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<b>Dow</b>	10318.16	<b>-14.28</b>	4:31pm
<b>Nasdaq</b>	2146.04	<b>-10.78</b>	5:30pm
<b>S&amp;P 500</b>	1091.38	<b>-3.52</b>	5:01pm

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## Cynthia D. Newman, CRPC®

Portfolio Management

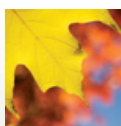
Senior Vice President - Wealth Management  
Corporate Retirement Director  
Financial Planning Specialist

1030 Broad Street, 3rd Floor  
Shrewsbury, NJ 07702  
tel: 732-389-8683  
toll free: 800-631-2221  
fax: 732-544-9070

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### Welcome



As your Financial Advisor, I will spend the time to understand your financial concerns and work in partnership with you to develop a customized investment program that can best meet your needs. As our relationship builds over time, I will be able to anticipate your changing circumstances and help advise you on appropriate investment strategies. I look forward to serving your long-term investment needs. Please feel free to call me at any time.

### Bulletin Board

- A special thank you at Thanksgiving time to express our sincere appreciation for your continued confidence and loyalty. We wish you and your family a happy and healthy Thanksgiving Day.
- See Special Reports for the November On the Markets. November's lineup includes "Let's Get Real" Real yields, which are yields adjusted for inflation, are now very good for high-grade corporate bonds and high yield bonds. In addition, the real earnings yield for the S&P 500 is quite high, too. These attractive real yields give investors an opportunity to get well ahead of inflation argue Chief Investment Officer Jeff Applegate, Chief Investment Strategist David M. Darst and Global Investment Strategist Charles Reinhard in this month's cover story.
- Ask me about Women & Co.®, a community of savvy women who appreciate that there's always more to learn about managing money and creating wealth. Women & Co. is a program offered by Citi to clients of Morgan Stanley Smith Barney, and provides objective education and access to current financial thinking. Visit [www.womenandco.com](http://www.womenandco.com).

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### FEATURED REPORTS

[A New Retirement Opportunity: A Second Look at Roth IRAs \(pdf\)](#)

[On the Markets \(pdf\)](#)

[100 Point Commentary \(pdf\)](#)

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