



Happy February to you!!!

You might recall from my last newsletter that I feel we are now in the home stretch of winter....My wife disagrees. She feels we are still deep in the freeze. We will see. But stay warm.

We would like to share with you a few educational pieces on some various topics in the financial world and beyond. The economy evolves at its own pace, but we need to make the best decisions in our own financial life. So included here are several relevant ideas to consider..... Identity theft, Financial scams, Career advancement, Social Security, Estate planning, and more.

Please know that we are always available as a "Sounding Board" for your questions on a variety of financial topics. For you or for people you care about, such as Friends, Relatives, Neighbors, and Coworkers. We always offer complimentary no-obligation consultations. Evenings or weekends are ok for discussions. Plus we can speak on the phone or online if that is easier. Want to visit me at my home office in Avondale PA for coffee? Great, or perhaps Philter Coffee Shop in Kennett Square or the new Hanks, also in Kennett, for breakfast or lunch?

A favorite place someplace closer to you? Let me know and we will make it happen.

Feel free to share our newsletter with your friends or relatives, and if they would like to receive our newsletter, they can subscribe by [clicking here](#) or email me at [Gary.pawliczek@jpl.com](mailto:Gary.pawliczek@jpl.com) and put **Newsletter** in the subject line and we will add them to our list. We are happy to send the newsletter to anyone even if they are not a client of ours!

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Thank you

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## Worthwhile Topics

[Help Prevent Scams Targeting Older Adults](#)

[The labor market smashes expectations and stays red hot as the US adds more than a half million jobs](#)

[When to Begin Collecting Social Security](#)

[Making Sense of Your Credit Score](#)

[Identify Theft and Preventions Awareness](#)

[All About Extended Warranties](#)

[Analysis from Meta to Microsoft, AI's Big Moment is Here](#)

[Ten Income and Estate Tax Planning Ideas for 2023](#)

[21 Hacks to Reduce Your Healthcare Costs This Year](#)



## Opportunities in 2023

Whether you're one to set ambitious New Year's resolutions or simply use the beginning of the year to reset on a few habits, there's almost always some value in reflecting on the past year before looking ahead. The same is true for the markets. When we look back on 2022, it's easy to identify the challenges—but if we look closer, we can also uncover some opportunities.

First, we need to remember what we learned in 2022. The Federal Reserve (Fed) showed us they can and will take swift action to squelch inflation, as demonstrated by the sharp interest rate increases we saw last year. We also saw that severe inflation coupled with the Fed's interest rate hikes had a larger-than-expected impact on the stock market. We also can't forget the impact on bonds, with increased Treasury yields and ultimately, the worst year on record for core bonds (as measured by the Bloomberg Aggregate Bond Index).

So what does all of this mean for 2023—and where are these opportunities? In the bond market, it looks like we've uncovered some value, especially for those income-oriented investors. This is a welcome change after nearly 20 years of difficulty in finding stable income-producing investments as market interest rates continued to fall. With higher yields now available in some durable areas of the bond market, we believe investors may be able to enhance their income-generating portfolios, while potentially taking on less risk than in years past.

To read the full report [click here>>](#)

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