



360 8th Avenue, Suite 211
Bowling Green, KY 42101
270.781.1691

website: vitalegroup.bairdwealth.com
email: thevitalegroup@rwbaird.com



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Shannon Vitale
Managing Director | Financial Advisor

Mac Jefferson, AAMS®, CFA®
Director | Financial Advisor

Matthew Garrett, CFP®, CPWA®, QPFC®
Vice President | Financial Advisor

Dennis Young
Financial Advisor

Monica Taylor, CFP®
Assistant Vice President |
Associate Financial Advisor

Gwen Reynolds
Assistant Vice President |
Senior Client Specialist

Sandra Riehn
Client Assistant

Kelsey Cooksey
Client Assistant

Gena Gooding, CPA
Client Specialist

Kim Cobb
Branch Receptionist

Alexia Cassidy
Temporary Associate



Perhaps more than ever, 2024 may feel especially important when it comes to financial decision making. Many unknowns remain, including the potential sunset of large portions of the Tax Cuts and Jobs Act and its effect on estate and tax planning. While some things remain up in the air, some key considerations to think about as we approach year end are:

- **Retirement Savings Changes:** Retirement plan contribution limits increased across the board for 2024, so make sure your savings are keeping pace with the higher levels, including taking advantage of additional catch-up contributions for those age 50 or older.
- **Tax Planning Opportunities:** If you turned 73 this year, you are now subject to Required Minimum Distributions (RMDs) from your Traditional IRA accounts. Be sure to plan how this increase in your income may impact your overall tax picture by requesting a Tax Return Review from our team.
- **Tax Law Changes:** In 2024, the IRS announced their long-awaited final rules for beneficiaries of inherited retirement accounts. Be sure to contact your Baird Financial Advisor to discuss your withdrawal options under the new 10-year rule to potentially avoid a tax shock down the road.
- **Education Planning:** As of 2024, taxpayers now have the ability to roll unused funds in a 529 plan into a Roth IRA. Contact our office for more information on this new tax savings opportunity.

The Salvation Army Champions of Hope Luncheon



Baird would like to congratulate Mr. Bob Kirby on receiving The William Booth Award—one of the highest awards that may be conferred upon by an individual by The Salvation Army, for his dedication and outstanding service to the community through his donation of time, expertise and energy. We would like to thank The Salvation Army and their incredible advisory board, including our very own Mac Jefferson, for organizing such a motivational Champions of Hope Luncheon. [Click here to learn more about The Salvation Army – Bowling Green](#)

The Women’s Fund of South Central Kentucky

We gathered with over 230 women from our local community to celebrate the incredible work of The Women’s Fund of South-Central Kentucky. We’re especially proud of Monica Taylor for her two years as Advisory Board Chair and Gwen Reynolds for her commitment to serving on the 2024 Grants Committee. Congratulations to House on the Hill, Inc. for bringing home the \$100,000 Impact Grant, The Hive, Inc. for receiving the \$51,000 Growth Grant, and Kentucky Kids on the Block, Inc. and Hotel, Inc. as they each received \$10,000 Recognition Grants! [Click here to learn more about The Women's Fund of South Central Kentucky](#)



Community Events

Gingerbread Home for the Arts presented by SKyPAC

Baird is proud to be the Gingerbread **House Kit Sponsor** for the 10th Annual Gingerbread Homes for the Arts event presented by Arts of Southern Kentucky. As the 2024 sponsor, Baird is providing gingerbread kits to be picked up by community members and enjoyed at home. Kits will be available for pick up at SKyPAC during the following events or at our office:

- Nutcracker Magical Christmas Ballet –November 25th
- Christmas Vacation Movie –November 29th
- Light Up BG & Annie, Jr. –December 6th
- Trans-Siberian Orchestra Tribute Concert –December 8th
- Cirque Dreams Holiday –December 10th
- J.C. Kirby & Son Christmas Spectacular –December 14th
- How the Grinch Stole Christmas Movie –December 22nd



2024 Med Center Health Women’s Conference

The ladies of Baird enjoyed a day of entertainment and education at the 2024 Med Center Health Women’s Conference. The conference included health information and screenings, local vendors, and presentations that left participants feeling validated, appreciated and inspired! Baird would like to thank Med Center Health and the generous sponsors who made this event possible.

ECONOMIC OUTLOOK IN AN ELECTION YEAR

This quarter, we were thrilled to host a financial seminar that brought together clients and industry experts to discuss topics and answer questions regarding the economic outlook in an election year.

Thank you to everyone who attended the event and stay tuned for information on our next event and watch for additional resources to support your financial journey.

- Is the “soft landing” in the U.S. economy on track?
- Risks and opportunities in an election year.
- What are we looking for in 2025?
- Update on Large Cap Equity strategy and underlying companies.



[Click here for Michael Antonelli & Ross Mayfield’s latest All that Matters video.](#)

CHRISTMAS OPEN HOUSE ❄️ AFFORDABLE CHRISTMAS

What Is It?

Affordable Christmas empowers low-income families with the opportunity to purchase gifts at an affordable price. This allows parents to give gifts to their children and help make their holiday season extra special.

What You Can Do:

Donate by purchasing toys, shopping the online registries, or giving monetary gifts. Gifts can be dropped off at our office anytime from now until Friday, December 6th. For more information about donating and volunteering, please visit <https://hopehousebg.com/christmas>.



Stop by our office for a Christmas Open House Tuesday, December 3rd, anytime between 4:00 - 6:00 pm to enjoy a festive treat and beverage. If you would like, please bring a new unwrapped gift to donate to Hope House Affordable Christmas Program.

Welcome

Kim Cobb



We are pleased to introduce Kim Cobb, who is now working part-time as our Branch Receptionist. Kim is married to Clint Cobb, and they have an 8-year-old daughter named Lillian who is in 3rd Grade at Holy Trinity Lutheran School. Prior to working for Baird, Kim worked in business development and

fundraising for The Center for Courageous Kids. Kim enjoys volunteering and serving in her local church, reading, and spending time with friends and family.

Ryan Spychalski

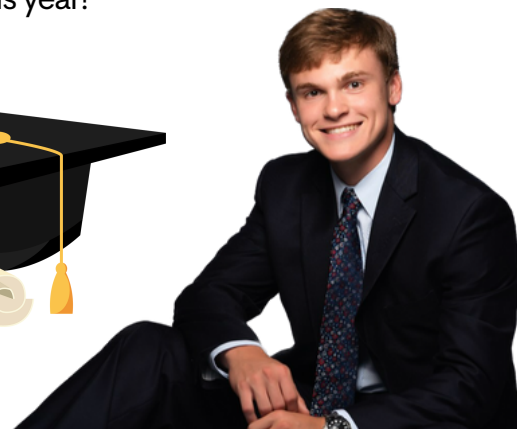


Meet our newest intern, Ryan Spychalski. Ryan is a senior at Western Kentucky University studying finance and data analytics. His favorite memory during his undergrad work thus far has been cycling across the U.S. from San Francisco, CA to Virginia Beach, VA with friend's raising money for Alzheimer's treatment research. Ryan said,

"Interning with Baird has been a great opportunity to learn from a very talented team and has allowed me to further understand the concepts that have been covered in my coursework at WKU. Everyone in the Bowling Green office exemplifies hard work and quality service daily." We're grateful to have Ryan in the office with us this year!

CONGRATULATIONS!

Baird would like to congratulate our intern, Cade Preston, on his upcoming graduation from WKU! Cade will be graduating in December with a Bachelor of Science in finance. After graduating, Cade will be moving to Brentwood, Tennessee, to begin his career as a financial analyst. We wish Cade all the best in this new chapter!



"I loved getting to connect with and learn from all the great people at Baird. The culture at the Baird Bowling Green branch is unmatched, and witnessing their desire to help others is motivating every day. I'm grateful for the relationships I have built with clients and coworkers as well as the opportunity to be directly involved with practical and challenging work that is truly beneficial to the company and its clients. -Cade Preston