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Changing Time(s)

Hello Rebecca,

Losing an hour when Daylight Savings ends may seem to be an innocuous autumnal ritual, but did you know that in the following week there are, on average, six percent more traffic accidents than normal? Given this effect, its impact is clearly more consequential than most people realize.

While a relative lack of sleep may be the most obvious explanation for this increase in accidents, scientists point to a deeper cause: the disruption to our bodies' (and sleep schedules') attunement to the time of day defined by the rising and setting of the sun. Although so subtle that we are rarely conscious of it, this connection between our biology and chronology is significant enough that a mere one-hour change causes such predictable, dangerous ramifications.

There are lessons to be drawn from this fact. Not only should you be especially careful driving anywhere next week, but you should also consider the ways in which your financial strategy may be attuned to past circumstances rather than reflecting the changing times we're living through.

As Bob Dylan famously sang, the times they are a-changing, so be sure to reach out with your questions and concerns about what's going on. Together, we can



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ensure your investments are attuned to present realities, helping you avoid accidents on your journey to financial freedom.



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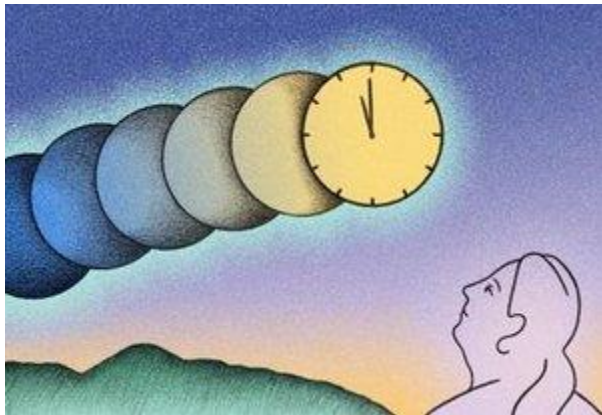
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