



The final countdown to 2024.

Hello Dennis,

There is nothing like the pressure of a deadline to get people moving.

We are in the last quarter of 2023. And that means the year is winding down, and the holidays are right around the corner.

What do you have left to accomplish for 2023?

How can we make the most of these remaining days? Have you reached your goals for 2023 or what is left to accomplish yet – and stretching toward new ones – is not just about accumulating wealth; it is also about feeling a sense of fulfillment, purpose, and happiness. By setting clear objectives and holding fast to your ultimate long-term strategy. Especially since it would be easy to blame circumstances in our world, like we are facing a government shutdown, striking auto workers, high interest rate, and Russia and Ukraine still at war to name a few. It is still possible to not only survive these ups and downs but thrive despite them. Ask me how.

We can review how you are positioned this fall and decide where to make progress before the holidays hit. The articles below include additional news that could affect your planning as well. Let us help you make these last 3 months count!

Thank you,
HFS Wealth Advisors Team



Finish the Year Strong

Oct. 26, 2023

As we enter the 4th quarter of 2023, we need to evaluate what pace we are on towards reaching our...

[Read more →](#)



HFS Wealth Advisors

HFS Wealth Advisors

[330-659-7140](tel:330-659-7140)

hfswealthadvisors@hfswa.com

www.hfswa.com/



[Schedule a meeting](#)

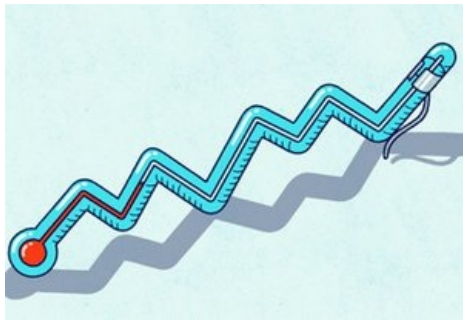


Q4 2023 Asset Management

Oct. 27, 2023

Equity indices ended the quarter in the red as the market began positioning for higher for longer...

[Read more →](#)



The Market Is Stuck Until the Fed Is Done

Sept. 22, 2023



Stocks are mired in a holding pattern. The big question is when will the Federal Reserve start to...

[Read more →](#)



What Happens During a Government Shutdown?

Sept. 25, 2023



If Republicans and Democrats don't reach a deal on government funding before Oct. 1, here is what...

[Read more →](#)



You Can't Reach A Goal If You Don't Set It

Sept. 20, 2023



What holds superstars back? What prevents you from meeting your full potential? Goal setting is...

[Read more →](#)



5 Ways to Actually Move Forward on That Task You've Been Avoiding

Sept. 25, 2023



It's human nature to procrastinate — but it can be devastating for your future goals if you...

[Read more →](#)



U.S. Economy Could Withstand One Shock, but Four at Once?

Sept. 24, 2023



A year of surprisingly strong growth is about to be tested by a strike, the possibility of a...

[Read more →](#)



How can we defuse the household debt time bomb?

Sept. 22, 2023



The nature of people's debts have changed significantly — so too must debt solutions.

[Read more →](#)

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC Investment Advisory Services offered through Cambridge Investment Research Advisors., a Registered Investment Advisor. Cambridge Investment Research and HFS Wealth Advisors are not affiliated companies. This message is the property of HFS Wealth Advisors or its affiliates. It may be legally privileged and/or confidential and is intended only for the addressee(s). No addressee should forward, print, copy or otherwise reproduce this message in any manner that would allow it to be viewed by any individual not originally listed as a recipient. If the reader of this message is not the intended recipient, you are hereby notified that any unauthorized disclosure, dissemination, distribution, copying or the taking of any action in reliance on the information herein is strictly prohibited. If you have received this communication in error, please immediately notify the sender and delete this message. We cannot accept trade orders through email. Important letters, emails, or fax messages should be confirmed by calling 330.659.7140. This email service may not be monitored every day, or after business hours.

If you no longer wish to receive this newsletter, unsubscribe [here](#).