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## Don't Wait For 2019

Hello,

The holidays are a special time of the year, a time for love and togetherness with friends and family. Too often, however, it becomes about stuff and spending.

It is possible to have an amazing holiday season without the debt and stress that might come with it in the new year. And that's a valuable lesson to model for the young adults and children in your life. Don't wait for the new year to get a handle on your spending and saving habits. And, as the economy and markets continue to change, take time before the end of the year to make sure that your portfolio is well diversified and positioned to take advantage of either a downturn or an upbeat outlook. Although no one has a crystal ball, there are things we can do, and indicators to watch that can help us make sure that your portfolio stays on track.

For financial happiness, enjoy experiences, rather than stuff, and resolve to spend more time enjoying the people in your life - at work, your family, and your friends.

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



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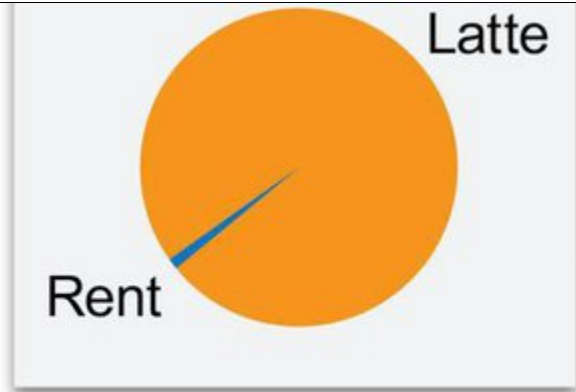
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