



**SHAMROCK**  
WEALTH MANAGEMENT

Monthly Newsletter

October 2022

## Fall is in full swing - so are the Markets

### Market Update

The pain associated with market performance across the investment landscape continues during this difficult year. Multiple sources are saying the market is "oversold". So, stocks on the surface seem inexpensive because the selling pressure has been so severe. However, that doesn't mean that the prices are set for a rapid rebound. Stocks can stay "oversold" for longer than they should. We feel confident that there will be a trigger that reverses this current state. We just don't know when it will happen or what exactly that trigger will be. In the meantime, we will stay nimble and humble. We are looking for clues to recovery and will continue to communicate as those realities present themselves. If you have any questions or concerns, please [reach out](#).

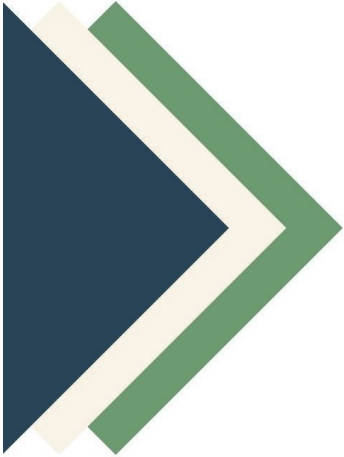


[Read more about the Market here.](#)

Warmly,

Will

# TEAM NOTES



## Will's List of 10

Here are 10 songs I like that have money language or tell a tale of rags to riches! I know I am missing some (O'Jays?) [drop me a note](#) if you have one or several I should know about. Peace and enjoy the list.

- Money for Nothing** – Dire Straits
- Pay Me My Money Down** – Bruce Springsteen
- Young, Dumb and Broke** – Khalid
- Lose Yourself** – Eminem
- Friend of the Devil** – Grace Potter and Bob Weir
- King of the Road** – Roger Miller
- Living for the City** – Stevie Wonder
- Billy the Kid** – Joe Ely (Robbing banks is extreme, I know!)
- Beer Run** – Todd Snider
- You Never Give Me Your Money** – The Beatles

**Bonus track - Johnny B. Goode** – Chuck Berry. It's a hopeful and yet unreached rags-to-riches tale but it is such a great song I just had to throw it on here.



## Kurt's Homecoming

As I mentioned last month, I grew up in Illinois and so did my wife Tammy. We met at Northern Illinois University in DeKalb, IL. (Yeah, Jerry Kill NIU for you Gopher fans). We lived in DeKalb after we graduated, bought our first house, and started our family there.

We decided to visit during homecoming on October 8th and watch NIU football play Toledo. We spent Friday afternoon reminiscing and driving by our old home and parks that we used to go to, boy what a lot of great memories.

Saturday, we went to the game, tailgated, and watched NIU lose 52-32. The good news was, the company and food were great, the marching band at halftime was also a plus!



## Heidi's fall favorites

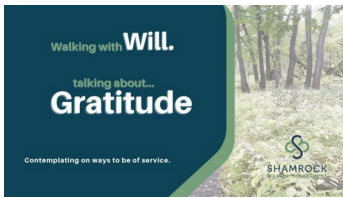
Blue skies,

Fall color & a quiet lake

Home cooked short rib dinner

And splitting wood!

# Monthly Topics



In case you missed it. [Here's the newest Walking with Will video.](#)  
This month's topic: Gratitude



[Here's a great article on Stock Options options.](#)



Think twice, then think again before withdrawing from your 401(k). [Read here for some things to consider before making a decision.](#)

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