



RFM Financial
Solutions, LLC

November 2018



Perks of a wallet-friendly winter vacation

Though most people think of electronics and toys when it comes to saving big during the holiday season, vacations may have the biggest discounts of all. November is the perfect time of the year to book a winter vacation, especially for families. Let's look at the best perks of trekking out for a winter trip.

Score a deal

The best argument to be made for winter travel is the attractive pricing thanks to lower demand. Outside of New Year's festivities, January is the cheapest month of the year for average costs on both hotel rooms and airfare in the U.S.

Booking well in advance of a late-winter trip will help ensure you get a great deal on a getaway. Try to avoid booking during peak times such as the Black Friday shopping weekend or immediately before Christmas, as prices may swell with the influx of online traffic.

Dodge the crowds

Popular vacation destinations that are infamous for large crowds will see significantly smaller numbers during the winter months. Sites such as Disney World in Orlando, Florida or Universal Studios in Los Angeles, California will be much easier to navigate, especially with a family.

Additionally, traveling will be less stressful by avoiding the busy holiday and summer months when schools are on break. Expect shorter wait times at popular restaurants and more breathing room at popular tourist sites such as the Golden Gate Bridge in San Francisco and Hollywood Walk of Fame in Los Angeles.

Catch a break from winter weather

Even though destinations throughout the U.S. will have cooler temperatures, the weather will be a more than welcome warm-up for those traveling from northern states. You can still expect temperatures in the mid-sixties in both southern California and Florida. While not exactly pool or beach weather, visiting outdoor attractions will still be comfortable.

Great as a family holiday gift

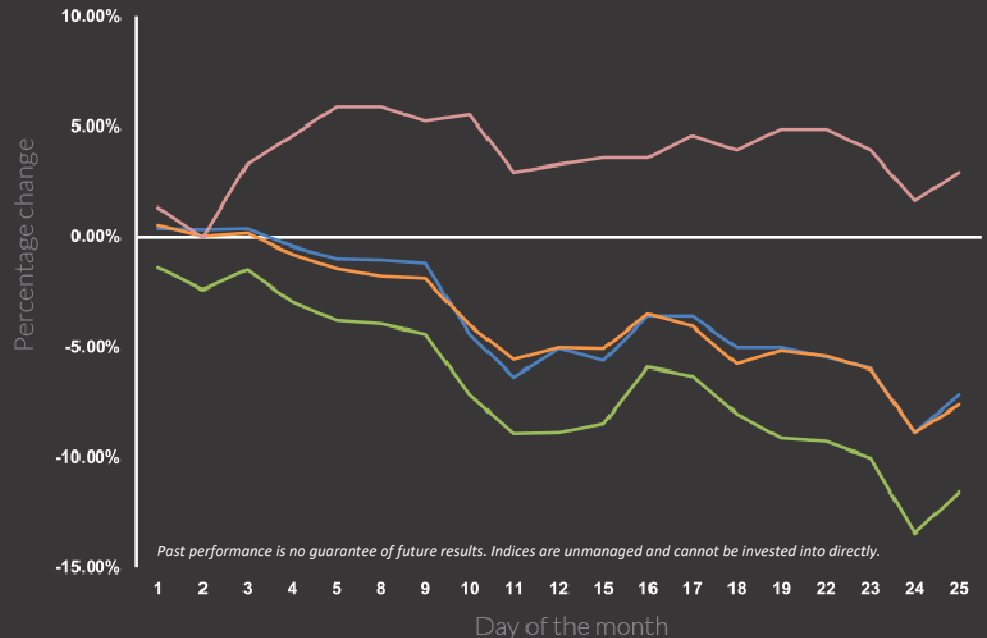
A winter vacation serves as a great holiday gift idea for the entire family to enjoy. Not only does it help reduce spending on other physical gifts, but also gives the entire family something to look forward to after the exciting holiday season.



The market at a glance

October

 U.S. Large Cap (S&P 500)	2,711.74 (-6.94%) ▼
 U.S. Mid/Small (Russell 2000)	1,511.41 (-10.91%) ▼
 International Large (NYSE International 100)	5,211.56 (-6.72%) ▼
 U.S. Treasuries (U.S. 10-year Treasury yield rate)	3.15 (3.28%) ▲



The market in action

- Amazon announced that it is raising its minimum wage for all U.S. employees to \$15 per hour beginning in November. The change will benefit more than 250,000 total Amazon employees and will include holiday seasonal employees – of which there were over 120,000 last year.
- Shares of online payments company, PayPal, have soared 9 percent after the company beat earnings and revenue expectations. The company's popular peer-to-peer payment application, Venmo, grew total payment volumes by 78 percent in the third quarter.
- Toys 'R' Us lenders have canceled its bankruptcy auction and instead plan on reviving the toy retailer's brand, along with subsidiary Babies 'R' Us. Earlier this year, Toys 'R' Us was reportedly \$5 billion in debt before liquidating assets and closing hundreds of store locations.
- U.S. automaker, Ford, revealed it will be making layoffs as part of a \$25 billion reorganization plan that aims to cut overall costs. Ford CEO Jim Hackett said that President Trump's auto and metal tariffs have squandered nearly \$1 billion of the company's profits, while its stock has dropped 25 percent this year.



Tips to tackle your holiday shopping

With the holiday season fast approaching, many shoppers are wondering how they will navigate the chaotic shopping scene. November's Black Friday and Cyber Monday are by far the biggest shopping days of the year, bringing in \$7.9 billion and \$6.6 billion, respectively. The popularity of these shopping events continues to rise as 2017's Black Friday and Cyber Monday sales increased by 17 percent compared to the previous year.

With this increasing popularity, it is harder than ever to score the best possible savings. So before you head out to tackle your holiday shopping, prepare yourself with these tips.

Define your limits

During the cheerful season, it can be easy to get caught up in the moment and overspend on additional gifts and impulse buys. Before setting out to shop, create an itemized list of the specific items you are looking for. This helps you stick to a spending limit and ensure no one's gift is forgotten in the madness.

Earlier than ever before

Black Friday is synonymous with lines that wrap around the store and bull rushes to get the hottest deals at midnight, but doors are now opening earlier to avoid this. In 2017, many stores opened early on Thanksgiving evening around 6:00 PM and closed at midnight, before re-opening the next morning. To score the most popular door buster deals, you may need to hit the mall earlier than ever before.

If key items on your list are sold out by the time you arrive, look for Cyber Monday as a second chance to find gifts at a discounted price. Also, research for items that may receive a larger discount online than in stores.

Read the fine print

Though deals can be scored by shopping early for the holiday season, there is some risk to buying gifts this soon. Take a few minutes to research store return policies to avoid giving a gift that can't be returned or exchanged after a short period of time. On Cyber Monday, seek out sites that offer free return shipping for online purchases. Bigger items such as a TV may carry significant postage costs back to the retailer.

Reward opportunities

Retailers make a big push during the holiday season to get shoppers signed up for their loyalty programs by offering attractive discounts and coupons exclusively for members. Most of these programs are completely free to join and can prove very rewarding for repeat customers.

The holiday season is also an excellent time to take advantage of credit card offers. If you have been considering opening a new credit card account, seek those with attractive retail cash back rewards that will bring savings alongside your holiday shopping. You can find helpful tools comparing different credit card offers at sites such as NerdWallet and Consumer Reports.

Michael Harter
mharter@robertfmurray.com
(989) 772-1209

805 N Brown Street
Mount Pleasant, MI 48858

1515 Commerce Drive, Suite C
Midland, MI 48642

This article was written by Advicent Solutions, an entity unrelated to RFM Financial Solutions LLC. The information contained in this article is not intended to be tax, investment, or legal advice, and it may not be relied on for the purpose of avoiding any tax penalties. RFM Financial Solutions LLC does not provide tax or legal advice. You are encouraged to consult with your tax advisor or attorney regarding specific tax issues. © 2018 Advicent Solutions. All rights reserved.

This newsletter is intended as a source of informative data for the benefit of RFM Financial Solutions' clients and is not to be construed, by implication or otherwise, as an offer to sell or a solicitation to buy, sell, or trade in any commodities, securities, or other financial instruments discussed. The information provided herein is primarily obtained from public sources believed to be reliable but is not guaranteed and RFM Financial Solutions is not responsible for any damages or loss that may occur from taking action based on this information.