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Days to Remember



October 1 National Hair Day

October 1st is National Hair Day, the one holiday that unites us all—because whether it's curly, straight, wavy, or "mysteriously doing its own thing," we all have hair drama. Today we celebrate the good hair days, tolerate the bad ones, and politely ignore the cowlick that refuses to cooperate. It's also the perfect excuse to thank your shampoo for its service, your conditioner for sticking around, and your hairbrush for bravely entering the battlefield every morning. So, style it, flaunt it, or just throw on a hat—because if hair teaches us anything, it's that control is an illusion.

November 1 National Brush Day

Last month we honored our hair with National Hair Day—today (November 1st) we shift the spotlight to our mouths for National Brush Day. Talk about whiplash: one day you're taming frizz, the next you're fighting plaque. Coincidence? Hardly. After all, both involve brushes, questionable morning battles, and the occasional "Why does this hurt?" moment. Just like your hairbrush, your toothbrush deserves some respect, it's basically your smile's personal trainer. So, while you're brushing away Halloween candy regrets, remember good grooming isn't just about what's on your head, it's also about what's in your grin. Two days, two brushes—no excuses.



December 16 National Underdog Day

Every third Friday in December, we cheer for the long shots, the benchwarmers, and the "maybe if Jupiter aligns with Mars" crowd—it's National Underdog Day! This is the holiday for every movie where the scrappy team beats the champs, the turtle outruns the hare, or your fantasy football pick actually scores a point. It's also a good reminder that sometimes the office intern has the best ideas, and that your microwave lasagna can be edible with enough hot sauce. So, raise a toast to the underestimated, overlooked, and occasionally awkward—because underdogs make the victories way more fun.

The Big Beautiful Bill: What It Means for You

When Congress passes a new law, the headlines usually make it sound either revolutionary or catastrophic. But most of us are left scratching our heads, wondering: What does this actually mean for me? The so-called “Big Beautiful Bill” (BBB) is one of those massive, catch-all pieces of legislation that tries to tackle several issues at once. It’s long, complicated, and—like all big bills—stuffed with both practical changes and political sweeteners. Let’s strip it down to the basics so you know what’s in it, what’s hype, and how it could affect your day-to-day life.

1. The Heart of the Bill: Investments and Incentives

At its core, the BBB is about investment in people and infrastructure. Think roads, bridges, broadband internet, and clean energy. Politicians love to say it’s about “building for the future,” and in some ways, that’s true.

- **Infrastructure Upgrades:** Expect money flowing into repairing highways, modernizing public transit, and expanding internet access to rural areas. If you’ve ever tried streaming Netflix on country Wi-Fi, this is your moment.
- **Green Energy Push:** Tax credits for solar panels, electric cars, and energy-efficient appliances are extended or expanded. Translation: the government wants you to drive a Tesla and insulate your attic.



2. Tax Changes: Who Pays and Who Saves

No bill is complete without some tax drama. The BBB tries to thread the needle between raising revenue and not scaring voters.

- **Corporate Minimum Tax:** Large companies can’t skate by paying little to nothing anymore. A minimum tax rate ensures that even the Apples and Amazons of the world pay something closer to their fair share.
- **Individual Incentives:** Middle-class households could see tax credits for things like childcare, education, and health care costs. If you’ve ever felt like Uncle Sam takes more than he gives, this part is meant to balance the scales.
- **High-Income Earners:** The very wealthy may see higher capital gains taxes and limits on certain deductions. Don’t worry too much—if you’re reading this while wondering how to afford groceries, you’re not the target here.

3. Health Care and Family Support

One of the most popular (and hotly debated) sections is about making life more affordable for families.

- **Prescription Drug Prices:** Medicare gains the power to negotiate some drug prices directly, which could bring costs down for seniors. Imagine walking into the pharmacy and not needing to take out a small loan—revolutionary!
- **Child Care and Education:** Expanded subsidies aim to make childcare less of a second mortgage. There’s also more funding for universal pre-K, giving parents a break and kids a head start.
- **Health Insurance Subsidies:** If you buy coverage through the Affordable Care Act marketplace, expect lower premiums to continue for a few more years.



4. Climate and Clean Energy

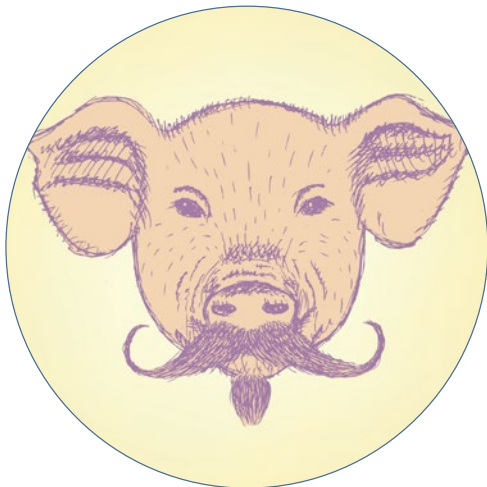
This part is where the bill gets both ambitious and controversial. The BBB directs hundreds of billions toward cutting greenhouse gas emissions.

- **Clean Energy Incentives:** Tax credits for renewable energy companies and households who invest in clean tech. Yes, putting solar panels on your roof could make you the coolest neighbor and save money.
- **Electric Vehicles:** Rebates make EVs more affordable, though the fine print about where the cars are made and what batteries are used is tricky.
- **Pollution Reduction:** Grants for industries to adopt cleaner technologies—translation: less smog, more breathing room.



5. The Politics and the Pork

Of course, no bill of this size gets passed without some backroom dealing. Lawmakers add what's known as "pork"—local projects that win support in exchange for votes. Your senator might have secured funding for a shiny new research center, highway expansion, or even an oddly specific museum. It's the price of doing business in Washington.



6. Why It Matters to You

All the jargon boils down to this:

- Your roads, internet, and utilities could get better.
- Your tax bill might shrink (unless you're a billionaire, in which case—sorry).
- Your health care and drug prices could be more manageable.
- Your kids might get cheaper childcare or preschool.
- Your energy bills might go down if you invest in clean energy.

It's not a magic wand, but it's a step toward making everyday costs a little less painful.

7. The Bottom Line

The Big Beautiful Bill is big, ambitious, and—like its name—trying really hard to be appealing. It blends infrastructure spending, climate action, tax reform, and family support into one sprawling package. Critics argue it's too expensive, too messy, or not enough. Supporters say it's long overdue investment in America's future.

Here's the reality: you won't feel its impact overnight. But over the next few years, you may notice smoother highways, a little extra room in your budget, and maybe even a chance to finally buy that electric car without selling a kidney.

The BBB is complicated, but at its core it's simple: it's an attempt to make life a bit easier, fairer, and more sustainable—for the average person, not just the powerful.

Why Estate Planning Matters More Than You Think

When people hear the term estate planning, many assume it's only for the wealthy, the kind of folks with sprawling mansions, investment portfolios, and trust funds. In reality, estate planning is for anyone who owns property, has a family, or simply wants to make sure their wishes are carried out after they're gone. It's not about how much you have, but about protecting what you do have and making life easier for the people you love.

What Is Estate Planning?

Estate planning is the process of legally outlining what should happen to your assets, responsibilities, and even your medical care if you're unable to make decisions for yourself. This usually involves creating a will, power of attorney documents, and sometimes trusts. It may also include designating guardians for minor children, setting up healthcare directives, and planning for taxes.

Put simply: estate planning is your roadmap for the future—designed to guide your family through difficult times without unnecessary stress, conflict, or financial burdens.

Why It's So Important

Without an estate plan, state laws decide what happens to your property. That might sound fine, but the process—known as probate—can be slow, expensive, and emotionally draining. Family disputes often arise when there's no clear guidance, and in some cases, loved ones may be left with far less than you intended.

Estate planning also protects you during your lifetime. For example, if you were to become incapacitated, a power of attorney ensures that someone you trust can handle your finances or make healthcare decisions. Without it, your family might need to go to court to get permission to act on your behalf.

A Real-Life Example

Consider Sarah, a 52-year-old mother of two. She assumed she was "too young" to worry about estate planning. Unfortunately, she passed away suddenly from an unexpected illness. Because she didn't have a will, her estate went through probate. Her children—one in college and one still in high school—were left in limbo. The court had to appoint a

guardian, and her assets were tied up for over a year. On top of their grief, her family faced legal fees and uncertainty.

Contrast that with her neighbor, Mark, who had a simple estate plan in place. When he passed away, his wishes were clear: his house went directly to his daughter, his savings were split among his kids, and his healthcare decisions had already been documented years earlier. Instead of fighting in court, his family was able to focus on healing.

Peace of Mind

Estate planning is not about dwelling on worst-case scenarios—it's about peace of mind. It allows you to:

- Protect your family from unnecessary financial and legal stress.
- Decide who should care for your children if you cannot.
- Ensure your healthcare preferences are respected.
- Minimize taxes and legal costs.

Most importantly, it gives you control. Rather than leaving things to chance or to the courts, you create a clear plan that reflects your values and priorities.

The Takeaway

Estate planning isn't just for the wealthy—it's for anyone who cares about their family. By taking the time now to create a plan, you're giving your loved ones the gift of clarity, security, and stability. The truth is simple: planning ahead today can make all the difference tomorrow.



The Top Winter Resorts in the United States

When the snow falls and the temperatures drop, winter lovers know it's time to hit the slopes—or the spa. The United States is home to some of the world's best winter resorts, offering everything from adrenaline-pumping ski runs to cozy luxury lodges. Whether you're chasing powder, après-ski cocktails, or simply a snowy escape, here are five of the top winter resorts in the country.

1. Aspen Snowmass – Colorado

Aspen has long been the gold standard for winter resorts. With four mountains—Aspen Mountain, Aspen Highlands, Buttermilk, and Snowmass—skiers and snowboarders of all levels can find their perfect run. Beyond the slopes, Aspen is known for its upscale shopping, fine dining, and vibrant nightlife. If you're looking for a mix of world-class skiing and luxury living, Aspen Snowmass is hard to beat.

2. Jackson Hole Mountain Resort – Wyoming

For those craving adventure, Jackson Hole offers some of the steepest and most challenging terrain in North America. Expert skiers love the famous Corbet's Couloir, a heart-stopping chute often dubbed "America's scariest ski run." But Jackson Hole isn't just for thrill-seekers—it also boasts family-friendly slopes, breathtaking views of the Tetons, and a charming Western-style town filled with cozy restaurants and bars.

3. Park City Mountain Resort – Utah

Located just outside Salt Lake City, Park City is one of the largest ski resorts in the U.S., with over 7,000 acres of skiable terrain. Once home to the 2002 Winter Olympics, the area has a unique blend of history and modern flair. The lively Main Street is packed with restaurants, shops, and après-ski hangouts. And for film buffs, Park City also hosts the annual Sundance Film Festival each January.

4. Lake Tahoe – California & Nevada

Straddling the California-Nevada border, Lake Tahoe offers a stunning combination of powder and scenery. Resorts like Heavenly, Northstar, and Squaw Valley (now Palisades Tahoe) make the region a winter paradise. Whether you want long, groomed runs or tree-filled backcountry adventures, Tahoe has it all. Add crystal-blue lake views, casinos, and luxury lodges, and you've got the perfect mix of adventure and relaxation.

5. Stowe Mountain Resort – Vermont

The East Coast holds its own with gems like Stowe. Known as the "Ski Capital of the East," Stowe offers classic New England charm with plenty of slopes for all skill levels. The town itself is postcard-perfect, complete with covered bridges, boutique shops, and hearty comfort food. For those who want a winter wonderland vibe without heading west, Stowe is a top pick.

The Bottom Line

From the Rockies to the Green Mountains, the United States has no shortage of incredible winter resorts. Each offers its own unique blend of adventure, relaxation, and atmosphere. Whether you're carving down double black diamonds, sipping hot cocoa by the fire, or simply soaking in the snowy views, these resorts prove that winter can be the most magical season of all.



PUMPKIN SPICE MUFFINS

There's something magical about fall—the crisp air, cozy sweaters, and the smell of cinnamon drifting through the kitchen. These Pumpkin Spice Muffins are like autumn wrapped in a warm hug. Soft, moist, and bursting with pumpkin flavor, they're the perfect companion to a chilly morning and a hot cup of coffee. Bake a batch, and your whole house will smell like your favorite fall candle—except you can actually eat these! Whether you're hosting friends, packing school lunches, or just treating yourself, these muffins will have everyone saying, "This tastes like fall!"

Ingredients:

- 1 $\frac{3}{4}$ cups all-purpose flour
- 1 cup sugar
- 1 tsp baking soda
- $\frac{1}{2}$ tsp baking powder
- $\frac{1}{2}$ tsp salt
- 2 tsp pumpkin pie spice
- 1 cup canned pumpkin puree
- $\frac{1}{2}$ cup vegetable oil
- 2 large eggs
- $\frac{1}{4}$ cup milk
- 1 tsp vanilla extract

Instructions:

1. Preheat oven to 350°F and line a muffin tin with paper liners.
2. In a large bowl, whisk together dry ingredients.
3. In another bowl, mix pumpkin, oil, eggs, milk, and vanilla.
4. Combine wet and dry ingredients until just mixed.
5. Divide batter into muffin cups.
6. Bake 18–20 minutes, or until a toothpick comes out clean.

Warm, spiced, and perfect with that cup of coffee!





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