



News from The GenWealth Group

Your Remarkable Lives

At The GenWealth Group, we continue to tell the story of our clients' **Remarkable Lives**.

You amaze us. Every. Single. Day. You send us photos of your latest impressive accomplishment, your most adventurous travels and your current passions. *You are truly living remarkable lives.*

As Fall is upon us, we're showcasing the exceptional things you did this past summer.

Read on and prepare to be inspired...



Retiring in a Bear Market

Two of the most difficult times to manage money for clients are: a) when a new client hires us, and the market takes a downturn and b) when a client is on the precipice of retirement.

Fortunately, new clients typically stay the course and if they are still working, emotional and financial stability is easier to come by. For those on the verge of retirement, we have a more difficult time navigating the choppy waters.

All competent financial planners discuss the potential for the occasional bear market. We all know this is part of the long-term investing equation, but our current market has been historically difficult with many asset classes in simultaneous decline. I have recently heard the term "diworsification vs. diversification".

Truth be told, we have an easier time counseling clients financially than emotionally. I get it. You control your destiny (to some degree) during your entire working lives. At retirement, you are now in the passenger seat, relying on an amorphous process guided by your financial advisor and hoping for financial markets to rise.

Continued on page 6...

Your Remarkable Lives

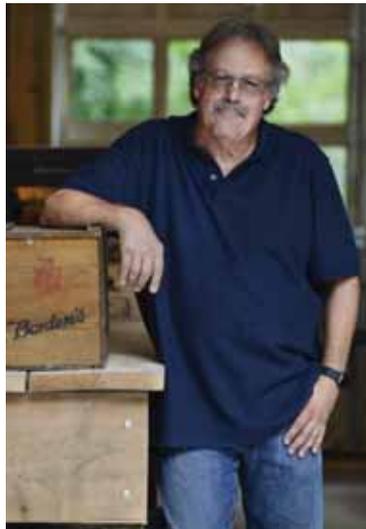


Dr. Nick Bertha took some time to enjoy the natural beauty of **Missoula, Montana** this summer where he fished the Clarks Fork and Bitterroot Rivers with friends. In talking about the trip, he said *“The most common catch was the Westslope Cutthroat trout, although brown trout and rainbow were there, too.”*



Greg Hlubik spent a **perfect day on Fawn Lake in Bohemia, PA with his grandsons**. *“I could spend a whole month out there with them,”* he says.

Fishing catch and release, they pulled in some beautiful big mouth bass and had plenty of stories to tell about the big ones that definitely didn’t get away.



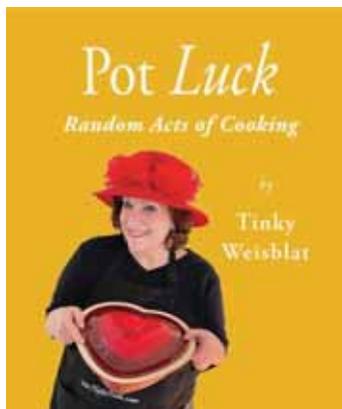
After retiring from a successful career in multi-disciplinary experience design, John Branigan was recently called to work on a project for the **National Archives in Washington DC**, entitled *“All American: The Power of Sports”*.

John explained that his responsibilities included *“the exhibit logo, banners, wall graphics, trailblazer panels, and labels. My friend Roger (RogerWestermanDesign) designed the exhibit layout, all the physical components, and directed my work.”*

All American is free and open to the public and will be on display in the Lawrence F. O’Brien Gallery of the National Archives Museum in Washington, DC, through January 7, 2024.

This 3,000 square-foot exhibit will showcase more than 75 items including original records, artifacts, and photographs.

Highlights include original sports equipment and jerseys given by star athletes to Presidents, early 20th-century tobacco baseball cards, trophies, rare pictures and film footage, patents, and more.



Tinky “Dakota” Weisblat has deep roots in Maplewood and now spends most of her time in Hawley, Massachusetts. She’s a writer, singer, and historian, but her first love is writing. Tinky just published her **fourth book, Pot Luck**, a collection of recipes, stories, and historical essays that tickle her fancy. Some of the recipes are new; some she has been preparing for years. For more about this outstanding book and her others, visit: www.tinkycooks.com



Your Remarkable Lives

It all started when Julie Zichelli won a national park pass at a silent auction fundraiser. **She decided to visit a national park site in each of the 50 states while still in her 50s!**

Julie recently completed her momentous goal in Colorado with her husband Don. Other states were visited with her sister-in-law Joan, her siblings, children, extended family and friends.

"I quickly came to realize that our national parks are a true treasure and my goal was a worthy one. I love my country even more than when I started and it has prompted me to start a new bucket list for my 60s."

Some of Julie's favorite parks were Olympic, Crater Lake, Lassen Volcanic, Grand Canyon and Acadia. Julie plans to visit 60 sites in her 60s including the Dry Tortugas and Biscayne National Parks, Greece, Israel, Turkey and Cyprus.



Every September, Mark Olinsky looks forward to the **Twin Lights Ride, a 100-mile bike ride along the Jersey shore and through the horse farms of Monmouth County, where he grew up.**

In 2008, he rode the course just a few weeks after cancer surgery followed by a week of miserable complications.

He explains his sentiment about this annual tradition by saying: *"My socks in this picture convey my thoughts each year as I climb the final hills to the finish in Highlands."*

And not to be outdone....Mark's wife **Risa Olinsky recently completed the Jersey Girl Triathlon!**

"At 67 years old, I just completed my 5th sprint triathlon - challenging but invigorating. My friend, Susan Pendleton,

also 67, accepted my invitation to join me and do her first triathlon too. Proudly, we finished together," Risa says.

The Jersey Girl Triathlon is a women's only event held at Sandy Hook Gateway National Recreation Area.

"With the passing years, I have the normal aches and pains, but continue to challenge myself to stay fit and strong. I welcome the aches and pains of being active, versus the pain of not - because either way things will hurt."

In addition to triathlons, Risa is President of FreeWalkers, a long-distance walking organization.

"At 60 years old, I could walk 30 miles in one day. Today, with one bad knee, it's about 15 miles in a day, but I'm still moving. I do this because I can, and if the day comes that I can't, I'll be thankful that I did it when I could."



Keep on moving!"

PS—see the next page for information about the **Gobble, Gobble Trail Hike** coming up!

Coat Drive Now Open!

Beginning **November 1st**, The GenWealth Group will be accepting gently used coats for men, women and children. Each year, our office serves as a community collection site for the **Annual Jersey Cares Coat Drive** accepting donations of warm coats for those in New Jersey who need them. The last day to drop off coats will be **December 15th, 2022**.



Gobble, Gobble Trail Hike in South Mountain Reservation

Please join our own Kimberly DiBlasi and friends for a post-Thanksgiving Day Trail Hike to work off the pumpkin pie! The hike is organized by Free-Walkers, an organization dedicated to promoting long distance walking.

When: Fri, November 25, 2022, 9:30 AM – 12:30 PM EST

Start: South Mountain Reservation - Dog Park Finish: South Mountain Reservation - Dog Park

Distance: 5 miles (approximately 3 hour duration depending on our pace)

Leader: Risa Olinsky - FreeWalkers President, Author of WHY WALK and Certified Wellness Coach/ Personal Trainer. Contact: (risafitness@hotmail.com)



Please register to attend: <https://www.eventbrite.com/e/gobble-gobble-hike-south-mountain-reservation-tickets-249930407577>

COMMUNITY COAT DRIVE: *Every year Gobble, Gobble has raised money for a charitable organization and this year we are partnering with The GENWEALTH GROUP collecting donated coats for the Annual Jersey Cares Coat Drive.*

Have coats you don't need? Please bring them along to drop off at the start of the hike.

Directions to the hike:

Enter South Mt Reservation from South Orange Ave onto Crest Drive(from either east or west). Drive straight to where the road ends. Turn right onto Bear Lane. Park near the gazebo and look for the FreeWalkers banner by the dog park.

For safety and comfort:

- Dress for warmth (layers suggested). Wear hiking shoes/boots as trails can be muddy and rocky in some areas. Hiking poles are helpful, but not required. Bring your own water and a light snack for energy.
- Children are welcome with parent/guardians. NO strollers, bicycles, or other wheels, please.
- FRIENDLY DOGS welcome but must REMAIN on LEASH 100%: It's the LAW. If your pup is used to running free this is not the event for him/her.



Be Generous: A Core Value

"To whom much is given, much is expected." Having a business in Maplewood really lends itself to this idea. Opportunities abound for our firm to be generous. At our **Annual Community Shred Day**, we recycled tons of paper and enjoyed time with you all at our private Client Cocktail Party. Thanks to all who attended and brought friends and family!



SHRED DAY 2022

Retiring in a Bear Market ...continued from page 1

We love when markets are good and after a long Bull Market, many clients embarked on large scale spending, renovations, and other endeavors. Understandably, when the market turns, sentiment changes.

At The GenWealth Group, our mission is to help protect and grow the assets you've worked hard to accumulate and help you retire ready. We work every day to monitor portfolios and make investment and financial planning decisions to help you reach that goal.

Here are some of the most common things we're advising today:

"But I want to retire soon!" While we know Bear Markets don't last forever and are historically shorter, we have been encouraging clients wanting to retire to hang in a year or two longer. If the money is there to allow a secure retirement, then why are we suggesting this? Because while having coffee in your backyard in bare feet sounds great, a slight sense of panic may creep in while you watch your portfolio struggle in today's environment. Clients are generally happier when they can retire in times when market performance is a bit stronger.

"I'm already retired. Do I have to go back to work?" If a sense of worry has crept over you lately about portfolio declines, do consider part-time work. Not only does it force you to get up and be productive, you might make a few bucks and gain some emotional and social benefits. Some additional income might also slow your pace of account withdrawals, and this is never a bad thing.

"Mr. and Mrs. Fix It" So, you're ready to do some home improvement projects? Maybe take on some DIY projects for the time being. Rather than doing the expensive renovation now, you could tackle cleaning out closets, the garage, basement, or attic. A sense of forward motion is equally important in retirement as it was while you were still working. Forward motion can also mean working on yourself. Keep moving, swimming, walking the dog, and exercising. Yoga and meditation are great ways to unplug, get balanced (emotionally and physically) and quiet your mind so you can appreciate your retirement when it comes.

You have worked hard to accumulate the wealth you have. Together we will make it happen in the long run, regardless of day to day moves in the market.



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