



## 2022: Did you get caught in the rain?

Hello Dennis,

As we head into year end, we wish to focus on our mental, physical, and financial health, and that requires an emphasis on that which we can control. The holidays, spending time with family, taking time to relax, traveling, and enjoying wonderful holiday meals, will bring about much needed “me time”/down time near year-end. Before we wrap up 2022, let’s get a step ahead to begin 2023.

There will be world events, there will be endless news headlines to consume, but if we focus on that which we can control, then our mental, physical, and financial health will stay on a strong long-term track and help lead us onto a future that is most aligned with what is important to us! This builds sound financial health and retirement readiness.

The articles in this newsletter are assets in jumpstarting our planning moving forward:

Thank you,  
HFS Wealth Advisors Team



## 2022: Did you get caught in the rain?

Nov. 11, 2022

2022 has been a unique year across the board. There has been a great deal of news headlines that...

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Nov. 2, 2022



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Oct. 26, 2022

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Oct. 28, 2022

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## 5 tasks that should be on your end-of-year financial checklist

Oct. 28, 2022

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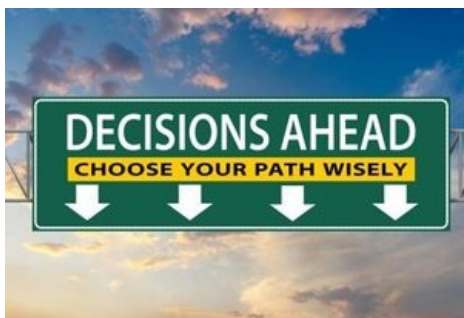


## There Is A Stock Market Santa!

Oct. 26, 2022

**F** If history is a reliable guide the worst might be over, and some holiday cheer from Wall Street...

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Oct. 10, 2022

**F** Many people procrastinate or ignore the critical retirement decisions they face between ages 60...

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