

## Welcome to the 4th Quarter

Hello Dennis,

Entrepreneur Michael Altshuler captured the familiar 4th-quarter feeling in this way:



October 1st marks the start of a fresh quarter — the last one of the year. Knowing you only have 3 months left in 2022, what are you feeling pressed to accomplish?

What are your goals for 2022? Are they off the ground and flying? Or has the market and all the bad news circling around the world like a tornado knocked you to the ground? As Warren Buffet often says, “Be greedy when others are fearful and be fearful when others are greedy.”

Now is a great time to connect with those helping you create your flight plan heading into the year’s final stretch or if you have any questions about what’s on the horizon for 2023. Maybe you just need some additional information, encouragement, or support? We can assist.

Check out Forbes’ 2022 year-end checklist below for ideas and a list of investing dos and don’ts. I’ve included some additional articles as well with important news from the financial world to keep us on track as we close 2022 and head into 2023. Let us know what you think.

Thank you,  
HFS Wealth Advisors Team



### HFS Wealth Advisors

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Schedule a meeting



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Oct. 13, 2022

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