



THE LIGHTER SIDE

Two windmills are standing on a wind farm. One asks, "What's your favorite type of music?" The other says, "I'm a big metal fan."

I submitted 10 puns to a joke-writing competition to see if any of them made the finals. Sadly, no pun in ten did.

I made a playlist for hiking. It has music from Peanuts, the Cranberries, and Eminem. I call it my trail mix.

Two men meet on opposite sides of a river. One shouts to the other "I need you to help me to get to the other side!" The other guy shouts, "You are on the other side!"

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LESS THAN 10 YEARS TO RETIREMENT – SOME TIPS

We can't control the stock market, but we can control how we deal with stock market volatility. Volatile markets, like the one we are seeing now, have been historically short-lived. The average bear market lasts only 1/5 as long as the average bull market. That doesn't necessarily make it feel much better while living through the bear market, but it is something to keep in mind. If you are within 10 years of retiring, you may want to make some adjustments to weather the turbulence. Here are three tips to consider to help protect your assets and ease your mind.

ACCOUNT FOR IMMEDIATE CASH NEEDS.

Having liquidity to cover immediate needs is important for everyone, especially those who are approaching retirement. Knowing how much you spend on a monthly basis will give you a sense of knowing how much liquidity you need. It is recommended that you have liquid assets to cover 6-12 months of household expenses in case of emergencies or any unexpected change of income.

RESIST THE URGE TO SELL STOCKS.

Retirement can last 25-30 years or even longer, so long term thinking is vital. Market fluctuations are normal, so it is important not to panic during downturns. Though not guaranteed, history shows us that stocks are likely to rebound after bear markets. Thinking back to the bear market of 2008 to 2009 (Ugh!!), losses were completely erased by 2012 and stocks rose for several years after. Sometimes the market recovers even faster.

It is important to have 3 different buckets of money: money for the short term (1-2 years), money for medium term (3-5 years), and funds for the long term (5 years and beyond). This will allow you to have flexibility to deal with any market scenario.

ADJUST YOUR RISK TOLERANCE.

As you get closer to retirement, making changes to the asset allocation in your retirement plan is important, especially if it is invested heavily in stocks. You may want to invest more in fixed income to reduce the risk in your portfolio.

During volatile times in the market, we at Family Investors encourage you to give your representative a call to review your retirement plan.

Compliance Facts by Darraugh A. Valli, VP

FINRA (Financial Industry Regulatory Authority) regulations require Family Investors Company (and all broker/dealers) to have up-to-date information on their clients in order to recommend the appropriate investment products based on factors such as current investment holdings, time horizon, risk tolerance, age, income, etc. In other words, we, as financial professionals, are required to know our client(s).

When Family Investors Company asks you to update your Client Information Form, please know that it is because we are required to do so.

We ask that you inform your representative of any material changes to your financial circumstances (i.e. marriage, birth of a child, divorce, death of a spouse, loss of job) as soon as reasonably possible.

A HEALTHY GUT TO A HEALTHY LIFE

Dr. Vanessa Rugeles, a specialist in Naturopathic Medicine and Acupuncture shares with us some tips on how digestion affects women's overall health.

Thriving digestive health sets the stage for overall amazing health— the kind of health that feels so good every single day. It sets the stage for the best energy, less pains and aches, increased focus and productivity, healthy hormone balance, radiant skin health, optimal weight and immune health. So where can you start if you're looking to support your digestive health?

These 3 tips will help you experience & create your best gut health!

Schedule in doing the things that you LOVE & that make you HAPPY!

More often than not clients are coming in BURNT OUT. They're bloated, in pain, hormones are in need of so much lovin' and menstrual cycles are irregular, painful, or simply absent. They are often coming in burnt out because their daily To- Do's are filled with things they hate doing. If you don't fill your schedule with things you love, the junk will continue to pile up. Schedule time for warm baths, puppy cuddling, healthy food prep, and any other activity that makes you feel good. Why is this important? Because flooding our bodies with happy hormones sends a signal to our nervous system that we're safe and this sense of nervous system "safety" is so important to heal the gut.

Introduce probiotic- rich foods to your diet

1. Fermented veggies (pickled cabbage/ carrots)
2. Sauerkraut
3. Kimchi
4. Yogurt (full fat), if tolerated
5. Kefir
6. Raw cheeses and milk, if tolerated

Break up your relationship with processed foods! Slowly. Take your time with this one. It takes time!! Again- this. takes. time.

This is the #1 best thing you can do to improve your gut health. With the rise of ultra- processed foods for convenience and mass food distribution (both great things) also came a host of inflammatory ingredients added to those foods for shelf stability, which unfortunately are damaging our gut. Diets full of WHOLE foods- colorful foods and great sources of proteins, fats and unprocessed carbohydrates is the way to go to nourish your gut.

If you would like further information, please check out Dr. Rugeles' website at drvanessarugeles.com.

INSURANCE MATTERS

by Steve Goldberg

Welcome to autumn!! I hope you had a good summer. I was able to get to the beach in Spring Lake quite a bit and continued to spend a lot of quality time with my family, especially my grandchildren.

During the past few months, a couple of people close to me passed away. One was a friend of mine who I knew for nearly 30 years. He was a few years older than me but it still made me think of my own mortality. The other person was a 49-year-old neighbor. He lost an 8-year battle with cancer. He left a wife and a 10-year-old daughter. Fortunately, he had planned well and had a significant amount of life insurance. His widow will not have to make any major life decisions until she needs to, not because she has to.

What does this all mean? It is so important for those of us who have families that rely on us financially to have enough life insurance. For young families, term life insurance is very affordable and the decision to purchase it really should be a no-brainer. The earlier you begin, the less expensive it is. As you get older, it gets more expensive and there is also the possibility of adverse health changes that can make it more difficult to find affordable coverage. The process for applying is very simple and can usually be started online.

If you would like some further information on beginning or reviewing your life insurance program, please give me a call in the office. I am always happy to help.

HAPPY HOLIDAYS!

What's happening?

The potential need for Long Term Care is an important consideration when putting together a sound plan to reach your financial goals in the future. How much does it cost? How will I pay for it? What resources are available to me to help with the process? What insurance products provide coverage for Long Term Care?

These are some of the questions which will be answered on **Wednesday, November 16 at 7PM**, by Family Investors' Steve Goldberg. He will give an informative virtual presentation via Zoom. Registration is free and there is no obligation. Please call the office to reserve your spot: **908.322.1800** or email: stevegoldberg@familyinvestors.com. Bring a friend or someone who might benefit from this presentation!

Holiday Hours

The Family Investors Company office follows the schedule of the New York Stock Exchange.

Our office will be closed on **Thursday, November 24** and will close at **1PM on Friday, November 25**. The office will be closed **Monday, December 26 and Monday, January 2, 2023**. The office will close at **4PM on December 27, 28, 29, and 30**. The office will be closed on **Monday, January 16, 2023**.

Severe Weather

In cases of severe weather, the physical location of Family Investors Company may be closed, but you can always call the office and your call will be forwarded to a licensed principal representative.

Office Reminders

Our office is open on Saturdays, by appointment only, for the convenience of our clients. You can receive "Family Matters" via email or online at our website.

We would be happy to send it to you quarterly as soon as it becomes available. Please email us at: info@familyinvestors.com to request this service.

INVESTMENT TERMS

You hear investment terms on television and read them in print media and on the internet. But what do they mean? Here is a primer of some common investment terms:

Bear market: A bear market is a prolonged period of falling stock prices, usually marked by a decline of 20% or more. A market in which prices decline sharply against a background of widespread pessimism, growing unemployment or business recession. The opposite of a bull market.

Corporate social responsibility: A business' commitment to their customers, employees and communities around the world to be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental.

Dividend yield: Annual percentage of return earned by a mutual fund. The yield is determined by dividing the amount of the annual dividends per share by the current net asset value or public offering price.

Net Asset Value per share (NAV): The current dollar value of a single mutual fund share; also known as share price. The fund's NAV is calculated daily by taking the fund's total assets, subtracting the fund's liabilities, and dividing by the number of shares outstanding. The NAV does not include the sales charge. The process of calculating the NAV is called pricing.

Recession: A downturn in economic activity, defined by many economists as at least two consecutive quarters of decline in a country's gross domestic product.

Value-style funds: Value-style funds typically hold company stocks that are undervalued in the market. Fundamentally strong companies whose stocks are inexpensive but trending upward may also be selected for value funds.

CONGRATULATIONS

to Peter on a well-deserved award. FIC President Peter Chemidlin received the Lifetime Achievement Award at the Patriots Path Boy Scout Council's Union County Awards Dinner for his contributions to the community over many years. FIC Vice President Darraugh Valli had the honor of introducing Peter at the event.



SPEAKERS

Family Investors Company representatives are available to speak on various financial topics to your club or organization. There is no charge for this service. We can do virtual presentations as well. Contact the office for more information.

GOOD NEWS FOR SENIORS!!

Social Security benefits for 2023 will have their biggest cost-of-living increase since 1981. The increase will be 8.7% and will help offset rising prices due to inflation. In addition, monthly Medicare Part B premiums for most people will be decreasing from \$170.10 to \$164.90. The annual Medicare Part B deductible is decreasing from \$233 to \$226.

LET'S PARTY!!