



# Investor Hotline

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Hotline Update...October 1, 2021

**Market & Portfolio Update...**In spite of recent volatility, the market direction has been favorable for the year. However, we have major issues facing us. Rising inflation remains unchecked over the last year while interest rates will need to rise to settle these inflationary pressures. Of even greater concern is the "housing bubble" which appears to be looming larger than the 2008 debacle. Finally, the 3.5 trillion socialist spending package (if passed) is of significant concern as huge tax increases would be paid by corporations, individuals, and investors (higher long-term capital gains rates).

Within the next week, we'll be making some changes in the Conservative portfolio to become a bit more conservative while pocketing some nice gains for the year.

Portfolio	Performance	Portfolio	Allocation
<u>Objective</u>	<u>Year-To-Date %</u>	<u>Mutual Funds</u>	<u>Money Market</u>
Growth >>>	10%	90%	10%
Blended >>>	4%	90%	10%
Conservative >>>	7%	75%	25%
<u>Market</u>	<u>Direction</u>	<u>Market</u>	<u>Averages</u>
<u>Indicator</u>	<u>Signal</u>	<u>Index</u>	<u>Year-To-Date %</u>
Economic Signals >>>	Mixed	DOW 30	10.6%
Technical Signals >>>	Neutral	NASDAQ	12.1%
New Money In >>>	50-50 Allocation	EAFE + Canada	7.1%

**Performance History...**Listed in our website [djbfinancialinvest.com](http://djbfinancialinvest.com) we provide our Portfolio Performance from 2004 to the present as well as other items of interest. Shown in this chart are the Growth, Blended, and Conservative portfolios' rates of return as compared to the Benchmark averages of the DOW 30 and the EAFE index. The EAFE index is a combination of 21 well-developed countries in Europe, Australasia, and the Far East. We encourage you to check-out our website.

#### Communications

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