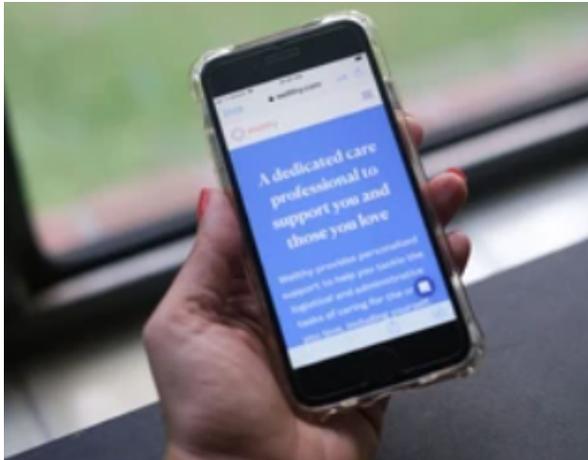


# MICHAEL CLINTON

*Re-Imagineers*



The ROAR Report: Issue # 6



## Firms Like Wellthy Help Companies Support Their Caregiving Employees

Companies like The Guardian, Best Buy and Hilton support employees who are caring for others by working with Wellthy. [READ MORE](#)



## The 'Sandwich Generation' Is Financially Taking Care Of Their Parents, Kids And Themselves

A documented 23% of Americans are in the Sandwich Generation. How are they making it work? [READ MORE](#)

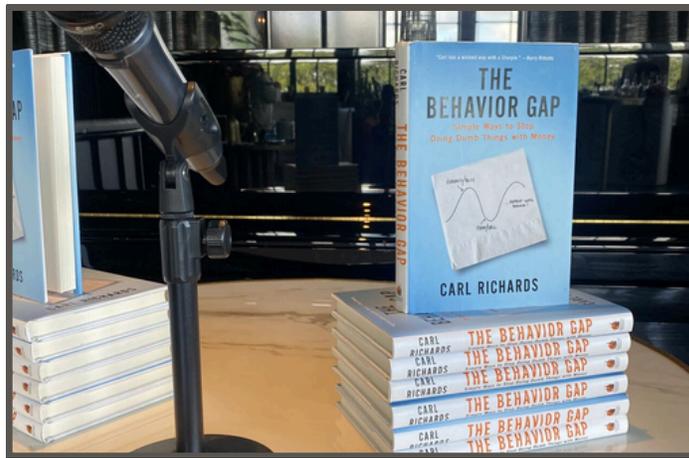
# Carl Richards Event

Thank you to everyone who attended the Carl Richards event!

It was a fantastic experience hearing Carl dive into the insights from his book, *The Behavior Gap*. We truly enjoyed seeing everyone come together, sharing ideas and engaging in meaningful conversations.

A special thank you to Carl for sharing his wisdom and creating such a memorable experience!

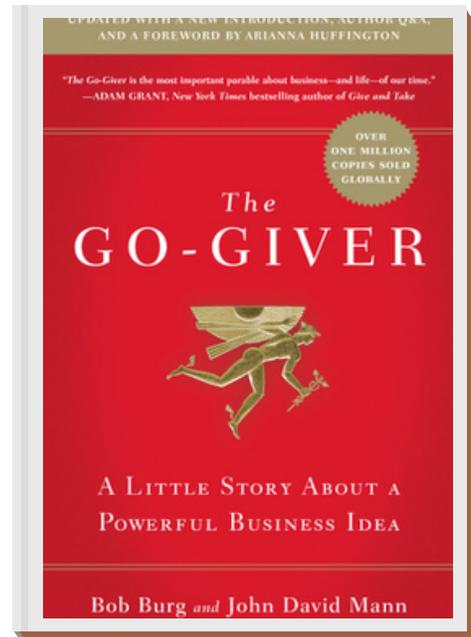
#neverstopgrowing



**Left to right:** Austin Mitchell, Brady Papke, Braden Howell, Anne Witherspoon, David Peacock, Carl Richards, Chris Messick, Alex Taylor, Matt Sibley, Sarah Kindinger, Talia Calhoun

*Your true worth is determined by how much more you give in value than you take in payment.*— **Bob Burg, *The Go-Giver: A Little Story About a Powerful Business Idea***

*"The most valuable gift you have to offer is yourself."*— **Bob Burg, *The Go-Giver: A Little Story About a Powerful Business Idea***



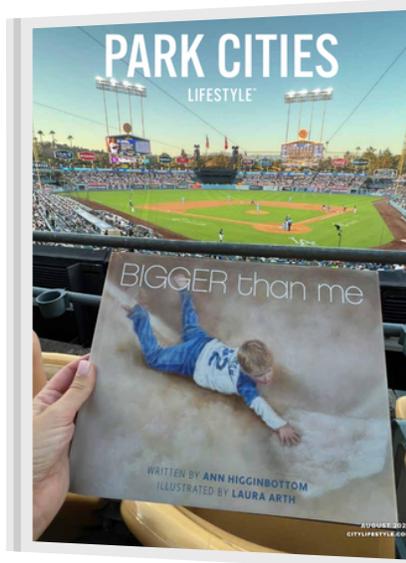
We are excited to share MPA's 3rd quarter read, ***The Go-Giver by Bob Burg and John David Mann!*** This inspiring book offers a fresh perspective on success and the power of giving. Here are a few key takeaways:

1. The Law of Value: Your true worth is determined by how much more you give in value than you take in payment.
1. The Power of Influence: Influence comes from putting other people's interests first, making it essential to focus on serving others.
1. Stratospheric Success: The book illustrates how embracing generosity and focusing on others can lead to extraordinary personal and professional growth.

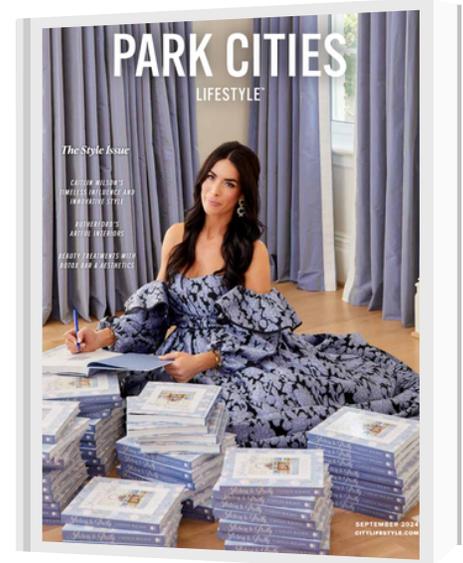
We highly recommend *The Go-Giver* for anyone looking to cultivate a mindset of abundance and service.



**July**



**August**



**September**

## PODCASTS

### **The Golfers Journal**

Join host Tom Coyne as he travels the country interviewing the most interesting people in golf.

### **The Deep Dive Podcast**

Experience the engaging discussion as our CEO, David Peacock, joins Jay Hummel on The Deep Dive podcast.

### **Kitces and Carl Richards Podcast**

A no-holds barred conversation for Real Financial Advisors with industry nerd Michael Kitces and client communication expert Carl Richards. One draws with a Sharpie, the other nerds out with spreadsheets, and both provide you with unique perspectives so that you can more effectively communicate with and serve your clients, run a more fulfilling practice, and maintain a healthier lifestyle.

# End of Year Giving

It's hard to believe that the end of the year is just around the corner! With that in mind, we wanted to provide you with some important information about year-end giving to ensure that all of your gifts are made on time.

If you are planning on making a gift of stock to a non-profit from your investment account or Donor Advised Fund, the deadline for those requests is **Friday, December 13th**.

If you would like to make a gift directly to your Donor Advised fund, the deadline for those requests is **Friday, December 13th**.

Finally, in order to establish a new Donor Advised Fund, we will need the request by Friday, **December 13th**.

In all these situations, we want to make sure that everything is completed before the end of the year. If you are contemplating any type of year end giving, please let us know. We would love to have a conversation with you about it and help you make sure everything is completed by December 31st.

*Donors are urged to consult their attorneys, accountants, or tax advisors with respect to questions relating to the deductibility of various types of contributions to a Donor-Advised Fund for federal and state purposes. To learn more about the potential risks and benefits of Donor Advised Funds, please contact us.*

# LET'S STAY CONNECTED

Keep yourself informed about the newest updates from MPA by connecting with us on LinkedIn. We prioritize staying connected, so make sure to click that follow button to stay updated regularly.

## NEVER STOP GROWING



### 4th Quarter Holiday Hours:

- **November 27th:** Office Closed at 3:00 PM
- **November 28th & 29th:** Office closed
- **December 24th, 25th, & 26th:** Office closed



**Achievement | Competence | Connection | Empathy | Optimism**

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