

Happy November! Below you can find some resources and insights regarding the latest market data, some key tips to start your road to retirement, and some timely recipes for thanksgiving.

Market Commentary:

We are now in full swing of many important developments as we come closer to closing out 2024. Third quarter earnings are a bit mixed. We have banks reporting relatively healthy spending and capital markets activity. The Tech earnings have been positive but they are coming off of really big expectations from past quarters, leading their share prices to fluctuate. So far large-cap corporations are growing at an annualized profits of ~6.7%¹, but if we subtract the Magnificent 7, annualized profits are about 2%². Expectations have been 10% in the fourth quarter (reporting to start in January) and 15% for all of next year³. Will earnings start to reflect higher to meet expectations?

On top of this we have a meeting from the FED, inflation, economic, labor data, and the US election. Feel free to reach out if you have any questions or concerns.

Written by: Mitch Vigil, Senior Vice President, Financial Advisor at Morgan Stanley

Personal Notes:

The month of October went well for the Vigil family. We had a great Balloon Fiesta in ABQ, with a handful landing in our neighborhood we were able to help the balloonists land and pack up. My daughter was a princess (which is her daily outfit) and my son was either a minion or dragon depending on who asked. We look forward to more fall weather and helping the kids become involved in the Food Drive at my sons school.



November Insights:



50 Thanksgiving RecipesWhen you're making Thanksgiving dinner, only the

best recipes will do. So we rounded up these tried-and-true takes on turkey day traditions, from sides to desserts—and everything in between.

Read More

Medicare Open Enrollment Reminder: Medicare's open enrollment period for 2024 will be from October 15th to

December 7th 2024. You can find out more information here.

5 Common Myths about Retirement Planning

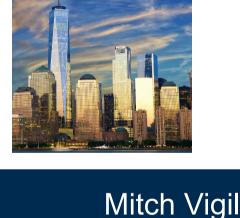


Even if you're decades away from retirement,

there's no time like the present to start planning. Discover five common misconceptions to avoid and how to build healthy wealth habits today.

On The Markets:
Let the Answer Be Revealed

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"On The Markets", which discusses the current

state of the markets from Morgan Stanley's
Global Investment Committee

November Edition

My Website

Senior Vice President, Financial Advisor at Morgan Stanley

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The Standard & Poor's (S&P) 500 Index tracks the performance of 500 widely held, large-capitalization US

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