



Southern Trust Financial Planning



S&P 500 Nearly Makes History

WEEKLY UPDATE - OCTOBER 28, 2019

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The Week on Wall Street

The S&P 500 came within 0.1% of a record close Friday. Stocks were lifted last week by positive news on U.S.-China trade negotiations, plus earnings announcements.

The Nasdaq Composite posted the largest weekly gain of the three major U.S. stock indices. It rose 1.90%. Last week also brought gains of 0.70% for the Dow Jones Industrial Average and 1.22% for the S&P. The MSCIEAFE, a benchmark for developed stock markets outside the U.S., rose 1.14%.^{[1][2][3]}

Another Hint of Progress in Trade Talks

Friday, the Office of the U.S. Trade Representative stated that parts of a new trade deal with China were near completion. No specifics were given as of Friday's close, but the USTR noted that negotiators had "made headway" on key issues.

Analysts think both sides may cancel certain tariffs as part of a deal. President Trump has said that he would like to sign a new trade accord with China's President, Xi Jinping, next month.^[4]

A Gain for Consumer Sentiment

Rising to a final October mark of 95.5, the University of Michigan's Consumer Sentiment Index advanced 2.3 points month-over-month. During August and September, the index's level varied from 89.8 to 93.2.^[5]

What's Next

The Federal Reserve meets this week. Will it make another interest rate cut? And if it does, could that be the last rate cut for a while? Traders will study the language of the statement and listen carefully to Fed chair Jerome Powell's Wednesday press conference for clues.

THE WEEK AHEAD: KEY ECONOMIC DATA

Tuesday: The Conference Board presents its October Consumer Confidence Index.

Wednesday: The Federal Reserve makes its latest statement on monetary policy, and Automatic Data Processing (ADP) publishes its October private-sector payrolls report.

Thursday: The Department of Commerce offers September consumer spending data.

Friday: November begins with the Department of Labor's October jobs report and the Institute for Supply Management's newest Purchasing Managers Index for the factory sector, a gauge of U.S. manufacturing activity.

Source: Econoday, October 25, 2019

The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

THE WEEK AHEAD: COMPANIES REPORTING EARNINGS

Monday: AT&T (T), Alphabet (GOOG), HSBC (HSBC)

Tuesday: Amgen (AMGN), BP (BP), Mastercard (MA), Merck (MRK), Pfizer (PFE)

Wednesday: Apple (AAPL), Facebook (FB), GlaxoSmithKline (GSK), Starbucks (SBUX)

Thursday: Altria (MO), Bristol-Myers Squibb (BMY), Sanofi (SNY)

Friday: AbbVie (ABBV), Alibaba (BABA), Berkshire Hathaway (BRK.B), Chevron (CVX), ExxonMobil (XOM)

Source: Zacks, October 25, 2019

Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Any investment should be consistent with your objectives, time frame and risk tolerance. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule when they report earnings without notice.

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QUOTE OF THE WEEK



"I would like, if I may, to take you on a strange journey."

-The Criminologist, The Rocky Horror Picture Show



Snickerdoodle Spider Cookies



Get into the Halloween spirit with these cookies, which are equally spooky, cute, and delicious. Plus, they're super simple to make and will wow any crowd.

[24 servings]

Ingredients:

For the Cookies:

- 1 cup unsalted butter
- 1 cup crunchy peanut butter
- 1 cup white sugar
- 1 cup brown sugar, packed
- 2½ cups all-purpose flour
- 1 tsp. baking powder
- ½ tsp. salt
- 1½ tsp. baking soda

For the Decorations:

- 24 chocolate candy spheres with smooth chocolate filling, such as Lindt Lindor Truffles. You can also use peanut butter cups or Hershey Kisses.
- 48 decorative candy eyeballs
- ½ cup chocolate frosting

Directions:

1. Mix butter, peanut butter, and both sugars together. Beat in the eggs.
2. In a separate bowl, mix together the flour, baking powder, baking soda, and salt. Stir into wet mixture until completely mixed.
3. Roll into 1-inch balls, and flatten each ball with a fork, making a crisscross pattern.
4. Bake at 375° F for 10 minutes. When you take them out, quickly press a dimple into the middle of each cookie.
5. When the cookies are fully cooled, place a piece of candy in the middle of each one.
6. Put the frosting in a pastry bag and cut a small opening. With the chocolate frosting, draw eight legs onto each cookie.
7. Put a small amount of frosting on the back of each candy eyeball, then stick two to each cookie.

Recipe adapted from All Recipes^[6]

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TAX TIPS

Department of
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Don't Let eFiling Your Tax Return Spook You

There are many good reasons to file your tax return online, including the fact that it's:

- **Accurate and complete** - Filing your tax return digitally is the most-accurate, complete way to file. This means that it's processed faster, and you get your tax return in your pocket sooner.
- **Safe and secure** - Software companies and accountants that have the ability to eFile tax returns have met strict security guidelines set forth by the IRS. When you eFile, you can receive notifications from the IRS ensuring that everything was filed correctly.
- **Faster refunds** - Compared to paper returns, eFiled tax returns are usually processed faster. In addition, you can choose direct deposit and have your refund deposited directly into your bank account.
- **It's easy and free** - You can eFile on your own through [IRS Free File](#), the IRS free tax preparation and eFiling service. You can also eFile your taxes

using online platforms, many of which offer a free level of service as well as a premium one if you have more-complex filing needs.

* This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax professional.

Tip adapted from IRS.gov^[7]



Remember, a Swing Is a Circle

Many amateurs don't complete their backswings. They take the club back, but they don't pivot as they do so. The usual consequence is a rushed downswing, resulting in a pushed or sliced shot, or a shot shorter than they imagined they would hit.

Here's a thought for a good, full backswing. Let your arms and shoulders begin the takeaway, and let your pelvis naturally rotate away from the target as this happens. This encourages not only a full backswing, but also a nice, circular swing around a single axis, plus a good follow-through.

Tip adapted from Golf Digest Schools^[8]

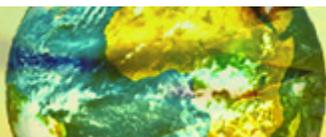


Protect Your Teeth With a Candy Buyback Program

With Halloween comes lots of sweet treats and whether you're dipping into your child's candy from trick-or-treating or are keeping a stash for yourself, we want to offer this tip to help protect your teeth (and your health).

If you'd prefer not to eat candy for the next few months, many local businesses offer "candy buyback" programs where you can donate candy to nonprofit organizations or sell it back for cash. Many dentist offices coordinate with veteran and military programs and send the candy overseas in care packages. Some businesses even donate on your behalf when you trade in your candy. Either way, these buyback programs are a fun way to give back (and save yourself some calories). Save a few chocolate bars for yourself, and do some good with the rest. Simply [search your local area](#) for a buyback program near you.

Tip adapted from Halloween Candy Buy Back^[9]



Go Green This Halloween

Save the spooks for the ghosts and ghouls because going green doesn't have to be scary. This Halloween, think of these tips as you prepare for the holiday:

- Make your own Halloween costume out of things you already have, instead of buying a new one. The fashion industry is one of the main contributors of pollution and waste, and buying a costume you're only going to wear once makes the problem even worse. If you do need some new pieces for your costume, check out a thrift or consignment store for some recycled fashion.
- Make decorations out of household items, like cardboard boxes, Styrofoam, packing peanuts, paper, and more. Or reuse your decorations from last year instead of buying all new ones.
- If you're throwing a Halloween party, use cutlery and plates instead of disposable, plastic ones.
- Buy your pumpkins from a local pumpkin patch instead of the grocery store, or try your hand at growing your own!
- Speaking of pumpkins, use up everything you can from the hearty veggie. You can carve your pumpkin into a jack-o-lantern, roast the pumpkin seeds, and use the flesh for pumpkin pie.

Tip adapted from World Wildlife Fund^[10]

Share the Wealth of Knowledge!

Please share this market update with family, friends, or colleagues. If you would like us to add them to our list, simply click on the "Forward email" link below. We love being introduced!

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Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Diversification does not guarantee profit nor is it guaranteed to protect assets.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

The Dow Jones Industrial Average is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the NASDAQ. The DJIA was invented by Charles Dow back in 1896.

The Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of stocks of technology companies and growth companies.

The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) that serves as a benchmark of the performance in major international equity markets as represented by 21 major MSCI indices from Europe, Australia, and Southeast Asia.

The 10-year Treasury Note represents debt owed by the United States Treasury to the public. Since the U.S. Government is seen as a risk-free borrower, investors use the 10-year Treasury Note as a benchmark for the long-term bond market.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

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[1] www.marketwatch.com/story/us-stock-futures-step-cautiously-higher-setting-investors-up-for-fresh-run-at-records-2019-10-25

[2] www.wsj.com/market-data

[3] quotes.wsj.com/index/XX/990300/historical-prices

[4] reuters.com/article/us-usa-trade-china/u-s-china-close-to-finalizing-parts-of-phase-1-trade-pact-ustr-idUSKBN1X40EF

[5] investing.com/economic-calendar/michigan-consumer-sentiment-320

[6] www.allrecipes.com/recipe/240007/peanut-butter-spider-cookies

[7] www.irs.gov/newroom/five-good-reasons-to-e-file-your-tax-return

[8] www.golfdigest.com/story/sean-foley-dont-fake-turn

[9] www.halloweencandybuyback.com/

[10] www.worldwildlife.org/pages/10-green-halloween-tips

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