



October Newsletter 2022

ChFC®
CHARTERED
FINANCIAL
CONSULTANT®

1st Consultants, Inc.

1413 3rd St., Beaver, PA 15009
 724-728-6820



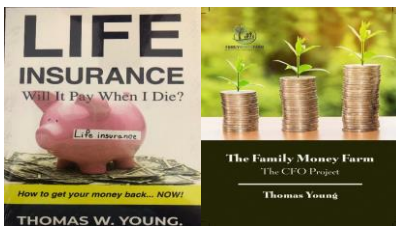
Join us on our Facebook Group

https://m.facebook.com/login/?next=https%3A%2F%2Fm.facebook.com%2Fgroups%2F848912815570811%3Fgroup_view_referrer%3Dprofile_browser&refsrc=http%3A%2F%2Fem-ui.constantcontact.com%2Fem-ui%2Fem%2Fframe%2Fpreviewtest%2F9353eeb-f046-445e-aab2-9368a64498c6& rdr

The Family Money Farm//The CFO Project

Noon (Mon, Wed, and Fri), Tom is giving advice on “Financial Mastery Coaching” as part of ongoing client education.

Every 3rd Tuesday of the month turn on 99.3 F.M. to listen or watch via computer at wbvp.wmba.com when Tom inspires and updates important investment issues. (1st consultants FBWBVP.com)



Prefer to read – we have you covered.

Newly released: (order from the office today)

E-Book: [Financial Mastery Blueprint](#)

[The Family Money Farm – The CFO Project](#)

Re-released:

[Life Insurance – Will it pay when I die](#)

[Live your Life Insurance with forward by Thomas Young](#)



*WHEN WITCHES GO RIDING,
 and black cats are seen,
 THE MOON LAUGHS AND WHISPERS,
 tis near Halloween.*



HALLOWEEN WORD SEARCH

Find the words below.

W T N E M E T I C X E M K Q E W M R I
 M W L T S E V R A H B M O N S T E R I
 C Y Z N O C T O B E R E E R I B L T V
 Z O T V M D H W E X H L T F G O B L I
 K B S K K B B A V I O X Z R U T H L Y
 Q P T T R I C K O R T R E A T Q X A C
 R U Z K U F S E L P P A X N D Z M S I
 U M P K E M O N M U T U A K N A R P J
 M P A Z F Z E T U Z H P C E Q Y U B Y
 A K R J A N D S Z C D H B N Y P M Z C
 S I T D S R X J T N E M E S U M A M I
 K N Y L A C E I U O U B P T N H S F I
 T S H C S U W I S T P S M E E A T O I
 D C U T H W K C R E S P Y I T Y S A C
 U L A F A V Y R U T C I R N H R O Q J
 A B P T D K B B O J P D T D G I H A I
 N E E W O L L A H Z P E M K I D G P I
 J E U O W X R D W W I R U G R E N R M
 O J P I S F O O B E R A C S F G H B Y
 X S R C K Y D N A C T H G I N O P I E

AMUSEMENT	APPLES	AUTUMN
BATS	BLACK	BOO
CANDY	CAT	COSTUMES
DRACULA	EERIE	EXCITEMENT
FRANKENSTEIN	FRIGHTEN	GAMES
GHOSTS	GOBLIN	HALLOWEEN
HARVEST	HAYRIDE	MASK
MONSTER	MUMMY	NIGHT
OCTOBER	ORANGE	PARTY
PRANK	PUMPKINS	SAFE
SCARE	SHADOWS	SKELETON
SPIDER	SPOOKY	TRICKORTREAT
WITCH		



*It is time to have your financial **checkup**. Just like a car inspection, it is important to review your financial security yearly. Schedule your review today by calling 724-728-6820. We offer **in house, telephone, or zoom review meetings**.*

Financial Curves, Inc.

(<https://financialcurvesinc.com>)

About Us

Financial Curves, Inc. is a company dedicated to continuing consumer education. We believe that the consumer should focus on strategies – not products, to maximize financial success. We provide access to educational webinars and software that will help you manage your savings and debt.

Thresa M. Young, Owner
 Thomas W. Young, Speaker and Financial Professional
 This site supports The Foundation of Young Entrepreneurs of Tomorrow.

Keep Planning!

Retirement is a process that you need to be thinking about no matter at what point you are in your career. Even if you are 25 or 30 years from your target retirement age, there are things you can do today to make sure you'll be in good shape then. Keep planning when you have free time and focus on saving as much as you can. Retirement, after all, will be the biggest expense of your lifetime. We here at 1st Consultants, Inc. are RICP – retirement ready to help you. All retirement services are free of charge.



Savings for education

A 529 plan is a tax-advantaged savings account designed to be used for the beneficiary's education expenses.

Flexibility

Use the money in your 529 for a wide range of educational expenses including college expenses, K-12 tuition, certain apprenticeship costs, and even student loan repayments.

Control

Unlike a custodial account, with a 529 plan the account owner maintains ownership of the account until the money is withdrawn.