



At Hudock Moyer, our focus is on you. It is an honor and a privilege to collaborate with you to meet your financial goals and to be a part of your life. We enjoy celebrating your triumphs and milestones with you. We are humbled to offer our support when life presents challenges.

We are committed to a simple, but meaningful proposition: to make a positive and profound difference in the lives of our clients and in our communities. This is our passion. Toward that end, every member of our firm has always been guided by our core set of principles. Every decision we make, every action we take, is informed by these principles. These principles have always been the cornerstone of our relationship with you.

We would like to share these enduring principles with you once again. We embrace every opportunity to put them into practice as we continue to serve you and our broader community.

## Hudock Moyer Principles

### **I. Client's Interest Always Comes First**

We are committed to do what is right for the client, sometimes at the expense of our own profitability which is the necessary foundation for building trust.

### **II. Integrity**

We pledge to always do the right thing even when no one is watching.

*"Character is doing the right thing when no one is watching." J.C. Watts*

### **III. Respect for the Individual**

We show respect for the individual whether our colleagues or our clients.

*"The more deeply you understand other people the more you will appreciate them, the more reverent you will feel about them. To touch the soul of another human being is to walk on holy ground." - Stephen Covey*

### **IV. Kindness**

We always remember compassion and empathy in whatever we do.

*Our secret mission is that when clients, team members, and community members enter our office, they are magically transported to a world that is kinder and gentler, warmer and friendlier, and where their dreams come true.*

### **V. Teamwork**

We work together as individuals within our company, on teams within our company, and with our clients for win/win solutions.

*"Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has." - Margaret Meade*

### **VI. Community Involvement**

We give back to our communities both in time and treasure, because it's the right thing to do.

*"We are here not merely to make a living, but to enrich the world." - Woodrow Wilson*

*Our core purpose, our passion, is to make a positive and profound difference in the lives of our clients and in our communities.*

*"Life gives no one immunity against adversity, but life gives to everyone the power of positive thought, which is sufficient to master all circumstances of adversity and convert them into benefits."  
-Napoleon Hill*

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**If you have any suggested topics for or feedback about the Hudock Moyer Newsletter please feel free to call us and share!**

## Principles continued below

### VII. Continuing Education

We continue to educate ourselves and our clients to maintain up-to-date and yet time tested strategies within our industry.

*"We can't become what we need to be by remaining what we are." Oprah Winfrey*

### VIII. Commitment to Excellence

Because we value our employees and our clients, we manage our human resources so that we can perform at our best at all times and in all ways.

*"The point of the struggle is not just to survive, but to build an enterprise that makes such a distinctive impact on the world it touches, and does so with such supreme performance, that it would leave a gaping hole—a hole that could not be easily filled by any other institution, if it ceased to exist."*

*Jim Collins*

*Esse Quam Videri,*

*"To be rather than to seem."*

## Market Commentary

As you know, we spend a great deal of time researching and analyzing various economic indicators. This research and analysis helps us to identify trends and informs our investment process. On October 14, 2014, we shared with you some recent commentary regarding the market volatility we experienced in September and October. We thought it would be helpful to share with you an additional, recent article that we think you will find interesting: "Time to Right-Size Expectations" by RiverFront Investment Group. Of course, in conducting our analysis, we do not rely on any single source of commentary or research; this article is simply one of the many resources we use. We welcome your thoughts and invite you to contact us with any questions or comments you'd like to share. Please see the insert for this recent Riverfront Market Commentary.

*"To put the world right in order, we must first put the nation in order; to put the nation in order, we must first put the family in order; to put the family in order, we must first cultivate our personal life; we must first set our hearts right."*

*—Confucius, Philosopher*

## Laugh of the Day

Paddy was driving down the street in a sweat because he had an important meeting and couldn't find a parking place. Looking up to heaven he said, 'Lord take pity on me. If you find me a parking place I will go to Mass every Sunday for the rest of me life and give up me Irish Whiskey!'

Miraculously, a parking place appeared.

Paddy looked up again and said, 'Never mind, I found one.'

## New Faces at HM :

Abigail Craig joined Hudock Moyer in October of 2014. She has a Bachelor's Degree in Banking and Finance with a minor in Financial Planning and an Associate's Degree in Legal Studies from Pennsylvania College of Technology. While at Pennsylvania College of Technology she served as Secretary of the Student Managed Investment Funds. Abigail is currently studying for the Certified Financial Planning™ Exam. For the past three years she worked with clients at the law firm, Casale & Bonner, P.C. Abigail currently resides in South Williamsport with her fiancée Tyler and two dogs, Louie and Ruger. In her spare time Abigail enjoys gardening, decorating, and spending Sunday afternoons at her grandparent's house with her family.



Also, new to HMWR as of April this year are Penny Distefano and Tim Day.

Penny graduated from Katharine Gibbs in Melville, New York in 2001 with an Associate Degree in Legal Business Administration. Most recently, she was self-employed until she moved back to her hometown of Williamsport, PA. In the past, she has worked as a Legal Administrative Assistant for nine years. She is currently pursuing FINRA Uniform Investment



Adviser Law Exam: Series 65 registration. Penny is very active in her church and in her spare time, she enjoys walking, reading and getting together with family and friends.

Tim graduated in 2001 from Lycoming College with a Bachelor of Arts Degree in Computer Science. Prior to joining HMWR he was a System Administrator at a local advertising firm and also did computer repair work at a local computer shop. Tim resides in Williamsport with his wife, Kelly, and their daughter, Alivia. In his spare time, he enjoys bowling, golfing, and spending time with family and friends.



# Teaching Heirs

## ***“10 Scientifically Proven Ways to Be Incredibly Happy”***

By: Jeff Haden

Continued from the last newsletter, part 2 of 4 is below:

### **3. Spend More Time With Friends/Family: Money Can't Buy You Happiness**

Staying in touch with friends and family is one of the top five regrets of the dying. If you want more evidence that time with friends is beneficial for you, research proves it can make you happier right now, too. Social time is highly valuable when it comes to improving our happiness, even for introverts. Several studies have found that time spent with friends and family makes a big difference to how happy we feel. I love the way Harvard happiness expert Daniel Gilbert explains it: We are happy when we have family, we are happy when we have friends and almost all the other things we think make us happy are actually just ways of getting more family and friends.

George Vaillant is the director of a 72-year study of the lives of 268 men. In an interview in the March 2008 newsletter to the Grant Study subjects, Vaillant was asked, "What have you learned from the Grant Study men?" Vaillant's response: "That the only thing that really matters in life are your relationships to other people."

He shared insights of the study with Joshua Wolf Shenk at The Atlantic on how men's social connections made a difference to their overall happiness: Men's relationships at age 47, he found, predicted late-life adjustment better than any other variable. Good sibling relationships seem especially powerful: 93 percent of the men who were thriving at age 65 had been close to a brother or sister when younger.

In fact, a study published in the Journal of Socio-Economics states that your relationships are worth more than \$100,000: Using the British Household Panel Survey, I find that an increase in the level of social involvements is worth up to an extra £85,000 a year in terms of life satisfaction. Actual changes in income, on the other hand, buy very little happiness.

I think that last line is especially fascinating: Actual changes in income, on the other hand, buy very little happiness. So we could increase our annual income by hundreds of thousands of dollars and still not be as happy as we would if we increased the strength of our social relationships.

The Terman study, covered in The Longevity Project, found that relationships and how we help others were important factors in living long, happy lives: We figured that if a Terman participant sincerely felt that he or she had friends and relatives to count on when having a hard time then that person would be healthier. Those who felt very loved and cared for, we predicted, would live the longest.

**Surprise:** our prediction was wrong...

Beyond social network size, the clearest benefit of social relationships came from helping others. Those who helped their friends and neighbors, advising and caring for others, tended to live to old age.

### **4. Plan a Trip: It Helps Even if You Don't Actually Take One**

As opposed to actually taking a holiday, simply planning a vacation or break from work can improve our happiness. A study published in the journal Applied Research in Quality of Life showed that the highest spike in happiness came during the planning stage of a vacation as people enjoy the sense of anticipation: In the study, the effect of vacation anticipation boosted happiness for eight weeks. After the vacation, happiness quickly dropped back to baseline levels for most people.

Shawn Achor has some info for us on this point, as well: *One study found that people who just thought about watching their favorite movie actually raised their endorphin levels by 27 percent.*

If you can't take the time for a vacation right now, or even a night out with friends, put something on the calendar--even if it's a month or a year down the road. Then, whenever you need a boost of happiness, remind yourself about it.

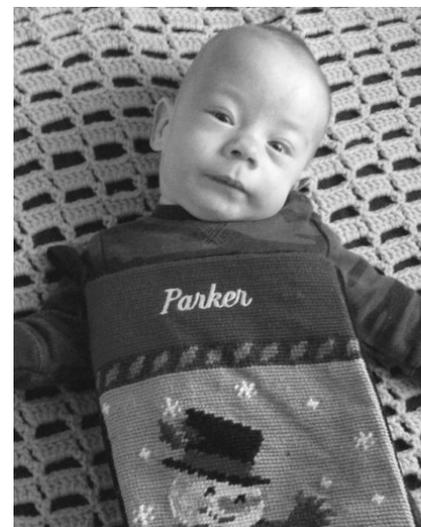
## **HM News:**

Congratulations to Amanda West!! On October 11th, Amanda married Matthew Saratowski at the Church of the



Resurrection in Muncy, PA. Amanda is the daughter of Tina & Jeffrey Meck and the late Arden West, of Hughesville. She has been employed by Hudock Moyer Wealth Resources as an executive associate since August of 2011. Matthew is the son of Michelle & Stephen Saratowski, of Williamsport. He is employed by Ryder Shipping in Milton. They will be celebrating their marriage by taking a Caribbean cruise in January.

Congratulations to Kristen Menges of HMWR as well! She and her husband Patrick welcomed their first baby, Parker H. Menges, into the world on July 9th. He is a healthy boy and the new parents are enjoying every second with him.



***“There is a strong correlation between donating to charitable causes and overall satisfaction with life. Researchers have consistently found that happy people tend to contribute a higher percentage of their incomes to noble causes than do people who are less satisfied with their lives.”***

***-Tom Stanley “Stop Acting Rich: And Start Living Like a Real Millionaire”***

*Your opinion please:*

**Does giving produce happiness or does being happy underlie giving in the first place?**

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## After the Closing Bell

July 28th, 2014 is a day that was, for many of us, one of the saddest days we have experienced. On that day, we lost Jason Moyer, our much loved colleague and friend. Jason passed unexpectedly and much too young. He leaves a palpable gap in our personal lives and in our community.

Jason's commitment to others and to our community was evident in everything he did. His contribution to causes, large and small, was extraordinary. In particular, his devotion to CTL - The Community Theatre League - was unbounded.

Jason was a gift in so many ways: he was a fiercely loyal friend, a trusted advisor, a beautiful human being. His ability to communicate was exceptional. His voice was truly amazing. When I think of Jason, I am reminded of a line from one of Jason's favorite Broadway shows, Wicked: "Because I knew you, I have been changed for good." I know that I have been changed for good, and am a better person in many ways, because I knew Jason. Each of us mourns Jason in our own way, and for many of us, our lives will not be the same without him.

Warmest regards,

*Barbara*

### Upcoming Events

#### Holiday Events

Athens/Sayre - December 9th

Williamsport - December 12th and 13th

All events are from 11 am -2 pm

Please call Jane or Holly to RSVP  
866-855-0569 or 570-326-9500

#### JASON MOYER MEMORIAL FUND

The Jason Moyer Memorial Fund has been established to benefit the Community Theatre League and to establish a tribute to Jason and his enduring legacy. If you would like additional information about this, please call CTL directly at 570-327-1720.

Please see our website ([www.hudockmoyer.com](http://www.hudockmoyer.com)) for updated event information or call our office at 866-855-0569 or 570-326-9500. Please remember that past performance may not be indicative of future results. You should not assume that any discussion of information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from Hudock Moyer Wealth Resources. Hudock Moyer Wealth Resources is neither a law firm nor a certified public accounting firm and no portion of the newsletter content should be construed as legal or accounting advice. Securities offered through Comprehensive Asset Management and Servicing, Inc. ("CAMAS"), Member FINRA/SIPC (800-637-3211). Hudock Moyer Wealth Resources is independent of CAMAS. (11/14)