

# Warren Wealth Associates Team News

For many of us, 2022 was shaped by both impactful events and a gradual return to pre-COVID normalcy. We saw war in Europe, spiking energy prices, high inflation, a volatile stock market, a tense mid-term election, and interest rate hikes to name a few. Yet we also attended more graduations, more weddings and celebrated on more weekends and holidays with family and friends than in recent years!

Each new year brings new opportunities. Although January has come and gone, it's never a bad time to review the big picture of your finances. While we don't have a crystal ball to peer into the future, we do know that market fluctuations are the price you pay for better long-term returns.

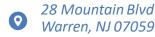




The best you can do as an investor is to stay the course, stay disciplined, and expect a few surprises along the way, just as 2022 has shown us.

Here at Warren Wealth, we are so fortunate to have a wonderful group of clients like yourselves. When you are ready to start planning for what is, undoubtedly, another unprecedented year, we are committed to being here for you and look forward to providing you with clarity and confidence about your financial future.

We also thought it would be fun to pen another summary of what each of us has been up to this past year; some of us are busier than others, but its fun, nonetheless. Thank you and make it a great 2023!







## WWA Team News

### Reflecting on 2022



#### CHRISTOPHER R. COLLINS

Well, hello 2023 and goodbye 2022. Wishing all of you a very happy New Year! Chris and Sue have entered a new phase of life with no kids in school. Garrett finished his MBA and has joined the workforce, and Mom and Dad got a raise. Zach continues to live and work in the Boston area.

Our sad news for 2022 was the loss of our beloved yorkie, Molly. We rescued her about 8 years ago and she brought much joy to our lives.

Chris and Sue took some separate adventures (Chris' involved stays in hotels where Sue was camping in the wilderness). Here is a photo from Vietnam where Chris took a guided group tour through Vietnam. The food was amazing and the people truly kind and welcoming.

As Chris states, "While 2022 continued to be challenging to all of us in different ways, I know the lessons I have learned continue to reinforce the fact that all of us need each other. I need each of you, I need my family and my team. Without this amazing group of people with whom I spend most of my time, I would not be able to serve each of you. Thank you for continually putting your faith and trust in us and allowing us to work with each of you. We take great pleasure in our ability to help in any way possible."







#### SCOTT McCAFFERY

2022 was another exciting year for the Russell-McCaffery's as they said goodbye to diapers in the first quarter! Like many things in life, it had its challenges, but they stuck together and are on the other side! Eleanor continues to attend dance class each Saturday morning and this offers her parents roughly 45 minutes to talk and catch up because when they're a party of three, Eleanor's favorite line is "stop talking". The summer months were mostly spent going to the pool where Eleanor graduated from the kiddie pool to the "big pool". She especially enjoyed realizing she could ask her dad to swim under the water so she could kick him from above!

Jen and Scott enjoyed a couple overnights over the summer courtesy of Grammie and will look to make that a top priority again in the new year. They were able to travel as a family to Michigan in August which was nice to see Jen's family. On a sad note, Jen's dad passed in early October so getting to see him as a family one last time was even more special. The fall welcomed a new restaurant into their lives – McDonald's or "Donald's" – and it continues to be very heavy in the rotation. Best wishes to everyone in 2023. May it be a healthy and happy year for all.



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#### **RONNIE THOMAS**

As Ronnie looks back at 2022, she's decided it was a pretty good year. Despite a bad cold in December and aches and pains and other fun stuff that comes with getting older, it was a mostly healthy year. While one vacation a year is the norm, she was able to enjoy three trips! A sisters' trip to the Asheville, NC area in June was wonderful! They enjoyed the area and it was great to connect with two sisters in a special way. Hubby Craig and Ronnie enjoyed a few days in Cape May and a week at the Outer Banks in NC with many friends in September. Her son, Ryan, and his girlfriend have taken the next step in moving in together. Awaiting the next "official" step. Daughter Sarah and son in law Chris continue to live with their 2 dogs and enjoy traveling. (Sarah is a huge Disney fan and manages many trips to Disney World).

Ronnie and Craig both continue to be members of their local Moose lodge service organization. Ronnie again co-chaired a craft fair this past November. She loves knowing they are helping children, seniors and local charitable organizations. Craig and Ronnie both continue to exercise regularly at their gym and enjoy walks with dog Daisy. Sadly, they said goodbye to their dog, Al, this year, who is still missed terribly. Lastly, she continues to enjoy working with a wonderful group of professionals and clients. She looks forward to seeing what riches 2023 has in store for her family and all of you as well!

#### **JENICA ROFFINA**

Jenica remained close to home in 2022. She kicked off the spring with her usual work tagging horseshoe crabs and spent countless days discovering new hiking trails in the area. As always, she put in many hours at the gym and renewed her love of bootcamp fitness classes. Her summer was spent down the shore. She also tried to spend as much time as possible with her sister's family in PA, and she accompanied them on a fall family trip to Great Wolf Lodge.

In September, she celebrated her 6 year match anniversary with her little sister Megan, from Big Brothers Big Sisters. Jenica enjoyed attending Megan's track meets when she could, and they share a love of the outdoors and festivals. In December, she celebrated the birth of her 4<sup>th</sup> nephew, Daniel, and has just recently met him in person, such a cutie!

She is looking forward to a year with more travel and fun in the sun. Professionally, she is looking forward to seeing even more clients in-person this year!