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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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## The Lubner Group at Morgan Stanley Smith Barney

Financial Advisors

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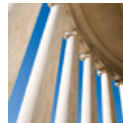
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### Welcome



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This combination of personal attention and financial possibilities creates unexpected -- and welcome -- opportunities. Your financial life requires the broadest possible scope of expertise, and we are uncompromisingly committed to helping you have an experience that is easier and more rewarding.

### Bulletin Board

- 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.
- To learn more about us, our financial planning process, business and investment philosophy, please click on Our Practice.

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\*Includes years at Smith Barney, affiliates and predecessor firms.

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