

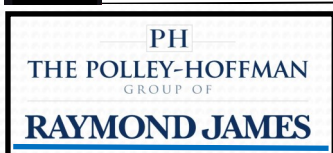
# Our Today Is Your Tomorrow



Questions: 904-962-0844

NOVEMBER 2023

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**UNDERLINED TITLES:**  
**A CLICK TODAY FOR YOUR TOMORROW**



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[2023 TAX GUIDE](#) [2024 TAX GUIDE](#)— COMING SOON

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**TOPIC TODAY FOR YOUR TOMORROW: Cyber Security Alerts and Precautions**

**Don't Let the Grinch Steal Your Joy During the Holiday Season!**

[Holiday Online Shopping Precautions](#) [4 Basic Practices for Grinch Free Cyber Security Safety](#)

[Holiday Health: Don't Let the Grinch Steal Your Health and Safety](#)

**PLAN AHEAD FOR HOLIDAY FUN**

[Local Holiday Grinch Free Events](#)

[Santa's Elves Holiday Cooking Fun](#)

[Golf Courses— enter zip code of choice](#)

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[Creating Family Grinch Free Traditions](#)

[Kayak Destinations by zip code](#)

[Let there Be Snow! Opening of the Snow Skiing Season](#)

**Famous Quotes Trivia that are more than a day ahead: Carbon Copy: Before photocopiers were a thing, a piece of carbon paper was placed between two sheets of paper. It is also what we call "cc" in your e-mail**

**Our Word Today For Your Tomorrow for the Holiday Season: GRATITUDE**

**Gratitude Turns What We Have into Enough**

**Our Thought Today For Your Tomorrow:**

*Ben Franklin was widely misquoted. What he really said was, "A penny invested at Raymond James is a penny earned."*

**Our Today is Your Tomorrow Financial Foundation Basics:**

Let's Plan: [TOP TEN WAYS TO SAVE FOR RETIREMENT](#)

Savings Fitness: [A GUIDE TO YOUR MONEY AND YOUR FINANCIAL FUTURE](#)

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