

## Local Pumpkin Patches

There is just something about going and "picking" your own pumpkin. Here are some spots around CO where you can go to pick a pumpkin, catch a hay ride or sip some cider!

- Cottonwood Farms in Boulder
- Denver Botanic Gardens at Chatfield Farms in Littleton
- Long Neck Pumpkin Farm in Colorado Springs
- Fritzier's Corn Maze in Greeley
- Miller Farms in Platteville
- Anderson Farms in Erie
- Colon Orchards and Diana's Pumpkin Patch and Corn Maze in Canon City
- Studts Pumpkin Patch in Grand Junction

## Welcome Mary Jones!!

Please give a warm welcome to the newest team member Mary! Mary grew up in Los Angeles, CA where she performed in numerous theatre productions from the age of two. She moved to Minnesota to attend college, where she met her husband and began living the Army life. After moving all over the country, the Army eventually brought them to Colorado, where they settled permanently. Mary is a graduate of UCCS with a B.A. in Sociology. She may jokingly tell you that she can tell you a lot about societies through song and dance. In her free time, she enjoys spending time with her husband, four children, and two Newfoundland dogs, as well as cycling and cooking. She is an avid Colorado Avalanche fan, and you may see her frequently wearing the team colors to show her support. She prides herself on her passion for people, and desire to grow in knowledge and faith.



happy fall

## Do Elections Affect the Markets?

It is amusing when clients or media pundits try to convince me this is the most important election of all time; clearly, they did not do well in 4th grade history class. Maybe with an asterisk "of our lifetime" this election could pass for important, the world over this does not even crack the top ten.

Most of you have asked about changing investments for the election and as many of you know the usual researched response, the math is the math. The math shows us that elections have little to no effect on markets except when major economic extremes exist that coincide with an election year. Examples include the Great Depression (1932), World War II (1940 and 1944), the bursting of the technology bubble (2000), the global financial crisis (2008), and the COVID 19 pandemic (2020). Simply put, both sides over-promise and under-deliver and cover it up by spending more which is the cause of inflation for retirees. This is just another bump in the road we are ready for!



Data: Provided by Bloomberg from 1927-2023 of the S&P 500.

## Holidays are Coming!

The leaves are changing quickly this year and the cool mornings are bringing out the jackets. With the changing of the seasons it is important to begin planning for the holidays. This year may look different than the last few as we have seen prices soar for goods and services. We have said in the past to budget, plan for the holidays and think twice on how they will be celebrated. This year may be the year you decide to budget (at least we hope). If you are making us smile ear to ear because you decided to budget here are a few ways you can cut back on the cost of things and still have a wonderful holiday season.

- Limit your PSL (Pumpkin Spice Latte) intake
- Start saving a little extra from your paycheck automatically into a saving account
- Look for savings events during the season and not just Black Friday
- Up-cycle by using an already worn Halloween costume or making one from things around your home
- Try taking a trip to a local area in your state and skip the gifts

### Important Dates

- 10/14/2024:**  
Columbus Day  
56 CP Closed
- 11/11/2024:**  
Veteran's Day  
56 CP Closed
- 11/28/2024:**  
Thanksgiving  
56 CP Closed
- 11/29/2024:**  
Black Friday  
56 CP Closing Early
- 12/24/2024:**  
Christmas Eve  
56 CP Closing Early
- 12/25/2024:**  
Christmas Day  
56 CP Closed
- 1/1/2025:**  
New Year's Day  
56 CP Closed
- 1/20/2025:**  
MLK Day  
56 CP Closed

**Please be sure to note all of our closures for the holiday season. We will post those on social media as well in case you cannot find this report!**

## Office Updates

**Add our emails to your address book so we don't land in spam!**

**We do have a mail drop box outside our suite if you are needing to bring us documents outside of normal business hours.**

**Don't forget to check out all the resources we have available to you on our website and social media!**

## Junior Achievement is Celebrating 70 years

A non-profit organization near and dear to our hearts is celebrating 70 years. JA focuses on principled market-based economics and entrepreneurship by teaching classes to school-aged children (K-12). Providing financial literacy to our young minds is amazing. To help them understand real-world situations not only expands their knowledge in finance and business but prepares them for the world beyond the classroom. Check out volunteer opportunities! <https://soco.ja.org/>