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## November - A Month To Look Forward And Back

Hello,

November is a strange month. It starts off with earlier sunsets and gloomy days, but builds up to Thanksgiving, the holiday season kick-off. Many people I talk to tell me they have mixed feelings about November. But, I think November can be the best month of the year, money-wise.

November gives us the chance to take a step back before the craziness of the holiday season is upon us. It's a great time to look back at the year and to evaluate our financial plan, and to make new goals around holiday spending, year-end taxes, and what we're looking forward to in the new year.

This November is special, as the midterm elections just happened Tuesday. There's a lot of talk about what a change in Washington leadership means for the economy and the markets, but history tells us that midterm elections have little to no effect on markets. Instead of worrying about election results, there are things you are better off paying attention to, to keep yourself on track. Things like your asset allocation, your debts, and how much you save and spend.

Please feel free to share these articles with your family and friends, they are excellent conversation starters.



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