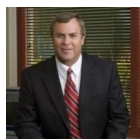


November 2023

[FINRA® Letter](#)



Keith Swift
Raymond James Financial Services
[Contact Us](#)

RAYMOND JAMES
FINANCIAL SERVICES, INC.
Member FINRA/SIPC

Keith Swift

November 2023 Newsletter

NOVEMBER 2023

Dear Client and Friend,

If you prefer, you may view this newsletter in PDF format on my website. The address is being provided below. Simply go to the newsletter heading on the website for the link. I trust you will find the information helpful.

Sincerely,

Keith Swift



Then and Now

Twenty years ago, how different were mortgage interest rates, the unemployment rate, and other financial measures?

[TAKE A LOOK](#)



Much Ado About RMDs

changes for required minimum distributions.

TAKE A LOOK



Year-End 2023 Tax Tips

Here are some things to consider as you weigh potential tax moves between now and the end of the year.

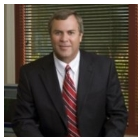
TAKE A LOOK



Medical Debt and Your Credit Report


Fortunately for consumers, there have been changes to the way medical debt is reported on credit reports.

TAKE A LOOK



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