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WWW.MILESFINANCIALSERVICES.COM
814-684-7603

FEATURES

PROTECTING YOURSELF FROM TODAY'S MOST COMMON SCAMS

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THE LASTING IMPACT OF A SIMPLE PERSONAL NOTE

In a world of instant messages, quick texts, and overflowing inboxes, a personal note stands out like a handwritten signature in a sea of digital noise. It's simple, intentional, and surprisingly powerful.

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MONEY CONVERSATIONS WITH ADULT CHILDREN: A GIFT THAT LASTS GENERATIONS

Discussing money with your kids—or your parents—can feel a little like opening a dusty attic door. Still, it's one of the most meaningful gifts you can give your family.

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Days to Remember

July 16 – Artificial Intelligence Appreciation Day

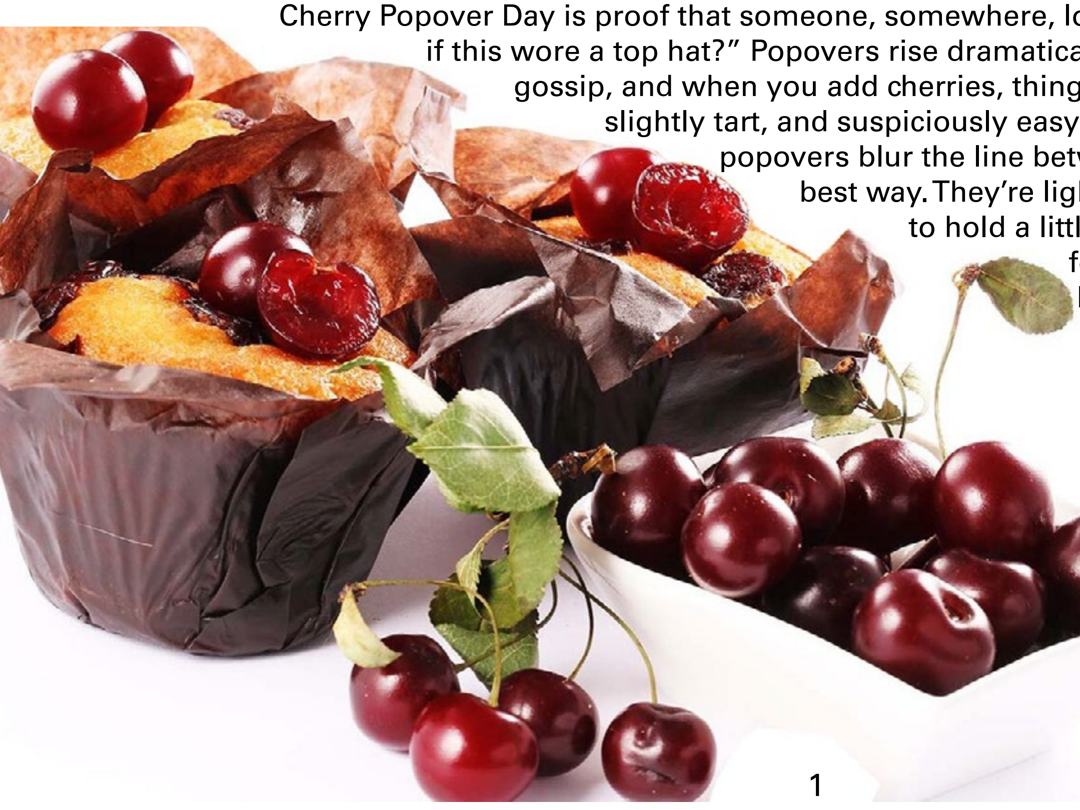
Artificial Intelligence Appreciation Day is a reminder that robots haven't taken over yet but they're definitely helping us find our keys, finish emails, and argue less with spreadsheets. From predicting trends to drafting ideas, AI has become a quiet co-worker who never takes lunch but occasionally says something weirdly brilliant. It isn't magic and it isn't perfect, but it's powerful when paired with human judgment and creativity. Today, we celebrate the tech that makes us faster, sharper, and maybe a little more curious about what's next. After all, the future feels less intimidating when you have a smart sidekick.

August 1 – Colorado Day

August 1 marks Colorado Day, celebrating when Colorado became the 38th state in 1876, earning the nickname "Centennial State." Known for its rugged Rocky Mountains, crisp alpine air, and more sunshine than you'd expect, Colorado has long been a playground for adventurers and dreamers alike. From historic mining towns to vibrant cities like Denver, the state blends history with modern energy. Whether you're hiking a trail, exploring red rock canyons, or simply enjoying the view, Colorado Day is a perfect excuse to appreciate wide-open spaces and the spirit of the West.

September 1 – Cherry Popover Day

Cherry Popover Day is proof that someone, somewhere, looked at a muffin and thought, "What if this wore a top hat?" Popovers rise dramatically, like they just heard surprising gossip, and when you add cherries, things get even more interesting. Sweet, slightly tart, and suspiciously easy to eat three before noon, cherry popovers blur the line between breakfast and dessert in the best way. They're light, airy, and just structured enough to hold a little dignity while you inevitably reach for another. Celebrate today by baking a batch or simply appreciating the bold confidence of a pastry that literally pops.



Protecting Yourself from Today's Most Common SCAMS

In today's world, scams aren't just something that happen to "other people." They're becoming more sophisticated, more convincing, and more commonly targeting hardworking individuals who are simply trying to make good financial decisions.

In fact, Americans reported over $17 billion in fraud losses in 2025, with investment scams alone accounting for nearly half of those losses. Even more concerning, many of these scams now involve impersonation—where criminals pose as trusted companies, financial professionals, or even family members.

So, what can you do to protect yourself?

1. Slow Down and Verify
Most scams rely on urgency. You may receive a message that says your account is at risk or that you need to act immediately to secure an opportunity. Take a breath. Scammers want quick decisions. Before taking any action, verify the request by contacting the person or company directly using a phone number you trust—not one provided in the message.

2. Be Cautious of "Too Good to Be True" Opportunities
If an investment promises guaranteed returns or seems unusually profitable with little risk, it's worth a second look. Many scams today are designed to look like legitimate investments, even showing fake account growth early on. If something feels off, it probably is.

3. Protect Your Personal Information
Never share sensitive information—such as account numbers, passwords, or Social Security numbers—through email, text, or over the phone unless you initiated the contact and are certain of who you're speaking with. Adding multi-factor authentication to your accounts is one of the simplest and most effective ways to protect yourself.

4. Watch for Social Media Scams
More scams are now starting on social media platforms, where fraudsters create fake profiles or send direct messages offering investment advice or exclusive opportunities. Be cautious of unsolicited messages, especially those that push you to act quickly.

5. When in Doubt, Reach Out
You don't have to figure this out alone. If you ever receive a message, opportunity, or request that doesn't feel right, please contact our office before acting. A quick conversation can often prevent a costly mistake.

Scammers are constantly evolving, but the good news is that a few simple habits—slowing down, verifying information, and staying cautious—can go a long way in protecting you and your financial future.

As always, we're here to help you make informed, confident decisions—not just with your investments, but with your overall financial well-being

The Lasting Impact of a Simple *Personal Note*

In a world of instant messages, quick texts, and overflowing inboxes, a personal note stands out like a handwritten signature in a sea of digital noise. It's simple, intentional, and surprisingly powerful.

At its core, a personal note says one thing clearly: ***you mattered enough for me to slow down.***

That message carries weight—whether it's sent after a meeting, during a life milestone, or just because someone crossed your mind.

Personal notes create connection in a way few other forms of communication can. A quick email might deliver information, but a thoughtful note builds a relationship. It shows presence. It shows attention. And in both personal and professional settings, those are the ingredients that turn transactions into trust.

Think about the last time you received a handwritten card. You probably didn't toss it right away. Maybe you set it aside, reread it, or even kept it. That's because physical notes engage us differently. They feel more permanent, more human. Even a short message can linger longer than a dozen emails.

From a financial perspective, relationships matter. Trust is the foundation of every good decision, and trust is built over time through consistent, meaningful interactions. Personal notes are one of the simplest ways to reinforce that trust. A birthday card, a congratulations note, or even a quick "thinking of you" message during a challenging time shows that the relationship goes beyond numbers on a statement.

There's also a ripple effect. When someone feels genuinely appreciated, they remember it. They talk about it. They're more likely to stay engaged, ask questions, and lean on trusted advisors when important decisions arise. In many cases, that small gesture becomes the moment that defines how they view the relationship.

And here's the interesting part: personal notes don't need to be long or elaborate to be effective. In fact, brevity often makes them more genuine. A few sincere sentences will always carry more weight than a perfectly polished paragraph. It's not about being impressive, it's about being real.

Of course, personal notes aren't limited to handwritten cards. A well-crafted email or even a thoughtful message can have a similar effect when it's clear that time and intention are behind it. The key is personalization. Referencing something specific—an event, a conversation, a milestone—turns a generic message into something meaningful.

In a time where automation is everywhere, personalization has become a differentiator. People can tell the difference between something that was generated and something that was genuinely written for them. That difference is where relationships grow.

At the end of the day, personal notes are a small investment with a lasting return. They strengthen connections, build trust, and remind people that they're more than just a name on a list.

And sometimes, the simplest gestures leave the biggest impression.

Money Conversations with Adult Children:

A Gift That Lasts Generations

Discussing money with your kids—or your parents—can feel a little like opening a dusty attic door. You know there's something important inside, but you're not quite sure what you'll find or how the conversation will go. Still, it's one of the most meaningful gifts you can give your family.

As children grow into adults, the financial relationship evolves. What was once about allowance and budgeting shifts into bigger topics: careers, debt, homeownership, investing, and eventually, legacy planning. Avoiding these conversations doesn't make them easier, it just delays decisions that often benefit from clarity and coordination.

The good news? These conversations don't need to be perfect. They just need to start.

One of the biggest benefits of talking openly about money is alignment. When families understand each other's goals, values, and expectations, it reduces confusion later. Adult children gain insight into how their parents think about money, whether that's a focus on security, generosity, or independence. At the same time, parents learn how their children are navigating financial decisions in a very different world.

Without these conversations, assumptions tend to fill the gaps. Adult children may guess about inheritance, financial support, or long-term care plans. Parents may assume their children understand their wishes or are prepared to step in if needed. These assumptions can lead to unnecessary stress or even conflict down the road.

Starting the conversation doesn't require a formal meeting or a stack of spreadsheets. In fact, the best discussions often happen naturally—during a car ride, over dinner, or while talking about a real-life situation. A simple question like, "What financial goals are you thinking about right now?" can open the door in a comfortable way.

From there, you can gradually explore more meaningful topics. For adult children, this might include managing debt, saving for retirement, or navigating major life purchases. For parents, it may involve discussing estate plans, healthcare wishes, or how assets are structured. You don't have to cover everything at once. Think of it as a series of conversations rather than a one-time event.

Transparency is important, but it doesn't have to mean sharing every detail. The goal is clarity, not complexity. For example, parents may not need to disclose exact account balances, but sharing where important documents are located, who to contact in an emergency, and the general structure of their plan can make a significant difference when it matters most.

Another key element is listening. These conversations aren't just about passing down information—they're about understanding perspectives. Adult children today are facing different financial realities, from rising housing costs to student debt. Taking time to hear their experiences can strengthen trust and make the conversation more collaborative.

It's also helpful to frame these discussions around care rather than control. When the intent is clear—that you're having these conversations to help, prepare, and support one another, it changes the tone entirely. Instead of feeling intrusive or uncomfortable, it becomes an act of responsibility and respect.

Of course, timing matters. Major life events—such as a new job, marriage, the birth of a child, or retirement—can serve as natural entry points for these discussions. These moments often bring financial decisions to the forefront, making the conversation more relevant and easier to initiate.

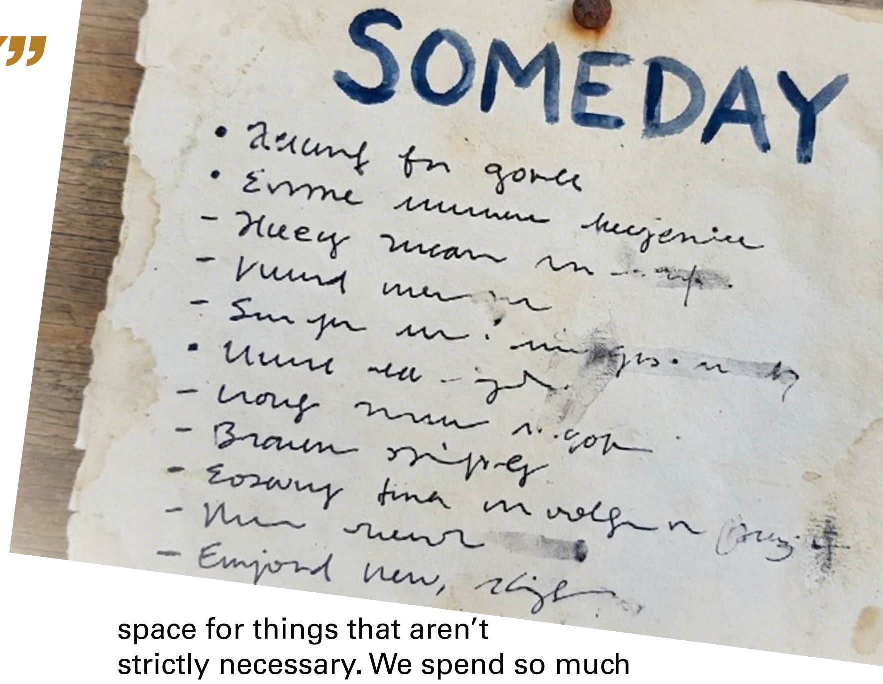
There's also value in bringing in a trusted professional when appropriate. Having a financial advisor involved can provide structure, answer technical questions, and help keep the conversation focused and productive. It also ensures that everyone is working from the same information.

At the end of the day, money conversations with adult children aren't just about finances, they're about preparing for the future together. They create understanding, reduce uncertainty, and strengthen the foundation of the family.

It may feel uncomfortable at first, but like most important things in life, it gets easier once you begin. And years from now, your family won't remember the awkwardness—they'll remember the clarity, the support, and the care behind the conversation.

THE "SOMEDAY" LIST

(And Why It Deserves a Promotion)



Most of us have one. It lives quietly in the back of our minds, tucked between responsibilities and routines. The ***"Someday"*** list.

> ***Someday*** *we'll take that trip.*
>
> ***Someday*** *we'll pick up that hobby again.*
>
> ***Someday*** *we'll finally organize the garage, learn pickle ball, or take a class just because it sounds interesting.*

"Someday" is a patient little word. It doesn't demand attention. It doesn't send reminders. It just waits politely… sometimes for years.

But here's the funny thing about ***"someday"***—it tends to stay exactly where it is unless we give it a little nudge.

Life has a way of filling up quickly. Calendars get crowded, priorities shift, and before long, ***"someday"*** gets pushed further down the road. Not because the things on that list don't matter, but because they don't feel urgent. And urgency tends to win.

What if we changed that?

What if, instead of treating ***"someday"*** like a distant idea, we gave it a small promotion? Not to *"today"* (let's not get carried away), but maybe to *"this season."*

That shift alone can be powerful. "***Someday*** I'll travel more" becomes "Let's plan a long weekend this fall."

"***Someday*** I'll get back into reading" becomes "I'll pick up one book this month."

"***Someday*** I'll try something new" becomes "I'll sign up for that class I keep thinking about."

It doesn't have to be big. In fact, the smaller it is, the more likely it is to actually happen.

There's also something energizing about making space for things that aren't strictly necessary. We spend so much time focusing on what we have to do that we forget how refreshing it is to do something simply because we want to.

And here's where it connects back to your financial life in a meaningful way.

Your financial plan isn't just about numbers on a page—it's about creating the flexibility to enjoy the life you're building. The ***"someday"*** list is often a reflection of what matters most: experiences, interests, time with people you care about.

When those things stay in the ***"someday"*** category forever, it's easy to lose sight of why you're planning in the first place.

That doesn't mean being reckless or abandoning good habits. It simply means making room for intentional moments along the way.

Sometimes the best use of a well-thought-out plan is giving yourself permission to enjoy it.

So, here's a small challenge: take one thing off your ***"someday"*** list and move it up. Not all the way to the top—but close enough that it can actually happen.

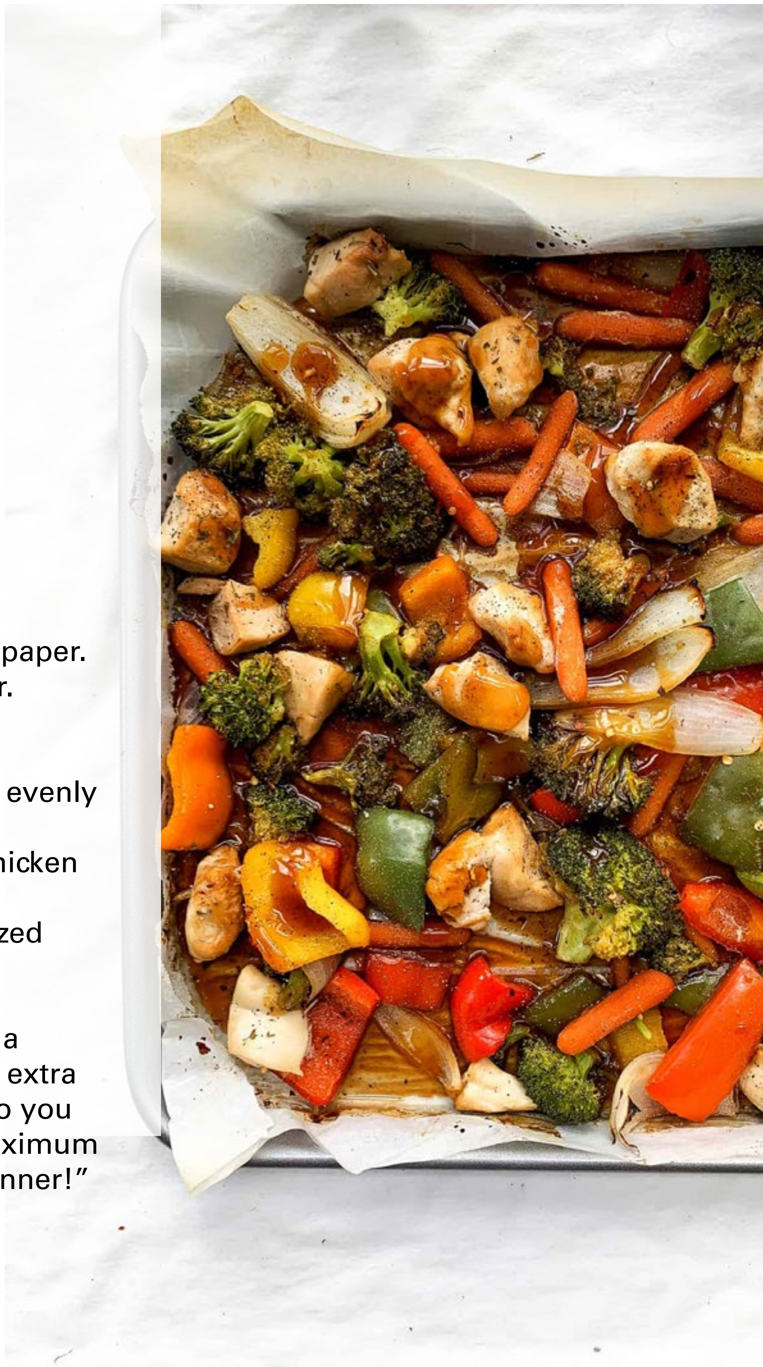
Schedule it. Start it. Talk about it. Do something that turns it from an idea into a plan.

Because ***"someday"*** is a wonderful place for dreams to begin—but it's an even better place to visit on your way to making them real.

And who knows? You might find that ***"someday"*** was just waiting for an invitation all along.

HONEY GARLIC CHICKEN & ROASTED VEGGIE SHEET PAN DINNER

If dinner had a "low effort, high applause" category, this one would take the trophy. Minimal cleanup, big flavor, and it looks like you tried harder than you did.



Ingredients

- 4 boneless, skinless chicken thighs (or breasts)
- 2 cups baby potatoes, halved
- 1 cup carrots, sliced
- 1 cup broccoli florets
- 3 tbsp olive oil
- Salt & pepper to taste

For the sauce:

- 1/3 cup honey
- 3 cloves garlic, minced
- 2 tbsp soy sauce
- 1 tbsp Dijon mustard
- 1 tbsp apple cider vinegar

Instructions

1. Preheat oven to 400°F. Line a sheet pan with parchment paper.
2. Toss potatoes and carrots with olive oil, salt, and pepper. Spread on pan and roast for 15 minutes.
3. While that cooks, whisk together the sauce ingredients.
4. Remove pan, add chicken and broccoli, then pour sauce evenly over everything.
5. Return to oven and bake another 20–25 minutes, until chicken is cooked through and veggies are tender.
6. Optional: Broil for 2–3 minutes at the end for a caramelized finish.

This dish hits that perfect balance of sweet and savory, with a glossy, caramelized finish that feels a little fancy without the extra work. Even better, everything cooks together on one pan—so you get a complete, flavorful meal with minimal cleanup and maximum payoff at the table. It literally is a "winner, winner, chicken dinner!"

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