# **November Newsletter**

From our home to yours, Happy Thanksgiving. Please enjoy a few articles, insights, and recipes for this Thanksgiving season.



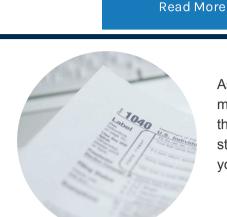
#### Your 2023 Guide to Holiday Giving

As the holidays approach, many of us are eager to make the season bright by giving to loved ones and those in need. Here are some financially smart strategies to help you support the people and causes you value most.

Holiday Giving Guide

#### How Generative AI Could Reshape Work

Generative AI will likely affect a wide range of professions and create new occupations. Morgan Stanley economists break down the revolutionary technology's near-term impacts on labor and the economy.



## Your 2023 Year-End Tax Reminders

As the holidays approach, many of us are eager to make the season bright by giving to loved ones and those in need. Here are some financially smart strategies to help you support the people and causes you value most.

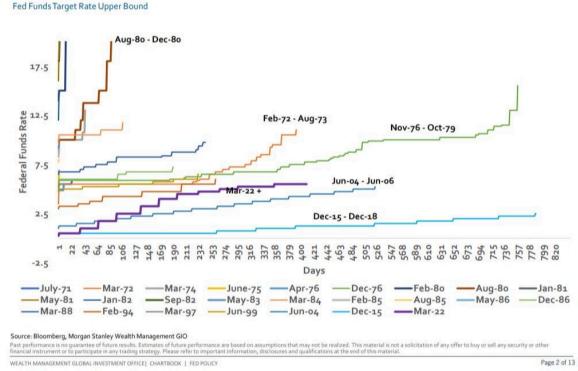


### November's Chart in Focus: Fed Rate Increases The Federal Reserve began increasing the federal funds rate in March of 2022 and

of rising rates compare to the length of previous Fed rate hikes? Morgan Stanley WEALTH MANAGEMENT

continued to raise rates every few months through July of 2023. How does 16 months

Length of Increases in the Fed Funds Target Rate - Upper Bound



View the Full Chart

**November Investment Perspectives** 

The Aegis Group

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Best Regards, Stephen and Frank

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