



CURRENTS

**Helping readers navigate the swirling forces
impacting their financial future.**

JUNE 2025

Welcome to the 2Q2025 edition of Currents! In this issue, we have selected a variety of blogs — all written by MCWS team members — that address key concerns we hear the most from our clients.

Our goal for *Currents* is a simple one: To provide readers with valuable information that will help them build financial confidence.

If you would like to explore other topics of interest, be sure to use the search tool in our [INSIGHTS](#) library.

As always, if you have questions about your specific financial situation, I'm here to help. Please reach out to me at the phone number listed below, or feel free to complete our [Contact Us](#) form.

From Boomers to Gen Z: Why Embracing Generational Diversity Leads to Enhanced Workplace Communication, Success

By [Jessica M. Becker, SHRM-SCP®](#), Director of Human Resources

In today's dynamic workplace, the confluence of multiple generations presents a unique opportunity for growth and creativity. From Baby Boomers to Generation Z, each cohort brings distinct perspectives, skills, and experiences that, when harnessed effectively, can significantly enhance organizational performance and innovation. As the Director of Human Resources for five companies employing more than 150 professionals, I have witnessed firsthand the transformative power of generational diversity, particularly in the realm of communication.



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Social Security Fairness Act: More Money Today, But What About Tomorrow?

By [Julie Brown, CFP®](#), Financial Strategist

The Social Security Fairness Act was signed into law in January 2025. It repealed the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which had previously reduced Social Security benefits for public sector workers receiving pensions from non-Social Security-covered employment. Beginning in April 2025, public servants (teachers, firefighters, police officers) will begin seeing an increase in their monthly benefit payments. Learn more about the possible tax implications of the Social Security Fairness

Act.

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The Role of Trusts in Estate Planning

By [Michael O'Brien, CFP.](#) Associate Financial Strategist

Warren Buffett once said, “Someone’s sitting in the shade today because someone planted a tree a long time ago.” However, that tree didn’t just grow in the perfect place on its own. That kind of foresight requires careful planning.



Estate planning is crucial for securing your legacy and ensuring that your wishes are carried out regarding the distribution of your assets. Establishing a trust can be a key component of an effective estate plan. Trusts provide powerful tools for managing and distributing assets during and after your lifetime. What different roles can a trust play in your estate plan?

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