

**Zipporah Haynes**

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**From:** Marketing Email Preview Send <noreply@hubspot.com>  
**Sent:** Monday, October 31, 2022 11:03 AM  
**To:** Zipporah Haynes  
**Subject:** Preview - October Quarterly Newsletter: Recent client letter, happy retirees in Oregon and thriving in retirement

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# Client Letter: The Fed Has Pummeled Markets – But Silver Linings Lie Ahead for Income Investors

*CIA's Investment Committee*

If it feels like it's been a painful year, it's because it has been.

There's no way to sugarcoat a rough 2022. Nearly every investment category is in the red. Growth stocks, value stocks, long-term bonds, short-term bonds, and even precious metals, have all had significant pullbacks on the year. Even this year's early bright spot, energy, and commodities have fallen 20% since this summer. Put it all together, and even balanced portfolios with stocks and bonds have had their worst year in nearly 80 years.

Again, if it feels like it's been a painful year, it's because it has been.

We also know that much of this value destruction stems from a distinct and dramatic change in policy by the US Federal Reserve. In their battle to bring down record inflation (Consumer Price Index (CPI) of over 9% this past summer), the Fed has embarked on one of the most significant rate hiking campaigns in the past 40 years. The Federal Funds Rate (FFR), which indirectly dictates borrowing costs around the nation, was near zero at the beginning of 2022. Today markets are pricing in an FFR of over 4.5% by early 2023.

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## Team Highlights

Meet Our New Investment Analyst, Camden Anderson



# Camden

*Investment*

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Investment

As an analyst

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Say 'hello' to our newest team member at CIA! We're excited to have Camden join our team and look forward to his growth within CIA.

## Office Update



Sharing more progress photos from the last month in our new space! We're excited to see everything come together and can't wait to utilize the new office.

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## Client Spotlight

Our happy retiree clients, The Cubitts, recently shared some photos with us from their happy place in Bend, Oregon!

*Please note, the Cubitts gave us permission to share these photos.*



## Retire Sooner Podcast



## #123 – Thriving In Life And Retirement with Patrice Jenkins

Your dreams shouldn't have an expiration date, even in retirement. In this episode, Wes sits down with Patrice Jenkins, Ph.D., an organizational psychologist, retirement speaker, Founder of Day One Dreams, and author of "What Will I Do All Day?: Wisdom to Get You Over Retirement and On With Living!"

Patrice explains how it's never too late to go after your dreams, but you have to start today, the intricacies of success stories, and details from her book. Additionally, she discusses how thriving has two components, the similarities between thriving at work and thriving in retirement, along with where intrinsic motivation stems from. To wrap up the episode, Patrice talks about figuring out retirement as you go but planning in advance, finding new roles in retirement, and what retirement means to her.

[Listen To The Full Podcast Episode Here >](#)

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## More News

### **Mitch Reiner Featured In The Wall Street Journal**

*Her Goal Is to Eliminate Credit-Card Debt in About a Year. Can She Do It?*

A 32-year-old in Houston has a plan to tackle the debt. A financial adviser suggests some changes to that plan.

Trang Dao, a 32-year-old lab tech in Houston, wants to get rid of her credit-card debt.

Ms. Dao, who has a balance of nearly \$17,000 total on three credit cards, says she accumulated the debt through “little things here and there, trying to keep up with the Joneses, thinking I need things to define me.” She says she has since come to understand this isn’t the way forward.

[Read more >](#)

### **Wes Moss Featured In Fox Business: Student Loan Forgiveness Raises Concern Over Impact On Inflation**

*Recently Wes Moss was featured in a Fox Business article where he shared his insights on student loan forgiveness and how it has raised concerns during the inflationary period.*

“For borrowers resuming payments next year, new provisions will reduce monthly payment requirements dramatically relative to income,” Wes Moss, CFP®, partner at Capital Investment Advisors, said. “In some cases, the minimum monthly payment could be reduced by more than 50%. This puts more money into the pockets of consumers to spend on discretionary goods and services and will act as a further economic stimulus that could put upward pressure on inflation.”

If you have private student loans, these will not qualify for federal student debt cancellation. However, you can reduce your monthly payment by refinancing to a lower interest rate.

[Read more >](#)



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