

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM ANDREW

Ignite Your Power: Research Before You Vote!

In 1992, James Carville boldly declared that voters would rally behind Bill Clinton because “it’s about the economy, stupid.” This powerful insight emerged during a turbulent time for George H.W. Bush, as economic uncertainties stemming from the Gulf War and the fall of the Berlin Wall left Americans anxious about their financial futures.

This truth resonates deeply: voters respond to economic conditions by demanding change. When financial uncertainty looms, Americans don’t just sit back—they vote with their wallets and their feet! Discontented with their economic situations, they often oust incumbents, even when a President's direct influence on the economy is limited. Instead, it is Congress that crafts the laws shaping our financial landscape and affecting taxpayers, businesses, and global trade relations.

While effective presidential leadership is crucial, we cannot overlook the impact of local and state representatives in fostering economic opportunities. History shows that “split” government can lead to productive legislation that benefits the economy at every level.

Today, inflation presents challenges, but it often reflects a robust economy with record employment levels. As you prepare to cast your vote, dig deep into the platforms of all candidates. Consider their potential to shape your economic future—make your voice resonate all the way down the ballot! Your vote matters now more than ever!



Holiday Budgeting

With the holiday season upon us, we can get lost in gift-giving, attending parties and other expenses we don't normally have. This time of year can add to your debt if you're not careful!

Here are some tips to help you manage your budget:

- Set a budget for each person and **STICK TO IT!**
 - Look at your finances and make sure it's a number you can comfortably manage.
- Avoid impulse buys.
 - Don't focus on the amount you're saving on holiday deals. Focus on what you're spending, and be willing to make tough decisions to stay within your budget.
- Shop early and shop around.
 - Consider keeping a running list of ideas for presents throughout the year and jotting down items your friends and family mention in passing.
- Opt for homemade and/or handmade.
 - The possibilities for homemade gifts are unlimited! Make a Christmas ornament or decoration, bake a tin of cookies, or even offer to take a friend out for dinner after the holidays.
- Give the gift of experiences.
 - Holiday themed activities, baking or crafting.

Remember, for many people, experiencing the holidays with loved ones is what makes this time of year great—not necessarily the presents they receive.

Reminder!



Client Appointments are scheduled on Tuesdays, Wednesdays or Thursdays
We offer 3 options for your appointments:
In-Person, Virtual via Microsoft Teams or Phone Call

When you call and need to speak to an Advisor and administrators ask what you are calling for, they are doing so for 2 particular reasons:

1 - to see if they can be of any assistance as you may not need the Advisor

2 - to best prepare the Advisors for your call

When you call the office and leave a voicemail, please be as detailed as possible with the information you are looking for or what you need help with.

When we call you back, we want to be prepared with the correct information. We ask this so our response back is not delayed and we aren't playing phone-tag with you and other companies that may be involved.

The more info...the better!

Special Milestone

Historical Events on September 29th...

Sept. 29 1789 - Congress created the United States Army, consisting of 1,000 enlisted men and officers.

Sept. 29 1829 - London's Metropolitan Police became the first official police department in the world.

Sept. 29 1935 - Singer of "Great Balls of Fire", Jerry Lee Lewis was born

AND MOST IMPORTANTLY

Sept. 29 2014 Shannon Asselin joined PFD!

For the last 10 years Shannon has been an integral part of PFD! She oversees the Operations of Our firm and continues to serve Our clients, community and vendors with a level of care that we are all grateful for.

As our Operations Director, she demonstrates a level of work ethic, knowledge of the business and professionalism that makes us all proud.

As a member of Our Team, she brings us so much laughter, warmth and makes all of our days brighter!

Congratulations Shannon!



Quarterly Milestones

*PFD is celebrating
35 years in 2024!*



October 2nd
Tammy's Birthday



December 4th
Marissa's Birthday



December 13th
Ryan's Birthday

FAFSA - Dec 1st

<https://studentaid.gov/>



Medicare Open Enrollment
Oct 15th thru Dec 7th

Medicare (currently 65 and enrolled)
Jan 1st thru March 31st

[medicare.gov](https://www.medicare.gov)

Medicare costs 2024

- Part A: \$0
- Part B: \$174.70 per month or higher depending on income
- Part D: Varies depending on plan and income
- Part C: Varies depending on plan

MA Health Connector
Nov 1st thru Jan 23rd

<https://www.mahealthconnector.org/>

Considerations During Open enrollment season

- Consider healthcare needs for next year
 - New procedures, surgeries, treatments etc.
 - New prescriptions
- Consider changes to health insurance costs/premiums
- Has your current plan cost increased substantially?
- Could a lower premium plan be more cost effective?
- Review your healthcare provider network
 - Has your existing plan network changed
 - Will you be using any new doctors/hospitals
 - Did you relocate to another state



Join the hosts of *"Your Bread & Butter,"* Andrew R. Beaudry, CFP® and Ryan T. Cummings, CFP®, as they demystify the world of financial planning with engaging discussions and expert insights. Each episode is designed to empower listeners with actionable tips on budgeting, saving, and building wealth, making complex financial concepts accessible and relatable. With a blend of humor and down-to-earth advice, the show covers everything from retirement planning to tax strategies, making complex topics easy to understand. Whether you're just starting out or looking to refine your financial game plan, *"Your Bread & Butter"* equips you with the tools and knowledge to take control of your financial future.

Tune in to **Spotify, iTunes or IHeartRadio**, for actionable tips and the motivation you need to achieve your financial dreams!

Click below to listen!

**DO YOU HAVE QUESTIONS YOU
WANT ANSWERED ON THE PODCAST?
SUBMIT THEM [HERE](#)**

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