



THE ANCHOR

A MONTHLY NEWSLETTER FROM ANCORA WEALTH PARTNERS

November 2023

With Thanksgiving right around the corner, we would like to extend our heart-felt thanks to you, our clients. To us, you are more than clients...you're family! We would also like to thank all veterans for the sacrifices they make to keep us safe. And with the horror of what is going on in Israel, we Americans feel so blessed to be protected by our fearless service men & women.

Angie, Melissa, Kyle & Kasey

Market Recap for October 2023

Index	12/30/2022	10/31/2023	Monthly Change	Monthly % Gain/Loss
DJIA	33,147.25	33,052.87	(454.63)	(1.36%)
NASDAQ	10,466.48	12,851.24	(368.08)	(2.78%)
S&P 500	3,839.50	4,193.80	(94.25)	(2.20%)

Index	2023 YTD Change	2023 YTD % Gain/Loss
DJIA	(94.38)	(0.28%)
NASDAQ	2,384.76	22.78%
S&P 500	354.30	9.23%

The information contained in this email does not purport to be a complete description of the securities, markets or developments referred to in this material and does not constitute a recommendation. The Dow Jones Industrial Average (DJIA), commonly known as "The Dow" is an index representing 30 stocks of companies maintained and reviewed by the editors of the Wall Street Journal. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. Stock market. The NASDAQ composite is an unmanaged index of securities traded on the NASDAQ system. Keep in mind that individuals cannot invest directly in any index and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investors' results will vary. Past performance does not guarantee future results. Investing involves risk and investors may incur a profit or a loss.

Trivia Questions:

1. What's the blob of toothpaste on a toothbrush called?
2. What letter doesn't appear in any US state name?
3. About how many pumpkin pies are consumed every Thanksgiving?

Answers on



SAVINGS CENTER

Groceries

Have two grocery shopping lists. The first is all the items you need for the coming week. The second is a running list of pantry items and household supplies that may run low in the next month or so. Buy those items if on sale, then get enough to last for a few months.

Travel

Skip traditional car rentals. Car-sharing services such as Zipcar and Turo can often save money compared with traditional car rentals if you pick the one that suits your purpose. Zipcar members pay a monthly or annual fee with gas, 18 miles per day, maintenance and parking included. Turo, a peer-to-peer car-sharing marketplace, offers a variety of vehicles from sprinter vans to sports cars.

For Even More

Deals for veterans. If you are a veteran or an active-duty service member, you are eligible for a variety of deals from nationally recognized stores; from Adidas to Zappos. Bring your ID and get in the habit of asking about deals.

Source: AARP July/August 2023

HAVE A HAZARD-FREE HOLIDAY

November and December are two of the most common months for home fires to occur. So, this holiday season, follow these no-nonsense fire prevention tips to keep you, your family and your home safe.

Test your tools: Test smoke alarms and review your fire escape plans.

Stay alert: Monitor open flames and don't leave food unattended while cooking.

Tidy up: Grease buildup on ranges and ovens can invite fires.

Declutter: Put things away and be mindful where you're storing flammable items such as oven mitts, towels, food packaging and decorations.

Candle care: Trim wicks to ¼ inch and throw away freestanding candles with 2 inches of wax left and container candles with ½ inch left.

Protect yourself: Use mitts or other protective clothing while cooking.

Know what to do in case of an accident: Follow basic first aid and know make sure you know how to use a fire extinguisher.

Source: eriesense Fall 2023



FACTS TO KNOW ABOUT VETERANS DAY

Veterans Day does NOT have an apostrophe. A lot of people think it's "Veteran's Day" or Veterans' Day" but they're wrong. The holiday is not a day that "belongs" to one veteran or multiple veterans, which is what an apostrophe implies. It's a day for honoring all veterans – so no apostrophe needed.

Veterans Day is NOT the same as Memorial Day. A lot of Americans get this confused and it can be a little annoying to all the living veterans out there. Memorial Day is a time to remember those who gave their lives for our country, particularly in battle or from wounds they suffered in battle. Veterans Day honors all of those who have served the country in war or peace – dead or alive – although it's largely intended to thank living veterans for their sacrifices.

It was originally called Armistice Day, commemorating the end of World War I. World War I officially ended when the Treaty of Versailles was signed on June 28, 1919. However, the fighting ended about seven months before that when the Allies and Germany put into effect an armistice on the eleventh hour of the eleventh day of the eleventh month. For that reason, Nov. 11, 1918 was largely considered the end of "the war to end all wars" and dubbed Armistice Day. In 1926, Congress officially recognized it as the end of the war, and in 1938, it became an official holiday, primarily a day set aside to honor veterans of World War I. But then World War II and the Korean War happened, so on June 1, 1954, at the urging of veterans service organizations, Congress amended the commemoration yet again by changing the word "armistice" to "veterans" so the day would honor American veterans of all wars. For a while, Veterans Day's date was changed, too, and it confused everybody. Congress signed the Uniform Holiday Bill in 1968 to ensure that a few federal holidays – Veterans Day included – would be celebrated on a Monday. Officials hoped it would spur travel and other family activities over a long weekend, which would stimulate the economy.

For some inexplicable reason, the bill set Veterans Day commemorations for the fourth Monday of every October. On Oct. 25, 1971, the first Veterans Day under this new bill was held. Many states were unhappy with the date change and chose to continue to recognize the day as they previously had – in November. Within a few years, it became pretty apparent that most US citizens wanted to celebrate Veterans Day on Nov. 11, since it was a matter of historic and patriotic significance. So on Sept. 20, 1975, President Gerald Ford signed another law (Public Law 94-97), which returned the annual observance to its original date starting in 1978.

Source: defense.gov



NOVEMBER *and a smidgen of* DECEMBER HOLIDAYS AND FUNDAYS

- November 01: All Saint's Day, World Vegan Day
November 02: *Men Make Dinner Day, Deviled Egg Day (I know what's for dinner)*
November 04: *Use Your Common-Sense Day*
November 05: Daylight Saving Time ends at 2:00 a.m. (*Fall back one hour*)
November 07: US General Election Day, *International Merlot Day*
November 09: World Freedom Day, *Chaos Never Dies Day*
November 10: USMC Day, *Forget-Me-Not Day*
November 11: Veterans Day
November 13: Caregiver Appreciation Day, *Sadie Hawkins Day*
November 14: World Diabetes Day, *National Pickle Day*
November 16: *Have a Party With Your Bear Day*
November 17: World Peace Day, *Electronic Greeting Card Day*
November 20: Universal Children's Day, *Absurdity Day*
November 23: Thanksgiving
November 24: *Black Friday, Buy Nothing Day (umm...wait...what?)*
November 27: Cyber Monday (Monday after Thanksgiving)
November 28: Red Planet Day, *French Toast Day*
November 29: *Chia Pet Day, Square Dance Day*
November 30: *Stay at Home Because You Are Well Day*
(Angie...I think I might be well this day 😊)
- December 01: World Aids Awareness Day
December 03 Advent Begins, National Roof over Your Head Day
December 04: *Santa's List Day, Wear Brown Shoes Day*

Source: holidayinsights.com

HOLIDAY SHOPPING SAFETY TIPS

Take some extra precautions with your personal information and purchases to protect yourself during the holiday. Be sure to check out these holiday savings tips too before you shop.

Safe shopping

- Keep your purse close to your body or your wallet in an inside coat pocket or front pants pocket.
- Don't argue or fight over an item.
- Don't take your money out until asked and don't flash a lot of cash.
- Use only one credit card. Data breaches have occurred in the past at major retailers and credit card companies. Should something similar occur, you can reduce the risk of having multiple cards compromised.
- Save your receipts and monitor your credit card activity by reviewing your bill immediately or periodically checking the online app.
- Ask for help moving and loading large items if needed.
- If shopping with children, select a central location to meet in case you are separated. Teach kids how to ask a security guard or employee for help if they're lost.

How can I be safer in the car?

Remember to drive defensively and don't allow road rage to rise. Be patient when looking for a parking space. Don't speed up to catch that empty spot and be cautious of other drivers who do.

- Park your vehicle in a well-lit area.
- Don't leave anything valuable in your car.
- Lock your vehicle.
- Make a mental note of where you parked and take a picture with your phone.
- Have your keys in hand when walking back to your vehicle.
- Look around and under your vehicle before approaching it.
- Store shopping bags out of plain sight, in your trunk if possible.
- Look for other cars or people, and back out slowly.

How to stay safe when shopping online

Opting to join Black Friday online or Cyber Monday from your couch? You still need to be on the lookout for holiday scams and identity theft.

- Stick to retailers you know and, preferably, have shopped with before.
- Research a business you haven't purchased from before by checking customer reviews or complaints with the Better Business Bureau.
- Never commit to a deal that seems too good to be true.
- Avoid using a debit card since dispute reimbursements may be less than credit cards.
- Refrain from using public Wi-Fi to make purchases or use a VPN to avoid hackers intercepting your information.
- Check a webpage's security by looking for the lock icon in the URL field and making sure the URL starts with "https", not just "http". The "s" means the site is safer and more secure.

Source: statefarm.com

THANKSGIVING FOODS THAT ARE DANGEROUS FOR DOGS

It's Thanksgiving! Time for family, fun and lots of food! It can also be dangerous time for your pets if they eat foods that are harmful to them.

Turkey skin is very hard for your dog to digest due to being high in fat, covered with butter, spices, marinades and oils that are used to cook the turkey. So ignore those adorable begging faces.

Sage is a popular seasoning for stuffing and to season the turkey, but it actually contains essential oils that are dangerous for your dog and can cause indigestion and an upset stomach.

Macadamia nuts and walnuts are especially dangerous for dogs to consume. They can cause a toxic reaction within 12 hours of ingestion which consists of vomiting, an inability to stand and tremors. Symptoms usually go away but it can sometimes lead to deadly shock.

Cooked bones prove to be more dangerous than they are delicious. They can splinter inside your dog's digestive tract and cause major internal problems. So avoid that natural instinct to let the dog have a bone. Dispose of any leftovers after the meal to avoid a costly trip to the vet and an unpleasant experience for your dog.

Nutmeg can cause seizures if your dog consumes it alone or as an ingredient in sweet potatoes or pumpkin. And in extreme cases can even lead to death. However, plain pumpkin and sweet potatoes are good for your pooch.

Alcohol of any kind, especially beer, can cause life threatening toxicity in dogs. The hops in beer can cause an elevated body temperature, racing heart, vomiting and sometimes even death.

Baking essentials: chocolate, even in small amounts, can harm your dog and **dough** can actually rise inside of their bellies which causes stomach pain for your pups. Spare cake and pie **batter** contains uncooked eggs, which are always a risk for Salmonella.

Onions and garlic are another set of popular Thanksgiving ingredients that are dangerous for your dog to get a hold of. All members of the onion family contain compounds that can damage your dog's red blood cells and garlic tends to be more toxic whether raw or cooked.

Source: pawsitivesolutionssite.com

Local Company Spotlight

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Check out her website and her blog,
The Guardian's Gift.

Trivia Answer

1. nurdle
2. Q
3. About 50 million

Pumpkin Pie

Ingredients:

- 1 (9 in) deep dish pie crust, unbaked
- ¾ cup sugar
- 1 teaspoon ground cinnamon
- ½ teaspoon salt
- ½ teaspoon ground ginger
- ¼ teaspoon ground cloves
- 2 large eggs
- 1 (15 oz) can pumpkin puree
- 1 (12 oz) can evaporated milk

Instructions:

Preheat oven to 425 degrees.

In a large bowl beat the eggs and pumpkin together. In a separate bowl, combine sugar and spices together then add to pumpkin mixture.

Gradually stir in the evaporated milk. Carefully pour mixture into unbaked pie shell.

Bake at 424 degrees for 15 minutes. Reduce temperature to 250 degrees and bake for 40 to 50 minutes longer, or until set.

Top it with whipped topping or caramel pecans. Store leftover in the refrigerator.



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