



## What's Next After the Fed's Rate Cut

**WEALTH MANAGEMENT** 

#### The rate cut could bode well for an economic soft

landing, but now companies will need to deliver on ambitious earnings growth.

Here's Why >

### The Rules of Housing Affordability Have

**WEALTH MANAGEMENT** 

## Changed Although mortgage rates are beginning to ease, the

number of home sales is expected to languish for now. Read Now >





## Labor shortages, long-term demographic shifts and advances in

generative AI may speed the commercialization of machines designed to mimic people. Read Now >



# Join us on Thursday, November 7, for

an insightful conversation with Morgan Stanley's Global Head of Government Relations, Michel J. Stein; Morgan Stanley Wealth Management's Head of U.S. Public Policy, Monica Guerra; and Global Head of Fixed-Income and Thematic Research, Michael Zezas, as they break down the general election results and discuss the possible implications for investors. Register for the Event >

**Team Updates** 



## with our team in December. Congratulations to Mitch for

Mitch's One-Year Milestone

an amazing year—we're lucky to have you!

Mitch Smith, our hardworking Registered Client Service Associate, will be celebrating his one-year anniversary

# She joins big sister Genevieve, who now has a baby

Welcome Baby Lucia!

sister to help look after. Congrats to Andrew and his growing family!

welcomed a beautiful baby girl, Lucia, into the world.

Big news for Andrew's family! On 9/9/2024, he

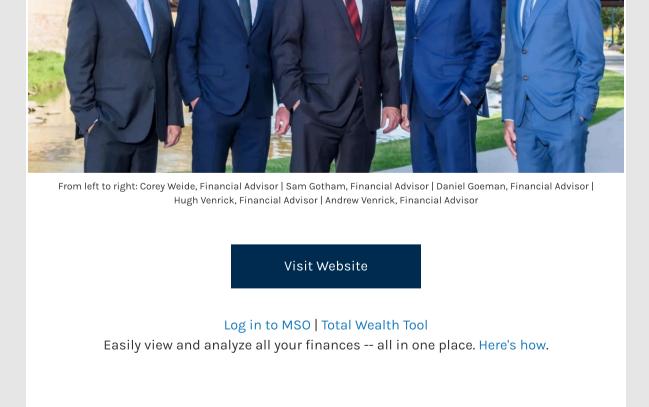




## Thanksgiving is also a time to connect with loved ones and create new memories. Whether you're gathering around the table or enjoying the day in your own way, we

hope you have a wonderful and restful holiday filled with warmth, laughter, and

great food. From our family to yours, Happy Thanksgiving!



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