

The Spooky Events Haunting the October Stock Market

2 College Recruitment Tactics You Can Use in Your Business

The Story of Bobby's Best Halloween Ever

The Power of Youth

Did You Know?

3 Healthy Spices to Try This Fall

**THE BEST FALL SPICES TO BOOST YOUR FAMILY'S HEALTH**

It's the season of fall spices. Pumpkin spice — which is actually a mix of many different seasonal spices — is a favorite, but it's not the only one we should try this time of year. Seasonal spices are a fun way to literally *spice up* your meals, and many of them also have surprising health benefits!

**Something for Your Heart: Cinnamon**

Cinnamon can actually help lower your blood sugar levels, which is especially beneficial for folks with Type 2 diabetes. The Johns Hopkins Medicine website also reports that cinnamon has heart-healthy benefits. For example, studies show that cinnamon can reduce high blood cholesterol and triglyceride levels, thus decreasing the risk of developing heart disease.

*How to add more cinnamon to your diet:* Sprinkle cinnamon on oatmeal or plain yogurt for a warming boost of flavor. You'll also find cinnamon in pumpkin spice, a seasonal favorite.

**Something for Your Brain: Turmeric**

Recent research has found that turmeric can reduce inflammation. A compound in turmeric called curcumin has been shown to help reduce the pain

and swelling associated with arthritis. The anti-inflammatory properties of turmeric may also help reduce inflammation in the brain, which has been linked to depression and Alzheimer's.

*How to add more turmeric to your diet:* Homemade curries are a great way to get a good dose of turmeric. You can also add turmeric to roasted or microwaved vegetables or taco seasoning.

**Something for Your Stomach: Ginger**

If you've ever drunk ginger ale on a plane to calm your upset stomach, then you've already experienced the healing properties of ginger. Ginger can be used to treat nausea, including nausea due to motion sickness and pregnancy. Studies show that ginger can also offer relief to cancer patients suffering from nausea caused by chemotherapy.

*How to add more ginger to your diet:* There are many baked goods that call for ginger. Your morning coffee or tea could also benefit from a hint of ginger.

These are just a few spices that are also superfoods! Do some research to discover the secret benefits of your favorite spices.



**DESIGN LIFE'S**  
*Journey*  
 OCTOBER 2020

**'TIS THE SEASON FOR STOCK MARKET SUPERSTITION!**

*But Should You Really Be Worried?*

October is the spookiest month of the year. People have this impression because in a normal year, Halloween brings out all of the neighborhood's little ghosts, ghouls, and vampires for a fun night of trick-or-treating. Even with a pandemic on, I am sure there will still be plenty of Halloween fun, like decorations, scary movies, and creative costumes to get us all in the mood.

Those are great reasons for thinking October is spooky. But in regards to the financial industry, there is another reason people are spooked. They look at the financial markets through superstitious lenses because the month is jaded with a few dramatic market losses. However, over the decades, October has not been a bad month to make investments.

It is hard to convince people of that when they have read all about the three major events that earned the month the nickname of the "October Effect." You are probably familiar with them.

• **Bank Panic: October of 1907**

When F. Augustus Heinze and Charles Morse attempted to buy up shares of the copper mining firm, United Copper, which failed, it caused the bankruptcy of two brokerage firms. This triggered a six-week run on the banks, and by mid-October, the New York Stock Exchange fell almost 50%.

• **Black Thursday: Oct. 24, 1929**

This was the start of the panic selling that led to the Great Depression. Stock prices had started to decline, and by Oct. 24, people started getting scared. Stockbrokers traded a record high of nearly 13 million shares that day, foreshadowing the troubles to come. Five days later, on Black Tuesday (Oct. 29), the Great Crash came as the market fell by 11% at its open. By the closing bell, over 16 million shares had been traded.

• **Black Monday: Oct. 19, 1987**

On this historic date, the stock market fell more than 20% in a single day. It held a record for the biggest single-day drop ever until this March, when the pandemic hit the U.S. and March 16, 2020, stole its crown.

Now you might be thinking, "Deb, why are you giving me more things to worry about this fall when I already have a pandemic to deal with?" The truth is that I'm hoping to do exactly the opposite. First, the psychological expectations of the October Effect just don't ring true with most yearly statistics. Second, market declines are part of investing and are usually temporary. How you respond to the market should depend on your current stage of life and whether you have prepared for such events. Yes, you can plan for market declines. **You need to be patient and not get greedy.**



Therefore, I do not want you to worry about the possibility of a market crash, but be prepared. You might hear some scary rumors about October, but even if there is a dip in the market this month, I do not think it will be as big of a concern as the media's financial experts make it out to be. After the election and leading into the new year may be a different story.

With the exception of the Great Depression, these October downturns have all been short-term and easy to beat with a smart investment strategy. The trick to getting through crazy times is to structure your portfolio so that you are prepared for the rainy days and not to overreact. If you prepare, you won't have to worry about your basic living expenses or your retirement plan getting derailed. However you may have to temporarily hold off on some planned expenses during a market pullback. Therefore, being flexible at such times is key to long-term financial success.

At the end of the day, as spooky as the October Effect can be, there are strategies that will allow you and/or your business to weather through temporary setbacks. If you are not certain you are prepared for the next unexpected event or have not reviewed your financial plan in a couple years, give us a call at (920) 944-6020 or (678) 491-9744. We will see how we can help you prosper through the spookiest things this Halloween might throw your way. Remember, you and your portfolio are more resilient than you think.

*-Deb Matz*

# THE OL' COLLEGE TRY

*How University Recruitment Tactics Can Get You More Customers*

The COVID-19 pandemic has changed how we do a lot of things, but few institutions have been as shaken by this global event as education. When it comes to college recruitment, universities have had to become creative with their sales techniques for prospective students — and it's paying off. Here are two pivots universities have made and how you can cash in on the action, according to the American Marketing Association (AMA).

## College Tours

Students typically lead tours throughout the hallowed halls of the university and end with presentations, Q&A sessions, and conversations with experts. Since having to convert to online tours, universities have been able to target a wider demographic. More students can tune into a live tour without having to travel, and administrators and professors who may not have had time for previous tours can offer their expertise with prerecorded presentations.

*You Try It:* Part of landing a sale is connecting with your prospective clients. What better way to do that than introducing what you have to offer in a



virtual tour? Create a video of your team walking clients through your process step by step and introduce the prospective clients to your team. People do business with people they like, and when you showcase your culture on video, clients will feel that connection, even if they can't be there in person.

## Direct Mail Campaigns

With more people at home and school platforms converting to the digital sphere, universities have a greater opportunity to directly target students. In the past, mailers would typically hit the junk pile at parents' homes. However, universities are using this opportunity to improve the design of their materials and

mail out more appealing brochures and other packets they'd typically hand out on campus.

*You Try It:* Mail has become more important than ever, but you need to stand out in a direct mail campaign. Play with the design of your typical mailers and consider adapting your e-newsletter to a print one. As Texas A&M's director of social media Krista Berend explained in a June 2020 AMA article, "Our world is dominated by screens." Engaging with your clients through the mail that goes directly to their homes — without targeted ads drowning out your message — is a much more intimate way to grab their attention.

You can learn other recruitment tactics at [AMA.org](http://AMA.org).

Halloween 2020 arrived in Bobby Smith's bedroom with a bang. The 8-year-old was standing in front of his mirror, straightening the collar of his vampire cape. He had just grabbed his jack-o'-lantern candy bucket when BAM! The door flew open.

There stood the scariest werewolf Bobby had ever seen. It was covered in hair, had long claws, and ran howling right at him. Bobby dodged the monster and ran out into the hallway. There, he ran into a deep fog! He couldn't believe it. Then, he saw the shape of his dad coming toward him. Help had arrived. But when his father got closer, Bobby realized it was not his father at all — it was a zombie! His dad's mouth was hanging open and he was shuffling right toward Bobby, mumbling something about eating his brain. Yikes!

Bobby slipped past the zombie and sped into the kitchen. "Mom!" he shouted. "Mom, where

## PANDEMIC HAUNTS HALLOWEEN

*The Story of Bobby's Best Halloween Ever*

are you? There are monsters in the house!" His mom ran into the room. Thankfully, she looked normal — Zombie Dad hadn't gotten to her yet.

"We need to get in the car and go to Grandma's house!" she said. "The monsters won't be able to get us there. But — oh no! The werewolf threw my car keys into that mess."

She was pointing to a big bowl on the kitchen table, and when Bobby peered into it, he saw a disgusting pile of white noodle-shaped things in red ooze. It was a pile of blood and guts! Gritting

his teeth, he reached into the slimy gunk and dug around for the keys. He got them! Feeling like a hero, he tossed them to his mom. Then, they heard growling coming from the living room. "Go, go!" she said, and they scrambled for the door. Running down the driveway to the car, ghosts swooped down toward Bobby from the trees overhead. Shrieking, he dove into the back seat. They'd made it!

Just then, Bobby heard a tapping on the window. It was his big brother, wearing his werewolf costume without the mask. Their dad was standing behind him, smiling bigger than a zombie ever would. "You did, little man!" he said. "Did you like my spaghetti and ketchup? How about we go to Grandma's and get some candy?" Bobby cracked up — they had really gotten him good! And now he was going to get candy, too? This really was the best Halloween ever.



# Leaving a Legacy and the Power of Youth

Across the world and throughout history, young people have been the drivers of social and political change. We have seen that recently in Hong Kong, and looking back, there are hundreds of examples of youth shaping our planet's future while risking their lives. Here are just a few of them from this month in history.

In October 1956, a group of students in Budapest took to the streets to demonstrate against the Soviet Communist party. They ended up starting the Hungarian Uprising, the first major anti-communist protest of its time to take place in a Soviet-controlled country. Then in October 1990, another group of students convinced the communist head of the Ukrainian Council of Ministers to resign. These are just two examples, but they show how powerful collectivism can be!

Movements like these have the potential to do a lot of good in the world. Every day, I see young people taking risks and creating better futures for themselves and their communities. I think that is inspiring! Sometimes the older generation has a hard time stepping back to allow the young people to take the reins. Yet why wouldn't we when we can play a formative role in their growth and development? That's a powerful legacy for us to leave behind.

What role can the older generation play, you ask? Mentorship! Mentoring young people can be rewarding, and it is fun to watch the ripple effect their actions can have on economic growth, innovation, and their communities, particularly when you know you influenced the outcome.

You can help shape the next generation by advising, and encouraging them and making yourself available to those seeking to grow. So, let's be a part of it a mentor-mentee relationship. It enhances the lives of both participants and can make our world a better place.



Photo: Wim van Rossem - Wikimedia Commons

## DID YOU KNOW?

What do Bill Gates, Oprah Winfrey, Tony Robbins, and Richard Branson have in common?

They all have coaches to help them achieve success. Coaching helps successful people be more successful by helping them see things differently and more clearly. It can help one uncover negative mindsets and blind spots that hold them back from their full potential. Coaching can help individuals excel by getting them out of their comfort zone. One of coaching's most valuable aspect is its function to hold the professional or business owner accountable for their actions and future. Encouragement and motivation only go so far. Motivation is fleeting, action creates results. A good business coach is key here.



DLJ Tax Services has teamed up with Profit First to help small-business owners be more profitable and grow their businesses. If you know a small business that is struggling or has hit a plateau, let them know about our profitability and wealth-building coaching programs. We offer three levels of service for business owners who want to take their business to the next level and create REAL wealth. For more information, call us at (920) 944-6020 or (678) 491-9744.

## The Good News

*"Fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with my righteous right hand."*

— Philippians 4:13

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