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## A Volatile Holiday Season

Hello,

The year is certainly going out with a bang, as after a decade of steady growth, the final months of 2018 have been marked by extreme volatility. While it's important to understand the factors behind market moves, not even experts have been able to pinpoint what's causing markets to move so erratically.

Here's what you can do: stay calm, focus on the long-term, and know that we have worked to make sure that your financial plan and investments have the right mix of assets to withstand market moves.

Doing nothing is hard, so if you want to do something, try this: make sure you have set and are sticking to a holiday spending budget, so you aren't dealing with debt in the new year. Think about your 2019 goals, and we can set a time, after the dust settles to reflect and plan.

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



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