

SHARING THE
Season
SHARING THE
Table

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Giving Thanks, Giving Back: Charitable Giving During the Holidays

The Many Sides of Thanksgiving

By Chris Hammond CFA®, Senior Vice President, Portfolio Manager



Thanksgiving is more than just a holiday—it's a mosaic of moments, traditions, and connections that reflect the many ways we come together. Whether you're gathered around a table with family, welcomed into a friend's home, or hosting for the first time, Thanksgiving offers a unique opportunity to celebrate gratitude in all its forms.

Breaking Bread with Family

For many, Thanksgiving is synonymous with family. It's a time to return to familiar places, share stories that have been told a hundred times, and enjoy the comfort of traditions passed down through generations. The smell of favorite dishes, the sound of laughter echoing through the house, and the warmth of being surrounded by loved ones create a sense of belonging that's hard to replicate. In these moments, we're reminded of the importance of roots and the joy of simply being together.

Being Welcomed with Warmth

Not everyone spends Thanksgiving with family, and that's what makes the holiday an opportunity to embody the spirit of Thanks. Friends, neighbors, and even coworkers open their homes and hearts, extending invitations that turn acquaintances into family. Being hosted by someone else—whether it's a close friend or a new acquaintance—can be a powerful reminder of the kindness and generosity that define the season. I've had the opportunity to host friends, neighbors, and blended family members at Thanksgiving, and speaking from personal experience, if you know

someone who might not have somewhere to go, I'd encourage you to extend an invitation. You just might make their day, and so often when we make others feel good, the emotion returns to us tenfold.

Hosting in a New Home

This year, I have the unique privilege of hosting Thanksgiving at the home my wife and I just moved into. It's a milestone that feels both exciting and a bit nerve-racking. At least as we prepare to welcome others into our space, we're not just setting the table—we're creating new traditions, building memories, and offering a piece of ourselves to those we care about. Hosting is an act of love, a way to say, "You matter to us," and it's a chance to reflect on how far we've come and the journey ahead.



Thanksgiving, in all its forms, is a celebration of connection. Whether you're a guest, a host, or simply someone reflecting on what you're thankful for, the holiday invites us to pause, appreciate, and share. And in doing so, we can strive to make gratitude not just a feeling, but a way of life.

P.S. – There's no shame in not cooking everything yourself. Honey Baked makes great Ham & Turkey, and Born & Bread pies are delicious!

November 2025

Twelve Groups I'm Thankful For

By Kurt Elmhurst *MBA, CFP®, Senior Vice President, Financial Advisor*



Thanksgiving always makes me pause and take stock, not just of what I have, but of who I have. The older I get, the more I realize that it's the people, the places, and the communities around me that shape the rhythm of my life. Some offer support, others bring joy, and a few simply keep me sane. This year, I decided to write down twelve groups I'm especially thankful for, not because the list is complete, but because gratitude deserves names and stories.

First Presbyterian Church

Our active participation makes this the cog in the wheel that makes it all happen. Our wedding, kids' baptisms, confirmations and growing up at the church, Kelsey and Zach's recent wedding and much more have all been memorable parts of our family history. My pastors are holding me accountable, driving me to be better and provide a safe space for all of us to grow together.

Florida Southern College

Kim and I would not be who we are today without our lifetime relationship with the "Child of the Sun" college which boasts the largest collection of Frank Lloyd Wright's architectural masterpieces. From meeting as undergrads, to an MBA, to being super fans for decades of the FSC basketball team, to proudly watching Kelsey graduate in 2022, and now Kim's role on the FSC Board of Trustees. We love FSC!

Vassar College Basketball

Our son, Kale, has found his people, his tribe. Not just



teammates, now his brothers. The shared experience of athletic competition is unparalleled in molding a person. Parents are not always successful keeping the young ones on track. This team and coaching staff have helped us do that.

Anna Maria Boat Company

Captain Justin Moore is a true friend who helps me reduce my stress and catch innumerable quantities of fish. I call him the "Fish Whisperer."



Leadership Lakeland

Our daughter, Kelsey, was fortunate enough to be in the graduating class this year. Kim and I also participated years ago. This Lakeland Chamber of Commerce leadership development program is unparalleled.

GiveWell Community Foundation

Our small community is so philanthropic that it has created a Community Foundation right here. You don't have to be a tech billionaire to have them assist you in carrying out even your modest philanthropic goals in a tax-efficient manner. This is another tool in my toolbox that has helped many clients.

The Magnificent 7

The 7 of us climb mountains, fly fish, work out, solve the world's problems, help each other through struggles, and generally have a good time. We all need a group like this.

My Gym Community

My trainer Tari and the whole crew at T-Fitness brighten my mornings. Ms. Denise inspires us, the young ones provide energy, and Tari motivates us all to be better physically and mentally. My day is always more productive when I don't skip my workout.



Lakeland Regional Health, our hospital

They have guided many family members, friends, and clients through the most difficult of times. They make miracles happen even if the outcome is not what we hoped. We are blessed to have an amazing hospital with superior leadership

Bonnet Springs Park

The biggest thing to happen in Lakeland in decades. All the funding for this free park came from the community. Being there and watching families enjoy the outdoors on the Allen & Company Lawn makes me proud to be a part of it.

United Way of Central Florida

Our relationship with UWCF began in 1997 when I was a 'Loaned Executive'. We've been involved in volunteer roles in both service and leadership since then. In my opinion, this is the best way to do good for others, even with a small amount of money. United Way employees have a special heart that most of us could learn from.

Lakeland

I have called it home since middle school. I have been educated here, met my wife, started a career, raised kids, made lifelong friends, found a church family and helped families invest in their futures.

During this season of thankfulness, I truly feel blessed by these twelve groups and so many more.

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Why Every Dad Deserves a Rest-Filled Thanksgiving

By Holland Henderson *Senior Vice President, Financial Advisor*



I want to make a plea from many of the fathers out there who are trying to celebrate Thanksgiving the way it should be... with a midday nap. Here's the problem: some people in my house (my wife) find it hilarious to snap a picture of people who've fallen asleep after the big meal of every major holiday.

There I am, with a gut full of my favorite holiday fare, watching the football game, and the tryptophan from the turkey working overtime. Keeping me from entering my food-induced coma is like trying to stop a battleship on a dime; it's not going to happen. But instead of falling into a peaceful slumber, I'm paranoid that I'll be shown a photo of me later in the day with my mouth agape, drooling like a cartoon character. Heaven forbid I snore, so later I can have all the children showing me their rendition of the noises coming from my face. I feel very strongly that every major holiday should be a safe space for dads (or anyone) to crash out in the living room without fear of ridicule.

Why Rest Deserves a Place at the Table

Here's my position on the matter: every party is a celebration of something. It could be a person, a sporting event, a moment, or an accomplishment. Thanksgiving is no different. It is a celebration of gratitude for the many blessings in our lives. Part of that celebration is to rest in those blessings. I would even say that it's biblical; part of God's appreciation of his work was to rest in it. He looked around and said, "This is good," and rested. Now, yes, it was the seventh day, but the order of work, gratitude, and rest was just the same. If you're a parent, no matter which

stage, I'm sure you would agree that the greatest blessing and work in your life is your family.

The Invisible Work Behind Every Gathering

Watching your family of multiple generations, area codes, or even upbringing (think in-laws) interact in the spirit of gratitude. To share the work, the hospitality, and hopefully the rest. To observe all these scenes unfolding in front of you, knowing the amount of work that went into your marriage, into parenting each child through their personal experiences, and understanding the effort required to have a relationship with your own parents now that you have a family of your own. There's a job in every relationship in that room that takes effort and time.



All of this and the work outside the home to build your craft and finances that provide for the engine of your house, and anyone else who depends on your efforts, does not go without the necessities. It would hopefully drive us to easily celebrate and give thanks for the beauty in our lives. That we would not rush into a holiday experience built on expectations to bring this dish at that specific time, and if you don't, you'll receive the silent treatment with a heaping side of passive-aggressive undertones. But rather deepening the human bond that we have with each other and following the rhythm of our creator of work, gratitude, and rest.

I pray that you and your family have a happy and rest-filled Thanksgiving.

November 2025

The Season of Connection: Staying Close Even from Afar

By Lorrie Delk Walker *Financial Advisor*



As we approach Thanksgiving and the opportunity for us to connect in person with friends and loved ones, we know we won't get to be with everyone during the holidays.

Thanks to technology, there are plenty of ways to keep those bonds tight when we're apart.

Everyday Tech, Everyday Connections

The car is one of my favorite places to make phone calls, thanks to hands-free technology. I love to call my cousin Glenda while driving. We have a mutual love for gardening and being outdoors, and she is full of family history. I love to chat with her about those things.

My oldest stepson and daughter-in-law have two small children. Because they live in Oregon, my husband Michael frequently chats with them via FaceTime. I bet grandparents all over the country rejoice over the ability to see their grandbabies virtually when they live far away.

When FaceTime isn't possible, a quick text message can go a long way in reminding someone that they're on your mind.

The Enduring Joy of Handwritten Notes

There's nothing "high-tech" about the very analog practice of handwritten notes and homemade cards, but these are my favorite ways to stay connected with friends and family. A well-written letter can take the reader on a journey. It is the highest compliment when my friend Kristi tells me she feels like she is right there with me on my property when I write to her about our latest projects or observations there.

As much as I love marathon phone calls with friends, I can't hit "replay" once they're over. But I can go back to a letter and reread it time after time.

I sit on my back porch some weekends with a stack of notecards and think about those I haven't connected with in a while. Who can I surprise with a letter? I love to consider that the recipient's day is brightened by seeing my missive amongst the junk mail and bills.

A Personal Touch in a Digital World

People send less snail mail these days and it shows in the reactions I get from those I send a card or letter. On my end, I just want to update them on exciting things going on in my life, remind them of a funny story involving the two of us, or send well wishes for a birthday, anniversary or other celebratory event. On their end, they seem to see someone who took time to put pen to paper and purchase an actual stamp to mail a message in a world of texts and Facebook posts.

I love everything about writing, and my love for it goes way back, as you can see from the childhood photo of me writing a letter home while I was visiting my grandparents one summer. I especially love handwriting and calligraphy. The requirement to slow down and make thoughtful, practiced movements with calligraphy soothes my mind. Sometimes I'm more enthusiastic about addressing the envelope with calligraphy than writing the letter that goes inside. That it adds a bright spot to someone else's day is but an added bonus.

Slowing Down to Stay Close

Speaking of slowing down and making thoughtful, practiced movements, I think that can be taken as basic advice for communication during this season of connection. Make time to call a family member. Sit for a spell and jot out a little note to a friend. Send individual messages to friends on social media or via text.

Over the years I have marveled over how simple acts can make others so happy. What a gift.

November 2025



The Gift of Presence: Why Showing Up Matters More Than Ever

By Dr. Lyle Bowlin *Investment Strategist*

Thanksgiving has always called us home, not just to a place, but to one another. It invites us to pause, to gather, and to give thanks. Yet in recent years, it's also quietly revealed a challenge: how difficult it can be to truly arrive. We may sit around the same table, but our minds often wander, lost in glowing screens or to-do lists that refuse to rest.

This year, perhaps the most meaningful gift we can offer one another isn't wrapped in paper or adorned with ribbon. It's simpler. And far rarer. It's the gift of our undivided presence.

The Quiet Power of Showing Up

There is a quiet kind of grace in simply being fully present. Not half-listening while answering emails and not nodding along while our thoughts scroll elsewhere. But really being there—with our eyes, our ears, and our hearts.

It's found in the way we lean in as someone shares an old family story—not just waiting for the punchline but watching their eyes dance with memory. It's noticing the quiet relative who rarely speaks, or the teenager who lingers on the edge of conversation, unsure where they fit in.

Presence doesn't require grand gestures. It asks only that we pay attention. That we slow down long enough to notice the people in front of us. In a world that glorifies busyness and distraction, this kind of attention is a radical, loving act.

Simple Rituals, Lasting Connection

Thanksgiving offers more than food and tradition. It offers a rare opportunity to reconnect with others and with ourselves. A few small, intentional choices can help us reclaim that space:

Create a phone-free zone. Invite everyone to put devices aside for part of the day. The silence that follows may feel strange at first—but soon it fills with laughter, memory, and the kind of conversation that doesn't live on a screen.

Invite stories. Ask each person to share a moment they're grateful for, or something the year has taught them. These aren't just nice-to-haves—they are pathways to deeper understanding.

Cook side by side. Whether it's peeling potatoes or setting the table, shared tasks have a way of opening hearts. When our hands are busy, our guard tends to drop.

Step into the air. A walk after dinner or tossing a football in the yard is more than tradition—it's a reminder that gratitude can move, breathe, and laugh right alongside us.

Carrying It Forward

The gift of presence doesn't expire when the leftovers are packed up. In fact, it may be the most valuable thing we carry back with us into work and into life.

In our professional world, we talk often about engagement—with clients, with teammates, with communities. But real engagement begins with something quieter: our presence. It's the choice to show up fully for a meeting instead of multitasking through it. It's taking a moment to listen—really listen—before responding. It's remembering that behind every goal or graph is a person with a story worth hearing.

When presence becomes part of our culture, trust deepens. Communication sharpens. People feel seen. And when people feel seen, they show up differently. They care differently.

Gratitude That Grows

Perhaps the most beautiful thing about presence is that it creates its own momentum. The more we offer it to others, the more they offer it in return. Appreciation flows both ways. Gratitude becomes a living practice—not confined to a single day, but carried forward in quiet, meaningful ways.

So, this Thanksgiving, between the turkey and the pie, let's take a moment to look up. To reach out. To begin the story. To ask the thoughtful question. To listen, really listen, to the answer.

Because presence is powerful, and in a world that pulls us in a thousand directions, it's the one gift that reminds us exactly where we are and who we're with.

November 2025

Gratitude and Generosity

By Troy Garcia CFP®, Vice President, Financial Advisor



Thanksgiving is my favorite holiday. It might even be the one single day a year that the entire country pauses, looks around the table, and remembers what really matters. I hope that in our home, Thanksgiving embodies the values we want to pass along to our kids: gratitude and generosity.

Why Gratitude and Generosity Matter

Some would say these are “feel-good” slogans, but they aren’t. They’re practices that make us healthier, happier and spiritually wealthier. And their habits that don’t require money. Only intention and time.

Every Thanksgiving Eve, our family joins hundreds of volunteers with VISTE, preparing meals for local seniors who might otherwise spend the holiday alone. Kids and adults coming together to prepare hot meals, colorful drawings and a small poinsettia for each of our 800 clients. It’s loud, chaotic, joyful and humbling.

When our kids see people working together for something bigger than themselves, it plants seeds that I believe will grow for a lifetime. They probably won’t grasp the whole picture yet, but we get to show them what “love in action” looks like.

Stewardship Through Wellness

The next morning, we have another tradition: the Thanksgiving workout at the Lakeland Athletic Club. We roll in with bedheads, tired eyes and a baby on one hip. But we show up anyway because taking care of our bodies is another form of stewardship. A reminder that our health is

one of God’s greatest gifts. We sweat, we laugh, and we earn our turkey!

One of my favorite moments is right before the meal, we gather around, hands held, and we share what we’re thankful for. Some years it’s deep, some years it’s silly. Once it was “I’m grateful for ketchup.” And honestly? That’s a perfect answer too. Gratitude doesn’t have to be polished; it just has to be real.

There’s powerful science behind these simple words. Studies show that gratitude reduces stress, improves sleep, strengthens relationships, and boosts optimism. A grateful heart is a healthier heart. It shifts our focus from what we don’t have to the abundance already in our lives.



The Power of a Grateful Heart

As a financial advisor, I spend a lot of time helping families build wealth that lasts. But here’s the truth I keep coming back to: money can buy comfort, but it can’t buy connection. You can save, invest, and plan (and you should), but without gratitude and generosity, wealth can feel empty.

Doing these traditions year after year isn’t to check a box or because it’s expected. It’s because repetition turns values into identity. I hope our daughters grow up learning that when you lead with gratitude and give with joy, you will discover you were rich all along.

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Living a Life of Gratitude

By Lorin Bice *Vice President, Financial Advisor*



Many new investors want to know how to find certainty in the pursuit of “financial security”. It’s usually a long, if not life-long, process for a person to discover that certainty isn’t really an option in investing... or anything else.

When discussing portfolio risk, I asked my friend Jim, “What important issue in your life didn’t have some level of uncertainty associated with it?” He replied, with some emphasis, “Wait a minute, that isn’t fair!” We silently agreed that perhaps it wasn’t/isn’t fair, but it is the crux of the matter.

So nope, certainty – other than perhaps death and taxes – is not on the table in this life. Once we accept that the probability of choosing the best investing path in life is infinitely small and impossible to measure, perhaps we can find satisfaction in choosing a path that works for us.

Fairness, Comparison, and the Myth of ‘What If’

There is a story told in the book of Matthew about a man and his farm workers. Some folks show up first thing in the morning at the man’s vineyard seeking work. They arrive first thing in the morning, and he hires them on the spot. More folks show up later in the morning and are also hired. A third group shows up after lunch and is likewise put to work. When the workday ends, the landowner pays the same total wage to each worker. The ones who worked a longer

day immediately protest, “This isn’t fair! We worked longer and should be paid more!”

The landowner asks the protestors, “Didn’t I honor the agreement we made before you went to work?” Were you not satisfied with the terms of our agreement when it was struck? If so, what business is it of yours what agreement I made with others?”

I often hear people say some version of, “If I had only bought Apple/Nvidia/Berkshire stock at a price of \$X.00.” Well, you didn’t, did you? But you also didn’t buy Enron and WorldCom either, right?

It’s best not to spend time worrying about the success others might have had. The backward-looking “what if I had only” approach to life leads only to envy and misery. Most of us have figured out by now that keeping up with the Joneses is a completely stupid and destructive way of life. If only we could convince the young...



Gratitude in All Circumstances

The second story comes from the Apostle Paul, who, while in prison, wrote that we should “give thanks in all circumstances”. This has been a hard lesson for me to transition from my brain to my heart, and to try to live out

in daily life. “Wait”, I want to say, certainly not “ALL” circumstances! Yep, that’s what he said. All.

It gets harder. Sometime later, as he (presumably) matured spiritually, he wrote, “Give thanks for all circumstances.”

Now wait just a darn minute. That’s going too far, and it’s not possible for any normal human being! Right? Wrong. Glass half full or half empty ... there are only two ways to approach a situation. One must learn to be grateful for the opportunity; however, it may be presented.

This Thanksgiving, I’m sharing with friends and family the idea that developing a grateful heart is essential to a joyful life. As we invest our dollars, yes, I seek growth for your portfolio, and each year I always try to do a little better. But never at the cost of becoming ungrateful for the success we’ve had to date.



Perspective, Progress, and Public Life

The struggle for perspective in our personal lives can also be seen in public life. We’ve all heard it, perhaps we’ve even said it. “America is falling apart. Things are terrible today; they’ve never been worse.” Poppycock.

I give to a couple of charities that specialize in digging wells for drinking water and providing sanitation facilities

where there are none. Let us never give up on America, or Americans, and remember to be grateful for what we have and what potential lies before us. Yes, we need to fix a lot of broken “stuff” in our world, but I firmly believe that a revival of goodness begins with revival in the hearts of individuals. Perhaps a kitchen sink and an indoor bathroom can remind us of how much we have.

A Personal Note of Thanks

As the holidays start to swirl around me, I will, of course, continue to be a husband, father, friend, and investment advisor. I will also continue to aspire to better performance. This year at Christmas, I’m asking for my heart to grow in gratitude. Should I receive such, I will be grateful.

And I ask, plead, and even insist that you never forget that I am so very grateful to have you along on this journey. Your help and encouragement are wealth beyond my ability to measure.

Thanks, my friend.

November 2025

Thankful to Be Different

By Isaac Hartmann CFP®, CFA®, CKA® Managing Director, Financial Advisor



I am thankful that God made me unique. My wife just calls me weird. I can live with that. She still married me, which I am also thankful for! I don't like crowds, parties, or small talk. I love silence, which is rare in my home. I prefer the rhythm of my feet hitting the pavement to iTunes. I lost my AirPods a while ago, and the playlist on my phone consists of songs transferred from my wife's phone about a decade ago. My radio quit working again in my old Suburban, which now has about 280,000 miles on it.

When Normal Doesn't Fit

My least favorite part of the day is trying to find something to wear. I breathe a sigh of relief when I find a shirt that isn't wrinkly. I rarely receive a nod of approval from my wife on outfit choices. Today, I'm wearing ankle-high running socks with Lululemon pants that are a bit too short, which is probably a big no-no. My brown belt buckle broke about six months ago, so I've been trying to choose outfits where a black one works or it's safe to leave the shirt untucked. Half of the clothes in my closet are too big because of all the running I've done. But I live in fear that if I can't keep this pace up, I'll be wearing those baggy pants again eventually.

The Beauty in Blazing Your Own Trail

I don't like doing what everyone else is doing. I started playing pickleball when no one knew what it was, and everyone made fun of me. Now that everyone plays, I feel like I'm doing something wrong. Few people love to play bridge, even though my mom is teaching lots of newcomers

in Lakeland. My son wanted to join Varsity football practice after the end of the JV season, but he is in 7th grade, and only 8th graders are allowed to join. I was so proud of him for showing up anyway. When he said he was the only 7th grader, you can imagine how proud I was of mini-me. You can't change the world if all you do is follow it.

Truths That Don't Go Out of Style

My wife says I like being weird. Perhaps. Mostly, I just don't like wasting energy on pursuing normal, especially when it's a moving target. Brick walls get plastered and painted until the brick is in again. Clothes go out of style until they are old enough to become "vintage." Email and texts made pen and paper obsolete until someone realized how special a handwritten note can make one feel. AI may try to replace the splendor of the great outdoors, but it will fail. One kind, spoken word silences a chorus of social media posts. Heart emojis can't compete with hugs.

Live Like You Were Meant To

Being different feels hard when the weight of the world is against you. Don't let that stop you. Find a couple of friends and blaze a new trail, or an old one that has been forgotten. The treasures to help you on your journey aren't to be found on your phone, but in old books, attics, and cemeteries. The news today is the same as it was yesterday.

Serve while everyone is scrolling.
Fast while everyone else is feasting.
Run while everyone else is sitting.
Pray while everyone else is stressing.
Work while everyone else is playing.
Play while everyone else is working.
Give while everyone else is spending.
Love while everyone else is hating.
Be silent when everyone else is speaking.
Speak up when everyone else is silent.

God did not create you to be like everyone else. There is a box that only you were meant to check. You won't figure it out by going with the flow. As Malcolm Muggeridge said, "Only dead fish swim with the stream." I am thankful to be alive.

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When it Comes to Dessert

By Sara Oppenheimer *MBA, Financial Advisor*

Flour-dusted countertops and the smell of something sweet, my newfound love language. Like all Thanksgivings, I'll let someone else manage the turkey. I love sweet treats. I'll pass even the most delectable savory foods in reach for the frosted sugar cookie. Since necessity is the mother of invention, it's only right that I spend my time in the kitchen creating things I love. As we approach the holiday season, I want to share some of my favorite recipes.

Simple Chocolate-Covered Favorites

My initial competencies consisted of all things chocolate-covered: cake pops, peanut butter balls, pretzels, coconut balls, and Oreo balls. Most of these can be made with just a few ingredients. They're also emotionally healthy—because what's one little peanut butter ball going to hurt? *She says... three cake pops and two Oreo balls later.*

The Chewy Chocolate Chip Cookie That Sticks

My next venture was the chocolate chip cookie. There are so many ways to create a chocolate chip cookie; this recipe yields a soft and chewy one. If you like them smaller, like my husband does, you can make quite a few. We like to keep residual dough in the fridge to rely on for our spontaneous cravings.

The Sourdough Adventure

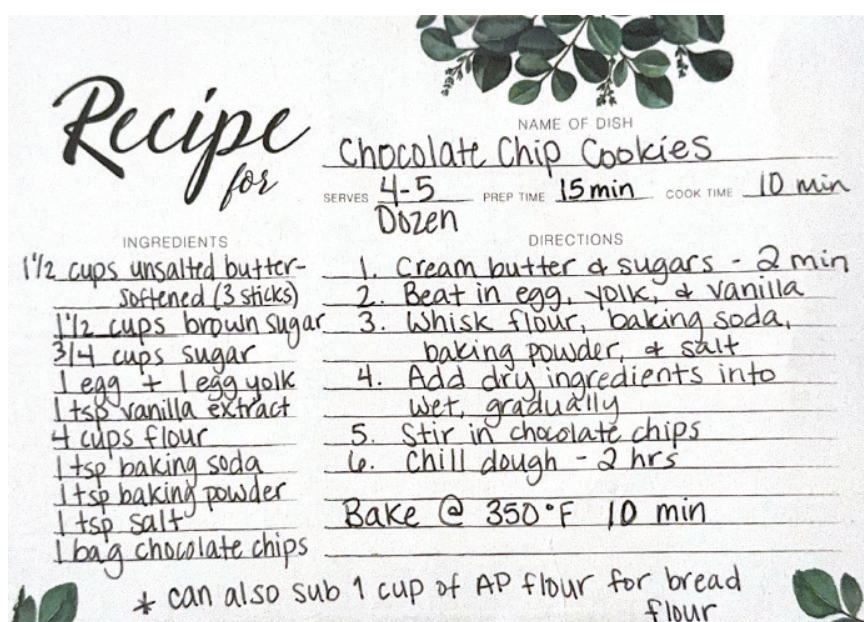
Lastly, my most recent and worthwhile quest, sourdough! Sourdough is not a dessert, but you can absolutely turn it into one. Regardless, who doesn't love sourdough bread? Yes, I have officially entered a world I told myself I wouldn't...or couldn't because, *I don't have the time it requires.* Oh, I've gratefully been proven wrong.

This recipe is used with sourdough discard.* When feeding your sourdough starter, instead of throwing out or discarding a portion of the starter, use it to make this yummy cinnamon bread! Don't have a sourdough starter? Ask a fellow sourdough baker for ½ cup of their discard—we always have plenty!

A Season of Gratitude

I hope this Thanksgiving brings you joy, laughter, good company, and most of all a heart full of gratitude. There are many Bible verses regarding thankfulness; my favorite is 1 Thessalonians 5:16-18, "Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus." Just three things—plain, simple, refreshing, yet oh-so powerful.

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*This recipe can be found within Sara's blog at alleninvestments.com/a-woman-knows-best/a-woman-knows-best-when-it-comes-to-dessert/



The Rise of AI Shopping Assistants: How Tech Is Shaping Black Friday Deals

By Hunter McTaggart *CFP®, AWMA®, Financial Advisor*



Black Friday used to mean waking up at the crack of dawn, bundling up, and standing in line outside your favorite store, hoping to grab that one big deal before it sold out. But these days? Things look a little different.

In 2025, more and more people are skipping the chaos and letting AI shopping assistants do the hard work for them. From finding the lowest prices to alerting you when something's on sale, these tools are making Black Friday a lot smarter — and a lot less stressful.

Finding Deals Without the Endless Scrolling

Instead of hopping between ten different websites, AI shopping tools scan the internet for you. Apps like Honey, Karma, and newer built-in AI assistants keep an eye on your favorite items, track prices in real time, and give you a heads-up when it's the perfect time to buy.

You can even ask AI directly for help — something as simple as “Show me the best TV under \$500” — and get instant recommendations. No more clicking through endless pages or wondering if you're actually getting the best deal.

Personalized Just for You

Here's the cool part: these assistants get smarter the more you use them. If you're big on smart home gadgets, gaming gear, or fitness tech, AI tools will learn your preferences and show you deals that match your style.

Instead of sifting through random sales, you'll see the stuff you actually care about — which makes shopping way easier (and more fun).

Spotting Fake Deals and Scams

Not every flashy “70% off” sign is what it seems. Many AI tools can check a product's price history and flag deals that aren't as good as they look. Some even warn you if a website seems sketchy, helping you avoid scams before you hand over your credit card.

This is especially helpful during Black Friday, when scammers love to create fake sites or bogus discounts. AI's extra layer of protection can save you from clicking the wrong “Buy Now” button.

A Peek Into the Future of Shopping

Black Friday is no longer just about getting lucky — it's about shopping smart. Soon, AI will make things even more seamless, from voice-command shopping through smart speakers to one-click checkout with your favorite digital wallet.

Imagine telling your smart speaker, “Buy that coffee machine I saved last week — but only if it's under \$150,” and having it happen automatically. That future isn't far off.

Final Thought

Black Friday doesn't have to mean staying up all night, stressing over deals, or battling crowds. With AI shopping assistants, you can find the best prices, avoid scams, and save time — all from your couch with a cup of coffee in hand.

This year, let the bots do the browsing while you enjoy the holiday season.

November 2025



Giving Thanks, Giving Back: Charitable Giving During the Holidays

By Danielle Durham CFP®, Financial Advisor



Remember back in the day, when you had to physically go to the stores and camp out at midnight to get the “Black Friday” deals? Well, now, many have shifted their shopping savings to “Cyber Monday” or the “Pre-Cyber Monday” deals that happen even before Halloween! There’s a constant reminder that the year is flying by, and apparently, the main topic of the “-ber” months is dressing up for Halloween and going straight into buying presents. If you blink, you may miss Thanksgiving altogether.

What Is Giving Tuesday?

A movement called “Giving Tuesday” started back in 2012 and flipped holiday spending on its head. According to GivingTuesday.org, “It’s a simple idea: whether it’s making someone smile, helping a neighbor or stranger out, showing up for an issue or people we care about, or giving some of what we have to those who need our help, every act of generosity counts and everyone has something to contribute toward building the better world we all want to live in.”

Ways to Get Involved This Year

Giving Tuesday will be on December 2nd, 2025! There are three ways you could choose to participate this year:

Financial Support

Non-profit organizations are constantly needing room in their budget to meet the needs of the community they serve. Research your favorite cause and send a donation or post a special donation link on your social media to amplify your

financial giving!

Volunteer your time

Maybe funds are a little tight, or some have already given their financial support for the year. Why not set up a time with a local organization to stop by for half an hour or a few hours to help with projects and outreach?

Random acts of kindness

A random act of kindness could be as simple as buying a cup of coffee for the person behind you in line, dropping off school supplies to a local school, or sending a thank-you card to someone special in your life.



Gratitude That Goes Beyond Shopping

As leaves are falling, family and friends are gathering, pies are baking (not burning), and even Floridians are busting out their scarves and boots as we start this holiday season; Thanksgiving brings us together and reminds us that we have many reasons to be grateful, even if the ads on your TV or phone say otherwise.

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