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Financial Wisdom for Living Well

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Your 10 Most Important Financial Moves for 2026

What's your plan for strengthening your finances in the new year? How will you improve your spiritual and stewardship disciplines? What are your goals for giving? SMI's annual Top 10 approach will help you select your most important stewardship-related "action items" for 2026. As you consider your choices, remember your grace-bestowing heavenly Father stands ready to help! "If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you" (James 1:5).

by Joseph Slife

"I have concluded that the accumulation of wealth...is an insufficient reason for living." So wrote author and long-time radio host Dr. James Dobson about a decade ago. "When I reach the end of my days...I must look backward on something more meaningful than the pursuit of houses and land and machines and stocks and bonds."

In August 2025, at age 89, the end of his days finally came—as it will for each of us someday. What did Dr. Dobson regard as more meaningful than accumulating wealth?

"I will consider my earthly existence to have been wasted unless I can recall a loving family, a consistent investment in the lives of people, and an earnest attempt to serve the God who made me," he wrote.

James Dobson understood that money isn't an end in itself. Instead, it is a resource entrusted to us by the Lord so that we can care for those we love, assist those in need, and honor the God who created us.

Therefore, for investors who are Christian disciples, investing isn't primarily about earning solid returns on a portfolio

or building a nest egg for retirement—as essential as those objectives may be. Instead, the crucial thing is to be a *trustworthy steward*—one who acknowledges God as the owner of everything (1 Chronicles 29:11) and, in turn, embraces the task of managing the Lord's resources for His purposes and glory (Luke 19:13, Hebrews 13:20-21).

Being a trustworthy steward demands a "detachment" from money and material things. Stewards take to heart the biblical admonition, "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you'" (Hebrews 13:5-6).

Heeding the call of Jesus, a faithful steward seeks "the Kingdom of God above all else" (Matthew 6:33 NLT) and rests in the promise that "God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work" (2 Corinthians 9:8). Trusting in God's provision, a steward is "generous on every occasion" (2 Corinthians 9:11). (continued on page 179)

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"FOR GOD HAS NOT GIVEN US THE SPIRIT OF FEAR BUT OF POWER, AND OF LOVE, AND OF A SOUND MIND."



Your 10 Most Important Financial Moves for 2026

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At SMI, we hope that in the year ahead *you* will aspire to be that kind of steward. By the grace of God, may you “honor the LORD with your wealth and the best part of everything you produce” (Proverbs 3:9 NLT).¹

Selecting your Top 10

You’re about to read more than 60 suggestions for improving your overall financial health and stability over the next 12 months—suggestions based primarily on articles published in the Sound Mind Investing newsletter in 2025. Most of these suggestions are “hands-on,” while some are more “educational” (i.e., aimed at improving your understanding of a topic). A few involve developing or strengthening spiritual disciplines that are crucial to good stewardship.

Next to each item, we’ve placed a small box. When an idea or task seems particularly relevant to you, put a checkmark in the box next to it—☑. Later, review the items you have checked. Ask the Lord to guide you in selecting 10 items as your financial/spiritual priorities for the new year.

We encourage you to prioritize each of your chosen items, especially the hands-on suggestions. Make your most essential item number 1, the second-most-important item number 2, and so on. If you’re married, go through this planning process with your spouse so you can discuss the items, clarify your understanding, and be united in your financial goals. (☐ If you and your spouse have difficulty seeing eye-to-eye about financial matters, use this opportunity to work through your disagreements productively.)²

We suggest implementing at least one of your top three hands-on tasks before proceeding with the others. Trying to do too many things at once can leave you feeling overwhelmed and lead to inadequate follow-through.

Each suggested “action item” below includes a footnote showing where to find more information. Another helpful resource, covering a broad range of investing and financial stewardship topics, is *The Sound Mind Investing Handbook*. Don’t have a copy? ☐ Now is a great time to order!³

Of first importance

Becoming a faithful steward begins with putting first things first—both spiritually and financially. The suggestions in this section will help you.

☐ **Relinquish ownership of your money and possessions.**⁴ A crucial aspect of Christ’s call to discipleship involves recognizing that you are a steward of money and material things, not an owner. A steward manages another’s resources. You cannot experience freedom and peace in your finances without surrendering control to God and accepting your position as a steward.

☐ **Respond, day by day, to the Lord’s call to faithful stewardship.**⁵ Your God-given stewardship responsibilities are lifelong. Carrying them out faithfully requires time and

sacrifice. Why make the effort? Because it’s what disciples do.

☐ **Remember it is the Lord Christ whom you serve.**⁶ Jesus Christ is Lord and God. He deserves your total obedience, and He is worthy of any and every sacrifice.

☐ **Broaden your financial vision.**⁷ If managing finances seems like a humdrum routine, catch sight of the big picture! Your financial decisions can have an eternal impact—for you, your loved ones, and those you minister to through your giving.

☐ **Pursue the grace of giving.**⁸ SMI wants you to *have* more so you can *give* more. That’s always been the motivation behind our work. We want you to give in full proportion to your ability and to earn treasures in heaven. And we trust that is what you want too.

☐ **Learn from the example of Joseph in the Old Testament.**⁹ By preparing wisely during a time of plenty, Joseph saved many lives when a famine struck. When times are good, it is wise to prepare financially for possible difficult seasons ahead. Perhaps, like Joseph, we’ll find ourselves used by God as instruments of help and blessing in a time of distress.

☐ **Give prayerful consideration to the question, “How much is enough?”**¹⁰ Scripture commends saving for the future, but saving is not the same as *hoarding*. Hoarding puts the acquisition of money and possessions above all else, undermining our relationship with God and cutting us off from the blessings that flow from being generous. We become like the rich fool in Luke 12, “who stores up things for himself but is not rich toward God.”

☐ **Be overtly thankful.**¹¹ Telling your personal stories of God’s faithfulness through challenging circumstances can have a significant impact on others, especially your children and grandchildren. So make it a point to recount the Lord’s deeds to friends and loved ones.

Strengthening your financial foundation

Building a firm foundation is crucial to long-term financial stability. If your foundation isn’t entirely in place yet, concentrate your 2026 efforts on the suggestions in this section.

☐ **Focus on the fundamentals.**¹² Managing your finances can be challenging. If you’re not making progress, revisit the basics: building an emergency savings reserve, creating a budget that helps you live on less than you earn, and implementing an investment plan that aligns with your risk tolerance and life stage.

☐ **Develop a financial plan and stick to it.**¹³ Planning is essential to managing finances effectively. While awaiting (and longing for) the Master’s return, the faithful steward heeds the Master’s instructions: “Put this money to work until I come back” (Luke 19:13).

☐ **Concentrate on the things you can control, not the things you can’t.**¹⁴ You can’t control interest rates, economic growth, or the direction of the market. But you can spend less than you earn, avoid debt, and implement a plan for achieving financial goals. Focusing on what you can control will help

¹Quotations noted as NLT are from the *Holy Bible*, New Living Translation. Copyright © 1996, 2004, 2015 by Tyndale House Foundation. Scriptures noted as ESV are from The ESV® Bible (The Holy Bible, English Standard Version®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. All other Scripture quotations in this article are from the *Holy Bible*, NEW INTERNATIONAL VERSION®, NIV® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.™ ²Feb2025:p22 ³www.soundmindinvesting.com/handbook ⁴Jul2025:Cover ⁵Jan2025:p2 ⁶Apr2025:p50 ⁷Feb2025:p18 ⁸Jul2025:p98 ⁹Aug2025:p114 ¹⁰Apr2025:Cover ¹¹Nov2025:p162 ¹²Mar2025:p34 ¹³Aug2024:p114 ¹⁴Jun2025:Cover

you overcome fear of the future and maintain peace of mind.

❑ **If you've faltered in your financial management, don't give up.**¹⁵ Recommit and keep going. Research indicates that having a financial plan, even if imperfectly implemented, leads to a significant improvement in long-term financial well-being compared to having no plan at all. Every effort counts.

❑ **Have credit card debt? Implement a strategy to get out ASAP.**¹⁶ Overcoming credit card debt begins with "understanding the math" that's working against you and taking specific steps to turn it, as much as possible, to your advantage.

❑ **Request your credit scores and learn how to keep them strong.**¹⁷ The three major credit bureaus create "scores" that summarize whether or not you're a good credit risk. The better your credit scores, the lower the interest rates you're likely to be charged on a home mortgage, car loan, or credit card.

❑ **For your housing, make an informed choice about whether to rent or buy.**¹⁸ Although home ownership is closely tied to the "American dream," you may be in a situation in which it makes more sense, financially or otherwise, to rent a place to live. Determining which option is "better" involves considering mortgage rates, of course, but also upfront costs, location, taxes, and your timeframe.

❑ **Build generosity into your monthly budget.**¹⁹ Being generous isn't only about donating money to your church. Creating a generosity fund within your budget empowers you to respond personally and directly to needs that the Lord lays on your heart.

❑ **Christmas 2026 may be a long way off, but don't wait until the last minute to think about gift-buying.**²⁰ By planning ahead, you can avoid credit card debt and keep Christ (not angst) at the center of your yuletide celebrations.

Developing your investing plan

Scripture encourages us to prepare for tomorrow's needs (Proverbs 6:6-8) without becoming hoarders (Luke 12:15-21). The following suggestions can help you invest wisely.

❑ **Create an investment policy statement.**²¹ There is no substitute for a written document that details your current investment situation and outlines plans and strategies to achieve your financial goals. Crafting a plan will help you make sound investment decisions. If you're married, creating and following a plan together will promote open communication about your household finances.

❑ **Focus on getting the big moves right.**²² Cutting back spending for things like eating out and buying coffee-shop coffee may be a good idea (especially if you can't afford them!), but other actions will make a much bigger positive impact on your finances. Among them: How much you invest each month and your asset allocation (i.e., how you divide your money between stocks and other investments).

❑ **Take investment risk.**²³ Earning better returns than you can get in a savings account or government bonds requires putting some of your money at risk. That's the nature of investing. A reasonable level of risk considers your age, overall risk toler-

ance, and the long-term upward trend of the stock market.

❑ **Know your risk capacity, not just your risk tolerance.**²⁴ Risk tolerance refers to your comfort level with taking investment risks. In contrast, assessing risk capacity involves reviewing your overall financial stability to see if certain risk levels are suitable for you or too risky. Considering both tolerance and capacity helps you avoid being too cautious or too aggressive in your investment strategy.

❑ **Learn how to avoid big mistakes.**²⁵ Being overly afraid of losing money as an investor can skew your judgment. Fear may cause you to abandon an investment too quickly or, perhaps, hold on too long, hoping an ill-performing investment will recover. Knowing your risk tolerance, having a plan, and diversifying your investments appropriately will help you manage emotional reactions to market fluctuations effectively.

❑ **If you're just beginning your investment journey, choose a suitable broker for a smaller portfolio.**²⁶ Getting started with a small amount is a great way to expand your investing knowledge while also building your net worth. However, some brokers are better suited to small portfolios than others.

❑ **Invest steadily using a dollar-cost-averaging (DCA) approach.**²⁷ DCA involves investing the same amount of money regularly, typically using an automated approach that automatically drafts money from your bank account. Using DCA in conjunction with SMI's Just-the-Basics strategy is straightforward, and it is now easier than ever with Fund Upgrading and Dynamic Asset Allocation.

❑ **Make investment decisions based on a well-researched plan with clear guidelines.**²⁸ Trying to make a short-term killing or investing based on gut instinct is a good way to lose money.

❑ **Study how SMI's trend-following approach takes advantage of market cycles.**²⁹ Markets are constantly fluctuating, cycling between extremes at varying intervals. By observing what the market is already doing and responding to it – based on the market's own momentum – SMI strategies capitalize on opportunities to enhance returns.

❑ **Keep investing – even when the market swoons.**³⁰ Fear-generating headlines could cause you to momentarily forget that when prices decline, most investors with diversified portfolios should be buying. In effect, you are buying shares at a discount, a very sensible act for a long-term investor.

❑ **Beware of overconfidence when the market is booming.**³¹ Just as a fear of loss can prompt bad decisions during severe market downturns, a "fear of missing out" during a market run-up drives many investors to take heightened risks. When the market is hot, keep a cool head and stick to your plan.

❑ **Learn from the most successful investors.** Few investors have been as successful as Warren Buffett, who announced his retirement in 2025. For 60 years at his investment holding company, Buffett practiced the kind of "steady plodding" SMI endorses. "Investing is a lifelong journey," he said. "Stay disciplined, keep learning, and never stray from the principles that have built enduring wealth."³² Likewise, Peter Lynch, another famed investor, said, "When you're a long-term investor, time

¹⁵Feb2025:p23 ¹⁶May2025:p70 ¹⁷Jan2025:p6 ¹⁸Mar2025:p38 ¹⁹Jul2025:p102 ²⁰Dec2025:p182 ²¹Aug2025:p119 ²²Mar2025:p39 ²³Jun2025:p82
²⁴Dec2025:p184 ²⁵Aug2025:Cover ²⁶Oct2025:p151 ²⁷Jul2025:p103 ²⁸Sep2025:p130 ²⁹Dec2025:p183 ³⁰May2025:p66 ³¹Sep2025:p135 ³²Jun2025:p87

is on your side.”³³ And investing author Barry Ritholtz wrote, “Never confuse day-to-day noise with an actual reason to make a change in your portfolio.”³⁴

❑ **Tune out market predictions and follow your plan.**³⁵ No one knows what the future holds, so the way to deal with market uncertainty isn’t by heeding the hot takes of pundits on financial TV. Instead, enact a long-term plan that accounts for market uncertainty, and trust God to honor your good-faith efforts to build on a biblically sound financial foundation.

❑ **Rebalance your portfolio.**³⁶ Over time, as some investments perform better than others, the allocation percentages you started with (10% in this fund, 10% in that one, etc.) can drift significantly. Rebalancing, which you may want to do annually, resets your portfolio to its original targets. There are three “levels” of asset allocation to consider: strategy-, asset class-, and investment-level allocations.

❑ **Understand your brokerage account’s safeguards.**³⁷ Your account is protected by regulations requiring your brokerage firm to separate its internal financial activities from investor holdings. Additionally, your brokerage account is insured by the Securities Investor Protection Corporation (SIPC) and likely by other insurers as well.

Broadening your portfolio

❑ **Gain a better understanding of cycles.**³⁸ The timing of market cycles is unpredictable, but stocks tend to experience relatively long “bull” markets (when prices are rising) and shorter “bear” markets (when prices are falling). In the bond market, however, cycles tend to be quite prolonged, with bull or bear markets sometimes spanning multiple decades. Today, we may be in the early stages of a long-term bear market in bonds.

❑ **Diversify by incorporating a broader range of assets.**³⁹ For many years, stocks and bonds tended to move in opposite directions, so bonds helped soften a portfolio’s downside volatility. Recently, stocks and bonds have tended to move in the *same* direction, leading to greater volatility in stock-bond portfolios. One way SMI has adapted to this new reality is by embracing 3Fourteen Research’s Real Asset Allocation Model as part of our DAA strategy.⁴⁰

❑ **Invest in gold strategically.**⁴¹ The precious metals run-up that began in 2024 gained momentum in 2025, with gold setting a new record high. As governments continue to debase their currencies and massively overspend, the prospects for further gold highs look promising. Even so, gold is a notoriously “streaky” investment subject to huge spikes and quick collapses. Discover how SMI’s approach can help you effectively manage the risks associated with this attractive yet volatile asset.

❑ **Expand your knowledge of Bitcoin and other crypto investments.**⁴² Regulatory risks to digital assets have decreased, and Bitcoin (BTC), in particular, has become readily accessible via ETFs offered by large investment firms such as Fidelity and BlackRock.

❑ **If you’re following SMI’s Upgrading strategy, under-**

stand the fundamental difference between the Full-Cycle Trend ETF and other Upgrading funds.⁴³ The Full-Cycle Trend model, adopted in 2024 for a portion of our Stock Upgrading portfolio, is, in essence, “upgrading for individual stocks.” The SMI 3Fourteen Full-Cycle Trend ETF (ticker: FCTE) invests in 20 companies, selected from among a universe of 100 “quality” stocks in the S&P 500, and then regularly refines that 20-stock mix based on momentum and mean-reversion indicators.⁴⁴ Put another way, the “upgrading” process occurs within the fund itself.

❑ **Don’t ignore foreign stocks.**⁴⁵ Relative to U.S. stocks, foreign stocks have struggled for nearly 15 years. However, a reversal may be underway, driven by factors such as the dollar’s decline and changes to international trade agreements.

❑ **If you have a taxable investment account plus a non-taxable (i.e., retirement) account, follow “asset location” guidelines to get the most significant tax advantage.**⁴⁶ For example, passive index funds are great assets to hold in taxable accounts because they have minimal taxable distributions. Generally speaking, it’s better to match strategies with the highest growth potential with tax-advantaged accounts.

❑ **If your workplace retirement plan is inflexible, and you’re at least 59½, investigate a 401(k)-to-IRA transfer.**⁴⁷ Most workplace retirement plans don’t allow access to exchange-traded funds, significantly limiting an investor’s ability to implement SMI strategies. Typically, only employees changing jobs can transfer money from a workplace plan. But if you meet the age requirement, you might be able to move some of your retirement funds to an IRA *without* changing jobs.

Looking toward retirement

❑ **Concerned that you might not have a big enough nest egg to retire? Working a little bit longer can make a significant difference.**⁴⁸ Working a few months or a year longer — while continuing to contribute to your retirement account and delaying Social Security — can significantly increase your eventual monthly retirement income.

❑ **Planning is always a “work in progress,” so keep planning — with help from MoneyGuide.**⁴⁹ Even the best financial plan needs to be updated as account balances, tax policies, and life circumstances change. That’s why SMI encourages members to take advantage of Envestnet’s web-based MoneyGuide software.⁵⁰ MoneyGuide makes it relatively easy to refine your plan over time.

❑ **Use an online calculator (perhaps more than one) to project your Social Security retirement benefits.**⁵¹ Social Security will probably make up a large part of your retirement income. Therefore, it’s smart to understand how your benefits are calculated and ways to maximize them. Many online Social Security calculators are free. Also take advantage of the powerful SS planning tools available in Envestnet MoneyGuide.⁵²

❑ **Prayerfully consider whether you might be saving *too much* for your later years.**⁵³ Because (continued on page 189)

³³Sep2025:Cover ³⁴May2025:Cover ³⁵Oct2025:p146 ³⁶Jan2025:p8 ³⁷Apr2025:p55 ³⁸Nov2025:p167 ³⁹Mar2025:Cover ⁴⁰Mar2025:p40 ⁴¹Nov2025:Cover ⁴²Jun2025:p88

⁴³Sep2025:p136 ⁴⁴For current holdings, see [3FourteenSML.com/fcte](https://www.3fourteen.com/fcte) ⁴⁵Apr2025:p56 ⁴⁶Oct2025:p152 ⁴⁷May2025:p71 ⁴⁸May2025:p73 ⁴⁹Jan2025:p9

⁵⁰Available to SMI Premium-level members for a \$50 one-time fee. See [soundmindinvesting.com/moneyguide](https://www.soundmindinvesting.com/moneyguide). ⁵¹Nov2025:p169 ⁵²See footnote 50. ⁵³Dec2025:p185



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of compounding returns, some retirees will have more money when they pass away than they had at the start of their retirement. Would it be better in your early retirement to allocate more money toward memorable travel experiences, helping family members, and increasing your generosity?

❑ **Set a financial finish line.**⁵⁴ Prayerfully consider how much of your financial resources you should keep and how much should flow through your hands and into the lives of others. Put another way, think about whether you should “cap” your lifestyle so that you can expand the impact of the wealth God entrusts to you.

❑ **Plan carefully for the decumulation phase of life.**⁵⁵ Many investors devote considerable thought and effort to building a retirement nest egg, but often overlook the importance of planning for what comes next when retirement arrives. Taking a Retirement Income Style Awareness assessment can help create a plan that matches your “money style” and addresses your financial concerns.

❑ **Designate beneficiaries for your retirement account(s).**⁵⁶ Millions of retirees pass away before exhausting their 401(k) and IRA accounts. That’s why it is essential to designate beneficiaries for your retirement holdings. Be aware of the different tax rules that apply to spousal beneficiaries and non-spouses.

❑ **Learn how a “bucket strategy” can help you manage cash flow in retirement.**⁵⁷ Taking portfolio withdrawals during a market decline can significantly hamper the growth potential of your retirement holdings. One way to make bear-market withdrawals unnecessary is to build “cash bucket” holdings in savings accounts, short-term CDs, or other readily accessible cash-like accounts. Money held for the longer term can remain invested and take advantage of an eventual market rebound.

❑ **Study the strengths and shortcomings of a “dividends only” retirement-income strategy.**⁵⁸ Some retirees prefer the dividend-investing approach because it doesn’t require selling shares to generate income and because of preferential tax treatment for dividend income. However, there are drawbacks.

❑ **If you’re considering a fixed index annuity, do your homework.**⁵⁹ These products are advertised as offering the upside potential of the stock market and the downside protection of a bank CD. But beware of complicated rules and fees.

❑ **Learn about the pros and cons of “buffered ETFs.”**⁶⁰ Buffered ETFs limit losses by buying and selling options on their underlying index. Buffered ETFs appeal primarily to risk-averse investors, including those on the cusp of retirement who are concerned about “sequence of returns” risk. However, buffered ETFs can be complicated to understand and apply correctly.

Insurance / Getting Organized / Work / Children / College / Taxes / Healthcare / Miscellaneous

❑ **Buy life insurance.**⁶¹ Life insurance proceeds will significantly help your family if you pass away prematurely. Before you buy, learn about the different types of life insurance and understand the advantages and disadvantages of each.

❑ **Adopt a system for storing and accessing important documents and valuable items.**⁶² In life, there will be paperwork, ranging from birth certificates to a will. In some cases, you may need to retain original documents rather than just digital copies. Storage options for key documents – and for valuables such as collectibles or jewelry – include a bank safe-deposit box and a home safe. Each has pros and cons.

❑ **If you’re in the job market, learn how to get your application past artificial-intelligence screeners and into the hands of a hiring manager.**⁶³ Today’s technology makes it more challenging than ever to connect with people who make hiring decisions. Surmounting the AI obstacle involves providing screening systems with the relevant keywords and resumé formatting they are searching for.

❑ **If your teenagers are earning income, educate yourself (and them!) about the tax implications.**⁶⁴ Whether your children need to file tax returns depends on how much and what type of income they earn. If they have unearned income – such as interest, dividends, and capital gains – that exceeds a certain level, be aware that it may be taxed at *your* marginal tax rate, not theirs.

❑ **Consider the military as a way to pay for college.**⁶⁵ For young people willing to make a significant commitment to serving their country after graduation, America’s military services will foot the bill (or most of it) for the cost of a college education.

❑ **Saved too much for college? Take advantage of a 529-to-Roth rollover.**⁶⁶ Some parents who’ve saved diligently in a 529 plan for their children’s college years may find they’ve saved more than they need, especially if the children win significant scholarships. Fortunately, you can transfer up to \$35,000 of unused 529 plan funds into a Roth IRA opened for the same child who is the beneficiary of the 529 account.

❑ **Review recent tax-law changes, especially if you’re age 65 or older.**⁶⁷ The One Big Beautiful Bill Act not only increased the standard deduction available to any taxpayer, but it also provided a “bonus” deduction for 65+ seniors through 2028. For some older taxpayers, this additional deduction could enable them to convert more dollars from traditional retirement accounts to a Roth IRA at a lower tax rate.⁶⁸

❑ **Investigate options to cover the cost of long-term care.**⁶⁹ Approximately one-third of long-term-care expenses are paid out of pocket by individuals. Long-term-care insurance can be expensive, but other options exist, including a hybrid life/care policy, a health savings account, and a reverse

⁵⁴July2025:p105 ⁵⁵Feb2025:Cover ⁵⁶Jun2025:p89 ⁵⁷Feb2025:p25 ⁵⁸Jul2025:p104 ⁵⁹Mar2025:p41 ⁶⁰Apr2025:57 ⁶¹Oct2025:p150 ⁶²Aug2025:p118
⁶³Jun2025:p86 ⁶⁴Apr2025:p54 ⁶⁵Nov2025:p166 ⁶⁶Sep2025:p134 ⁶⁷Aug2025:p121 ⁶⁸bit.ly/smi-beautiful-bill-roth-conversions ⁶⁹Oct2025:Cover



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mortgage. You may also want to consider a short-term-care policy that helps cover care expenses for about one year.⁷⁰

❑ **If you have a family member who needs later-life care, learn about a lesser-known option: a personal care home.**⁷¹

Personal care homes are once-private residences that have been repurposed and equipped to care for a small number of ill people, typically those nearing the end of their earthly journey. They assist individuals who need help with daily activities but don't require the level of medical care found in nursing homes.

Conclusion

As we enter a new year, you may be thinking, "If only I knew what lies ahead!" Of course, no one ever knows that. For each of us, our task is to continue the journey of faithful stewardship, come what may.

But although we cannot know the future, there is something we *can* know – something of inestimable value. We can "know Him" – Jesus Christ. In the words of the Apostle Paul, "[E]verything else is worthless when compared with the infinite value of knowing Christ Jesus my Lord. For his sake I have discarded everything else, counting it all as garbage, so that I could gain Christ and become one with him.... I want to know Christ and experience the mighty power that raised him from the dead. I want to suffer with him, sharing in his death, so that one way or another I will experience the resurrection from the dead!" (Philippians 3:8,10-11 NLT).

So as you work through your Top 10 list, don't lose sight of your *true* #1: knowing Christ Jesus, "the founder and perfecter of our faith, who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God" (Hebrews 12:2 ESV).

May the God of peace equip you in 2026 "with all you need for doing his will. May he produce in you, through the power of Jesus Christ, every good thing that is pleasing to him. All glory to him forever and ever! Amen" (Hebrews 13:21 NLT). ♦

⁷⁰Oct2025:p153 ⁷¹Sep2025:p137