

## Blake C. Ellison

Vice President, Financial Advisor, Portfolio Management Director


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## December 2024 Newsletter

Happy Holidays!

As the year winds down, we want to take a moment to thank you for your trust in our team. In this season of giving and reflection, we're sharing resources and insights to help you prepare for the year ahead with confidence.

Wishing you and your loved ones a joyful holiday season and a happy, healthy, and prosperous new year!

## 10 Money Moves to Help You Ring in the New Year



The start of a new year is a time to reflect on where you are and how you'll shift focus to your goals for the future. While making resolutions for your career, health and relationships, don't forget to give some thought to your finances. Here are ten strategies to consider for the year ahead.

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## 5 Holiday Scams to Avoid



The holiday season is a time for joy and connection –but it's also a prime time for cybercriminals to target unsuspecting victims. From package delivery scams to fake charities, it's crucial to stay vigilant against holiday fraud. Check out these tips to help protect yourself and your loved ones from common scams this season. Stay safe, and enjoy a stress-free holiday!

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## Understand the Basics of Financial Literacy



Are you looking to engage the next generation? Listed here are some of the resources available our team uses to empower young family members. Our teams goal is to be available as a resource to your entire family.

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## 5 Tax-Savvy Ways to Give



One of the reasons that you work so hard is to be able to give back to others. But you also want to make sure that your support for the causes and people you care about has the biggest possible impact and may also reduce your own taxes. Even if taxes are not the primary motivator for your giving strategy, consider these ways to make your giving go further.

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[Signature of Primary Contact]

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Morgan Stanley Wealth Management  
2000 Westchester Avenue, Purchase, NY 10577-2530 USA

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