



2023, Rebound or Recession?

Hello Dennis,

2022 has been a year most of us would like to forget. Stock market declines, rising interest rates, almost double-digit inflation, Russia and Ukraine conflict continues. All this has created an increased complexity in leading your firm. So, let's look at what we can control, rather than what's out of control as we head into 2023 searching for better days ahead.

Thank you,
HFS Wealth Advisors Team



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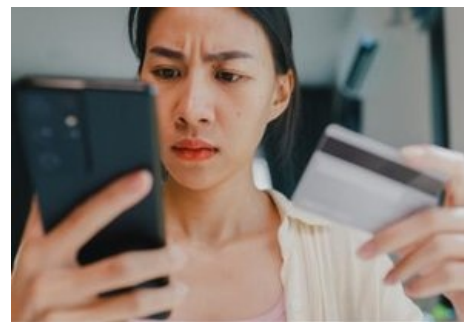


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2022 has been nothing short of crazy, and a year filled with changes. The clarity and forecasts...

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Aug. 30, 2022



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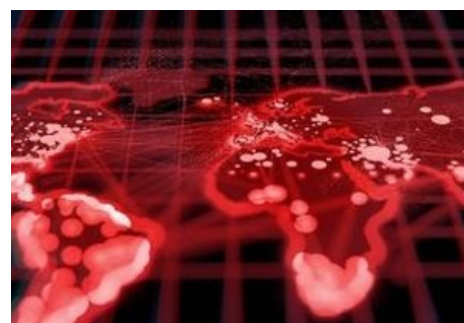
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Sept. 19, 2022

To avoid financial mistakes in



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A letter from The Economist's
Tom Standage, editor of "The



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