Recent Press Coverage



As many of you are aware, we have been providing periodic financial updates for **San Diego's ABC** affiliate, KGTV Channel 10, since 1991.

Here are the updates Dennis Brewster and other advisers in the office have done for KGTV Channel 10 and other media since 2001.

- June 15, 2022 KGTV Ch. 10. The Fed Raises Rates 0.75% to Combat Inflation.
- May 18, 2022 KGTV Ch. 10. The Dow Jones Drops 1,100 Points on Recession Fears.
- May 5, 2022 KGTV Ch. 10. The Dow Jones Drops Over 1,000 Points on Inflation Fears.
- January 24, 2022 KGTV Ch. 10. The Dow Jones Drops 1,100 Points.
- January 24, 2022 KGTV Ch. 10. It's Never too Late to Start Planning for Your Retirement.
- December 6, 2021 KGTV Ch. 10. Pandemic Shows Need for Emergency Savings.
- December 1, 2021 KGTV Ch. 10. Market Volatility from Covid.
- November 18, 2021 KGTV Ch. 10. Questions Arise About Online Banking App Chime
- **September 20, 2021 KGTV Ch. 10.** Stock Market Drops 900 points on Evergrande Default Fears.
- August 19, 2021 KGTV Ch. 10. California Offers Money for College to All Newborns.
- July 19, 2021 KGTV Ch. 10. Dow Jones Drops 700 Points on Delta Variant Fears.
- **December 23, 2020 KGTV Ch. 10.** Cruise Ships Are Docking in San Diego as They Take Steps to Try and Resume Business in 2021.
- November 9, 2020 KGTV Ch. 10. The Markets React Positively to News of a Vaccine.
- November 9, 2020 KGTV Ch. 10. The Dow is Up Over 800 Points. The Markets Prefer a Split Congress.
- April 21, 2020 KGTV Ch. 10. Working From Home? Can You Deduct Your Expenses?
- April 20, 2020 KGTV Ch. 10. How Could the Price of Oil Be Negative?
- April 15, 2020 KGTV Ch. 10. What Should an Individual Do With Their Stimulus Check?

- March 12, 2020 KGTV Ch. 10. Dow Jones Falls 10% and Has Worst Single Day Since 1987.
- March 9, 2020 KGTV Ch. 10. Dow Jones Falls Another 2,000 Points as Price of Oil Falls Dramatically.
- **February 27, 2020 KGTV Ch. 10.** Dow Jones Falls Another 1,100 Points on More Coronavirus Fears.
- **February 25, 2020 KGTV Ch. 10.** The Economic Fallout from Coronavirus.
- February 24, 2020 KGTV Ch. 10. Dow Jones Falls 1,000 Points on Coronavirus Concerns.
- January 31, 2020 KGTV Ch. 10. Dow Jones Down 600 Points on Coronavirus Fears.
- January 3, 2020 KGTV Ch. 10. Financial Markets React to U.S. Drone Strike in Iraq.
- September 9, 2019 KGTV Ch. 10. Negative Interest Rates May Happen in the U.S.
- August 14, 2019 KGTV Ch. 10. The Dow Jones Falls 800 Points on Recession Fears.
- June 8, 2019 KGTV Ch. 10. Congratulations to the Local Mega Millions Lottery Winner! Now What?
- May 13, 2019 KGTV Ch. 10. Dow Jones Drops Over 600 Points on Trade War with China.
- March 29, 2019 KGTV Ch. 10. Saving for a Down Payment on a Home in San Diego.
- December 24, 2018 KGTV Ch. 10. Dow Drops 653 Points for Worst Christmas Eve Ever.
- November 19, 2018 KGTV Ch. 10. Market Volatility Close to Retirement.
- October 10, 2018 KGTV Ch. 10. Dow Drops Over 800 Points.
- August 27, 2018 KGTV Ch. 10. Bull Market Sets a New Record for Length.
- April 18, 2018 KGTV Ch. 10. Qualcomm Announces Layoffs of Over 1,000 Employees.
- March 22, 2018 KGTV Ch. 10. Dow Drops 724 Points on Trade War Fears.
- March 12, 2018 KGTV Ch. 10. Trump Blocks Broadcom Bid for Qualcomm.
- February 6, 2018 KGTV Ch. 10. Market Opens After Historic Drop.
- February 5, 2018 KGTV Ch. 10. Market Falls a Record 1,000 Points.
- December 4, 2017 KGTV Ch. 10. Broadcom Goes Hostile With Their Offer for Qualcomm.

- November 6, 2017 KGTV Ch. 10. Qualcomm Weighs the \$100 Billion Offer from Broadcom
- November 3, 2017 KGTV Ch. 10. Qualcomm Gets a Buyout Offer from Broadcom.
- May 18, 2017 KGTV Ch. 10. The Market Falls 375 Points Yesterday. How will it open today?
- January 25, 2017 KGTV Ch. 10. The Dow Jones Reaches 20,000 For the First Time Ever.
- December 16, 2015 KGTV Ch. 10. The Fed Raises Rates ¼ Point. Does this benefit anyone?
- August 25, 2015 KGTV Ch. 10. The Markets Looks to Rebound After Sharp Decline of Last 2 Days. Does this mean the decline is over?
- August 24, 2015 KGTV Ch. 10. The Dow is Down 1,000 Points at the Market Open. What created such a sharp decline? Is this a result of the problems in China?
- August 21, 2015 KGTV Ch. 10. The Dow Drops 538 Points. One of the top 10 point declines ever, but only 3%. S & P 500 is down 5.8% for the week.
- August 21, 2015 Investment News Magazine. Gil Armour is quoted in "Stock Sell Off Continues But Cool Headed Advisors Keep Clients Focused on the Long Term" article.
- July 21, 2015 KGTV Ch. 10. Qualcomm to Cut Nearly 5,000 Jobs. Will they split up the company? How will the affect San Diego's economy?
- July 12, 2015 Investment News Magazine. Gil Armour is quoted in "No Reason to Assume REITs Can't Thrive When Rates Rise" article.
- April 1, 2015 Financial Advisor Magazine. Gil Armour is quoted in "How Safe Are Your Client's Assets" article.
- **December 2014 Kiplinger Personal Finance.** Gil Armour is quoted in "When One Spouse Retires Before Another" article.
- May 30, 2014 KGTV Ch. 10. Phil Mickelson Insider Trading Allegations. Were his transactions based on insider information?
- **September 2013 Kiplinger's Personal Finance**. Gil Armour is quoted in "Test Drive Your Budget" article.
- June 18, 2013 AdvisorOne. Gil Armour is interviewed on the importance of international investing for portfolio diversity.
- **February 2013 Kiplinger's Magazine.** Gil Armour is quoted in the cover story for the March issue about Smart Ways to Boost Your 401(k).

- November 2012 Money Magazine. Gil Armour is quoted in the cover story for the November issue about planning for long term care coverage.
- October 23, 2012 KGTV Ch. 10. The Dow is Down Over 200 Points. Is it Due to Worries About the Election?
- May 18, 2012 KGTV. Ch. 10. "Facebook IPO. Is it the Next Google or Overpriced?"
- December 2011 Heart of Financial Planning Award. Gil Armour receives the Heart of Financial Planning award from the San Diego Chapter of the Financial Planning Association. The award recognizes individual professionals, financial planning firms, FPA chapters, or organizations who engage in extraordinary work, contributing and giving back to the financial planning community and public through financial planning. Recipients embody the spirit of financial planning and also represent FPA's Core Values: Competence, Integrity, Relationships and Stewardship.
- July 31, 2011 KGTV. CH. 10. "Will the U.S. Be Able to Resolve Its Debt Crisis? What Will Happen to Interest Rates if They Don't Reach an Agreement? How Will This Affect Your 401k if The U.S. Gets Downgraded?"
- October 2010 San Diego Magazine. Gil Armour, CFP and William Irwin, CLU, ChFC are both Named as a Five Star Wealth Managers. It is the 5th consecutive year for Gil and 3rd consecutive year for Bill. Candidates are evaluated based on customer service, integrity, knowledge / expertise, communication, value for fee charged, meets financial objectives, post sale services, quality of recommendations and overall satisfaction.
- October 2009 San Diego Magazine. Gil Armour, CFP and William Irwin, CLU, ChFC are both Named as a Five Star Wealth Managers. It is the 4th consecutive year for Gil and 2nd consecutive year for Bill. Candidates are evaluated based on customer service, integrity, knowledge / expertise, communication, value for fee charged, meets financial objectives, post sale services, quality of recommendations and overall satisfaction.
- Monday April 12, 2009 San Diego Union Tribune. Gil Armour, CFP, is Selected as the Featured Financial Planner for the San Diego Union Tribune's "Money Makeover" Column.
- **February 2009 Research Magazine.** Gil Armour, CFP is quoted in an article that discusses the new legislation that stopped required minimum distributions (RMDs) for 2009. The rule applies to all qualified plans such as 401(k)'s, IRAs and 403(b) plans.
- October 2008 San Diego Magazine. Gil Armour, CFP and William Irwin, CLU, ChFC are both Named as a Five Star Wealth Managers. It is the 3rd Consecutive Year for Gil Armour. Candidates are evaluated based on customer service, integrity, knowledge / expertise, communication, value for fee charged, meets financial objectives, post sale services, quality of recommendations and overall satisfaction.
- October 10, 2008 KGTV. CH. 10. "The Dow Jones Drops Over 700 Points at the Opening. The Dow Jones Drops Below 8,000 for the First Time Since 2003. How is this Decline Different from Past Declines?"

- October 9, 2008 KGTV. CH. 10. "The Dow Jones Drops Another 500 Points. Why Haven't the Markets Responded to the Fed's Plans? Can We Expect More Selling?"
- September 29, 2008 KGTV. CH. 10. "The House Votes Down the Paulson Plan. The Dow Jones Drops a Record 777 Points. Why Did the Market Decline so Severely and What Does This Mean for Investors?"
- September 18, 2008 KUSI Ch. 9. "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"
- September 17, 2008 KOGO AM 600. "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"
- **September 17, 2008 KGTV Ch. 10.** "AIG Gets an \$85 Billion Line of Credit for the Government. What is the Government Proposing to Do? How does this Affect AIG Clients and their Brokerage Operations?"
- July 14, 2008 KGTV Ch. 10. "IndyMac Bank is Taken Over by the Regulators. What Does
 this Mean for People Who Had Money in the Bank? Will They Get Their Money Back? What
 are the Coverage Limits?"
- July 3, 2008 KGTV Ch. 10. "300 Local Investors Lose \$31 Million to an Obscure Hedge Fund. What Happened to their Money? Were There any Red Flags to Be Aware Of Before this Happened?"
- April 18, 2008 KGTV Ch. 10. "How Have the Changes in the Credit Markets Affected Student Loans? There Has Been Demand for \$3 Billion in Loans, Yet Only \$1 Billion Has Been Funded. How Will This Affect Today's Students Getting Ready for College?"
- April 11, 2008 KGTV Ch. 10. "Frontier Airlines, Aloha Airlines and ATA Have All Recently Filed for Bankruptcy. Who is Going to be the Next Airlines to Cease Operations? Are Some Airlines More Likely than Others to Close?"
- February 2008 San Diego Magazine. "Gil Armour, CFP, is Named as a Five Star Wealth Manager for the 2nd Consecutive Year. One of Only 256 in the San Diego Area. Less Than 3% of Wealth Managers in the San Diego Area Qualify for the List."
- January 22, 2008 KGTV Ch. 10. "The Stock Market Drops Almost 500 Points at the Open. Federal Reserve Lowers the Fed Funds Rate by a 3/4 Point to 3.50%. Are We Headed for a Recession? What Should Investors Do Now?"
- December 11, 2007 KGTV Ch. 10. "The Federal Reserve Lowers the Fed Funds Rate by a 1/4 Point to 4.25%. The Market is Down 300 Points the Same Day. What Does the Cut Mean for Investors? Who Benefits from a Cut in the Rates?"
- **November 5, 2007 KGTV Ch. 10.** "Google Introduces Cell Phone Services. Why are They Trying to Introduce their Services to Cell Phones? What's the Benefit for Google?"

Investing involves risk including the potential loss of principal. The views expressed are not necessarily the opinion of SagePoint Financial and should not be construed directly or indirectly, as an offer to buy or sell any securities mentioned herein. Investing is subject to risks including loss of principal invested.

- **September 6, 2007 KGTV Ch. 10.** "Apple Drastically Cuts the Price of its New iPhone. Why Such a Steep Price Cut so Soon After its Introduction? Is This a Smart Move for Apple?"
- July 27, 2007 KGTV Ch. 10. "The Dow Falls Another 200 Points Today. The Market Falls Close to 4.5% for the Week. It is one of the Worst Weeks in Almost 5 Years. What Should Investors Think After Such a Sharp Decline?"
- July 25, 2007 KGTV Ch. 10. "Workers at Three Major Southern California Supermarket Chains Overwhelmingly Approved a New Contract. The Contract Provides Their First Raise in Five Years and Rolls Back Key Wage and Benefit Concessions Made After a 141-Day Strike -Lockout in 2004. Who is Going to Pay for These New Benefits Provided? Will Consumers have to Foot the Bill for the New Agreement?"
- April 6, 2007 KOGO AM600. "Carlsbad Company ipayOne Stops Taking Listings. What Happened to the Company? Did the Slow Down in the Real Estate Market and the Mortgage Market Help Create their Problems?"
- April 5, 2007 KGTV Ch. 10. "Carlsbad Company ipayOne Stops Taking Listings. What Happened to the Company? Did the Slow Down in the Real Estate Market and the Mortgage Market Help Create their Problems?"
- March 14, 2007 KGTV Ch. 10. "The Dow Jones Falls Over 240 Points. What is Happening
 with the Sub Prime Mortgage Market? Why is this Creating So Much Volatility in the Stock
 Market?"
- **February 27, 2007 KGTV Ch. 10.** "The Stock Market Plunges 416 Points in One Day. What Helped Trigger this Decline? Should Investors Do Anything Different With Their Portfolios? Should We Expect More Volatility in the Future?"
- **February 26, 2007 Investment News.** Gil Armour, CFP, is Quoted in an Article Discussing Automatic Enrollment for Small Business Retirement Plans.
- **February 2007 San Diego Magazine.** Gil Armour, CFP, is Named as a Five Star Wealth Manager. One of Only 228 in the San Diego Area.
- **Wednesday December 27, 2006 Wall Street Journal**. Gil Armour is Quoted in a Story Discussing Income Streams for People in Retirement.
- Monday November 27, 2006 KGTV Ch. 10. "What is Cyber Monday? Is it the Busiest Online Shopping Day of the Year? How Much Will People Spend Shopping Online this Year? Why has Online Shopping Become so Popular?"
- Sunday October 9, 2006 San Diego Union Tribune. Real Estate Issues Main Hotline Topic. Gil Armour, CFP, is Selected as One of the Financial Planners to Field Calls on a Hotline Sponsored by the San Diego Union Tribune.
- Thursday June 29, 2006 KGTV Ch. 10. "The Fed Hikes Fed Funds Rate Another 1/4 point to 5 1/4%. Are they Done Raising Yet? What Does This Mean to People with Mortgages? How Many Interest Rate Hikes Have We Had Since They Started Raising Rates?"

- Friday May 5, 2006 KGTV Ch. 10. "The Dow Jones Average Hits a 6 Year High. Is this a
 Good Thing or Bad Thing for Investors? What Happened to Investors Who Got Out When the
 Dow Fell 4 Years Ago?"
- Monday January 9, 2006 KGTV Ch. 10. "The Dow breaks 11,000. When was the Last Time this Happened? How Does The Dow Compare with the Other Indexes? Should Investors do Anything Differently Because of This? How will Investors Notice the Change?"
- Thursday December 15, 2005 KGTV Ch. 10. "American Eagle Starts Charging \$1.00 for Sodas and Peanuts. How will Passengers React? Why are They Doing This? Will Other Airlines Follow Suit?"
- Monday October 24, 2005 KGTV Ch. 10. "Ben Bernanke is Picked to Succeed Alan Greenspan. Will Things Change Under the New Chairman? What will Happen to Interest Rates? Why Should People be Concerned Who is the Head of the Fed?"
- Friday September 30, 2005 KGTV Ch. 10. "Credit Card Delinquencies are at an All Time High. What has Caused This? What Does it Mean for the Credit Card Companies? Fees are 30% of Their Business Today. What can Consumers do About It?"
- Monday August 15, 2005 KGTV Ch. 10. "Phil Mickelson Wins the PGA. How will this Help Local Company Calloway Golf? Why are they Considering Taking the Company Private Instead of Remaining a Public Company?"
- Monday August 15, 2005 KGTV Ch. 10. "Energy Prices Hit New Highs. Is this Going to Affect the Stock Market? Will Consumers Change their Spending Habits? Are There Going to be Winners and Losers?"
- Friday July 29, 2005 KGTV Ch. 10. "Federated Dept. Stores is Acquiring May Company. 68
 Stores in Southern CA will be Affected. How Does this Affect the Consumer? How will the
 Local Malls Compensate for the Loss of the Stores That will be Closed? What Does this Mean
 for the Retailing Business?"
- Tuesday March 8, 2005 KGTV Ch. 10. "Irwin Jacobs Steps Down as CEO of Qualcomm. His Son Paul is Appointed the New CEO. Is this Unusual for a Public Company? What is Paul's Business Background?"
- Sunday February 6, 2005 San Diego Union Tribune. Gil Armour, CFP, is Selected as the Featured Financial Planner for the San Diego Union Tribune's "Money Makeover" Column.
- Thursday February 3, 2005 KGTV Ch. 10. "President Bush Says Social Security is Going Bust by 2048. Is it Really a Crisis? What are People Doing Differently to Prepare? How Many People are Adequately Prepared?"
- Wednesday August 18, 2004 KGTV Ch. 10. "Google Gets Ready to Go Public. What Happened Today That Allowed it to Go Public? How Does their IPO Differ From Other Offerings? Is Google's Market Value Now Larger than GM's?"
- **Wednesday June 30, 2004 KOGO AM600.** "The Fed Raises Interest Rates ¼ Point. What Does the Increase Mean to People Selling Their Homes or Getting Ready to Get a Mortgage?

- Wednesday June 30, 2004 KGTV Ch. 10. "The Fed Raises Interest Rates ¼ Point. How Will
 it Affect Refinancings? Will it Affect Interest Rates? Will People Look for Fixed Versus
 Adjustable Mortgages?"
- Tuesday February 24, 2004 KGTV Ch. 10. "Standard and Poor's Lowers the Credit Rating
 for the City of San Diego to AA-. What Does That Mean for the City? How Much Will it Cost and
 Who Will Pay For it? Are the City's Unfunded Pension Liabilities a Major Problem?"
- Wednesday February 18, 2004 KGTV Ch. 10. "Kohl's Comes to San Diego. What is Their Niche? What Has Made Them Successful? How do They Compare to the Competition?"
- Friday November 7, 2003 KGTV Ch. 10. "The Grocery Strike Continues. Are Shareholders Pressuring the Companies for a Settlement? Is the Union Digging in by Killing the Sale of Dominick's chain - a Safeway Subsidiary?"
- Thursday October 9, 2003 KGTV Ch. 10. "The Grocery Strike Begins. Are There Other Issues Besides Health Care? How Much Will The Strike Hurt the Companies?"
- Wednesday June 25, 2003 KGTV Ch. 10. "Fed Cuts Rates Another 1/4 Point to 1%. What Should a Fixed Income Investor Do? Is the Rate Cut Good for Borrowers?"
- Tuesday March 18, 2003 KGTV Ch. 10. "How Will the War in Iraq Affect the Stock Market and the Economy? Is War Good for the Markets? How Does the Current Conflict Compare to the Gulf War in 1991?"
- Wednesday March 5, 2003 KGTV Ch. 10. "Titan Systems is Developing a More Efficient and More Economical Cruise Missile. Is this an Example of the Private Enterprise System Working in the Government?"
- Thursday January 23, 2003 WFAA in Dallas, TX. "The Super Bowl Effect on the Stock Market. It Has Been Right 80% of the Time. Is it a Fluke or a Real Indicator?"
- Tuesday January 7, 2003 KGTV Ch. 10. "President Bush Proposes Making Dividends Tax Exempt. Who Will Benefit? Will this Help the Stock Market?"
- Monday December 9, 2002 KGTV Ch. 10. "UAL Files For Bankruptcy. Will Other Airlines Have Similar Financial Problems?"
- Wednesday November 6, 2002 KGTV Ch. 10. "The Fed Lowers Rates from 1.75% to 1.25%. It's the 12th Rate Cut, But First This Year. Are We Worse Off Than We Think?"
- Tuesday July 16, 2002 KGTV Ch. 10. "The Nasdaq Falls to a 5 Year Low. The Dow has Gone Virtually Nowhere in 5 Years. What Should an Investor Do if They are Close to Retiring?"
- Thursday July 11, 2002 KGTV Ch. 10. "Dow Falls Another 500 Points in a Week. Should Investors Be Concerned? How Should an Investor View Their 401K Plan?"
- Friday July 5, 2002 KGTV Ch. 10. "Dow Jones Moves Up 324 Points. The Nasdaq is Up 68 Points? Have the Markets Turned?"

- Wednesday June 26, 2002 KGTV Ch. 10. "WorldCom Announces Accounting Irregularities.
 Who Can Investors Trust?"
- Monday May 6, 2002 KGTV Ch. 10. "Peregrine's CEO and CFO Resign. Stock Drops to \$0.89. What Brought This to Happen?"
- Thursday May 2, 2002 KGTV Ch. 10. "Peregrine Systems Announces a Delay in their Reporting Due to a Change in Accounting Firms? Were there Problems with Arthur Anderson?"
- Wednesday January 23, 2002 KGTV Ch. 10. "How Did the Events of 9/11 Affect Insurance Rates? Would Certain Property Casualty Companies be More Affected Than Others?"
- Wednesday January 9, 2002 KGTV Ch. 10. "California Wants to Renegotiate its Energy Contracts. Why Would an Investor Want this to Take Place?"
- Wednesday January 2, 2002 KGTV Ch. 10. "Ballpark Financing Issues Why Is Municipal Bond Insurance Important for the New Ballpark? Why Won't Ambac Insure the Project?"
- Monday December 31, 2001 KGTV Ch. 10. "A Look Back at 2001 and a Look Ahead to 2002 - Should Investors Change their 401k Strategies After the Problems at Enron?"
- Tuesday November 6, 2001 KGTV Ch. 10. "Fed Cuts Rates to 2% The Lowest in 40 Years." How Does it Affect Mortgages, Credit Cards and other Interest Sensitive Vehicles?"
- Monday September 24, 2001 KGTV Ch. 10. "Largest Single Point Advance in History -Should Investors Change Their Outlook?"
- Tuesday September 18 through Thursday September 20, 2001 KGTV Ch. 10. "Markets Finally Reopen - How Did the Decline Compare to other Historical Events? What Should Investors Expect in the Coming Months?"
- Monday September 17, 2001 KGTV Ch. 10. Live Updates Throughout the Day Covering the Reopening of the U.S. Financial Markets.
- Wednesday September 12, 2001 KGTV Ch. 10. "Aftermath of Terrorist Attacks What to Expect When the Markets Reopen. What are the Logistical Problems of Reopening?"
- Wednesday September 5, 2001 KGTV Ch. 10. "Social Security Reform Should it be Done? Should Individuals be Allowed to Invest on their Own?"
- Thursday July 26, 2001 KGTV Ch. 10. "Cutbacks in the Technology Industry How Will it Affect Local Businesses?"
- Friday July 6, 2001 KGTV Ch. 10. "How will the Current Slowdown Affect the San Diego Economy and Local Companies?"
- Tuesday June 26, 2001 KGTV Ch. 10. "Airlines Experience Worst Month in 20+ Years How Online Ticketing May Help Them."

- Monday June 18, 2001 KGTV Ch. 10. "Applied Micro Circuits Breaks Ground on New Plant in the Face of Negative Industry News."
- Monday June 4, 2001 KGTV Ch. 10. "Changes to the New Tax Laws and How They Affect Your Retirement Plans."
- Wednesday May 16, 2001 KGTV Ch. 10. "China Unicom Awards \$1.5 Billion CDMA Equipment Contract - What Effect will it have on Qualcomm?
- Tuesday April 24, 2001 KGTV Ch. 10. "California's Energy Crisis and the Record Profits of Energy Companies."

Keep tuned to KGTV Channel 10 News for future updates! Any views or comments that we may make are independent of KGTV Channel 10 are not necessarily endorsed by them.