
Gains Conclude a Great Quarter

Weekly Update – April 1, 2019

The Week on Wall Street

Stocks ended last week higher as volatility slowed, completing their best quarter since 2009. A Friday tweet from Treasury Secretary Steven Mnuchin encouraged investors, referring to “constructive” discussions in the ongoing U.S.-China trade negotiations.¹

The S&P 500 gained 1.27% for the week. The Dow Industrials and Nasdaq Composite both exceeded that advance: the Dow rose 1.60%; the Nasdaq, 1.42%.^{2,3,4}

Foreign shares went the other way. The MSCI EAFE index following international stocks retreated 0.91%.⁵

2019 Could Be a Big Year for IPOs

One of the ride-share pioneers, Lyft, closed on its initial public offering (IPO) on Friday, and a glance at the IPO calendar shows that as many as 226 companies could soon go public, with Uber and Airbnb possibly among them.⁶

This IPO wave may be a signal of a market top, or it may point to a comeback for risk appetite, which could be healthy for the overall market.

Should some big-name IPOs stumble, it may deter others from moving ahead, which may influence the market psychology. Conversely, an enthusiastic reception may help support further market advances.

Good News for the Housing Market

The Fed’s dovish tone has also influenced home loan rates. Freddie Mac’s latest Primary Mortgage Market Survey shows an average interest rate of just 4.06% on a 30-year, fixed rate mortgage, compared with 4.28% a week earlier and 4.95% in December.⁷

This news is especially significant given the recent pickup in existing home sales. They jumped 11.8% in February, the biggest monthly gain in more than three years.⁸

Tax Tip

The federal income tax filing deadline is Monday, April 15, 2019. However, residents of Maine and Massachusetts have until Wednesday, April 17 to file their 2018 tax return. April 15 is Patriots' Day, and April 16 is Emancipation Day.⁹

THE WEEK AHEAD: KEY ECONOMIC DATA

Monday: February retail sales.

Wednesday: ADP's snapshot of March private sector hiring.

Friday: The Department of Labor's March jobs report.

Source: Econoday / MarketWatch Calendar, March 29, 2019

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 release of data may be delayed without notice for a variety of reasons, including the shutdown of the government agency or change at the private institution that handles the material.

THE WEEK AHEAD: COMPANIES REPORTING EARNINGS

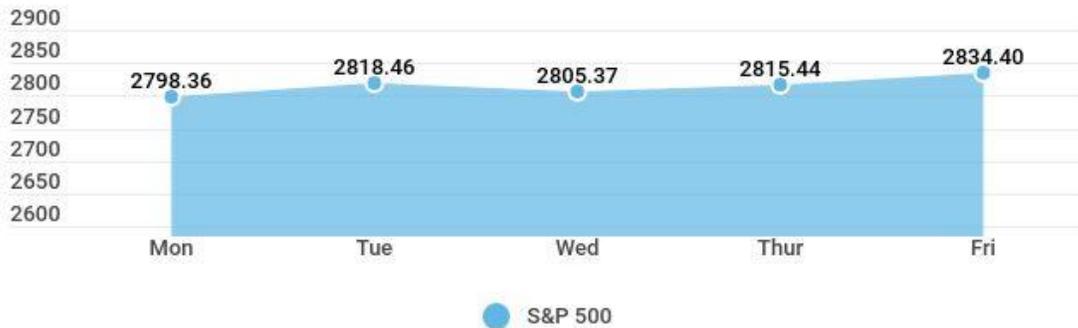
Tuesday: GameStop (GME), Walgreens Boots Alliance (WBA)

Thursday: Constellation Brands (STZ)

Source: Morningstar.com, March 29, 2019

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Market Index	Close	Week	Y-T-D
DJIA	25,928.68	+1.60%	+11.15%
NASDAQ	7,729.32	+1.42%	+16.49%
MSCI-EAFE	1,865.86	-0.91%	+8.49%
S&P 500	2,834.40	+1.27%	+13.07%



	Treasury	Close	Week	Y-T-D
	10-Year Note	2.41%	-0.03%	-0.28%

Sources: The Wall Street Journal, Mar. 29, 2019, Treasury.gov, Mar. 29, 2019

The market indexes discussed are unmanaged and generally considered representative of their respective markets. Individuals cannot directly invest in unmanaged indexes. Past performance does not guarantee future results. Weekly performance is measured from Monday's open of trading to Friday's close for the Dow Jones Industrial Average, Standard & Poor's 500 index, and NASDAQ Composite. Weekly performance is measured from Friday's open to Thursday's close for MSCI-EAFE. U.S. Treasury Notes are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury Note prior to maturity, it may be worth more or less than the original price paid. Weekly and year-to-date 10-year Treasury note yield are expressed in basis points. International investments carry additional risks, which include differences in financial reporting standards, currency exchange rates, political risks unique to a specific country, foreign taxes and regulations, and the potential for illiquid markets. These factors may result in greater share price volatility.



“Stay hungry. Stay foolish.”

– Steve Jobs



Southern Fried Chicken Sandwich with Spicy Aioli Slaw



Serves 4

Ingredients:

Spicy Aioli and Slaw

- 1 garlic clove, finely chopped
- ½ cup mayonnaise
- 1 Tbsp. Louisiana hot pepper sauce
- ½ small red onion, thinly sliced
- 1 jalapeño, remove seeds and white ribs, slice thinly
- 4 to 5 cups cabbage, slice thinly
- ½ cup bread and butter pickle slices, plus ¼ cup pickle juice

Fried Chicken

- 2 cups all-purpose flour
- 1 tsp. ground black pepper
- ½ tsp. kosher salt plus more
- 1 cup buttermilk
- 2 8-oz. skinless, boneless chicken breasts, halved crosswise
- Peanut or vegetable oil (for frying)
- 4 sandwich rolls
- 2 Tbsp. butter, bring to room temperature

Directions:

Spicy Aioli and Slaw

1. Stir together the garlic, mayonnaise, and hot pepper sauce in a small bowl; cover and chill.
2. Combine onion, jalapeño, cabbage, pickles, and pickle juice in a large bowl; cover and put in the refrigerator.

Fried Chicken

1. Put the flour, ½ tsp. salt, and pepper in a shallow dish or bowl.
2. Put the buttermilk in another shallow bowl.
3. Dredge chicken in flour mixture, shake off excess flour, and dip in buttermilk, then dredge in flour mixture and shake off excess flour again.
4. In a large skillet (cast iron, if you have one), heat about ½ inch of oil to 350°F.
5. Fry the dredged chicken pieces until golden brown and cooked through, about 3 minutes per side.
6. When the chicken is done, put on a wire rack to drain and season with salt while the chicken is hot.

Assemble the Sandwiches

1. Spread the cut sides of the rolls with butter.
2. Heat another large skillet over medium heat, and cook the rolls buttered side down for 1 minute, until they are browned and crisp.
3. Spread the rolls with the aioli, then add chicken and cabbage slaw.

Recipe adapted from Bon Appétit¹⁰



Free Tax Services for Military; Military OneSource MilTax

Military OneSource MilTax is a free service for the military and their families. The service offers an entire suite of tax and financial services, which are exclusively designed for military life. Highlights of MilTax include:

- Tax preparation e-filing that's secure and free. It's available from January through October and takes into consideration military tax deductions and credits
- Access to tax consultants who understand the financial needs of the military and can answer any tax-related questions you have
- Free, in-person tax prep is available through the Volunteer Income Tax Assistance offices

MilTax is a benefit earned through military service and considers special tax issues, such as combat pay and multiple moves. The tax help is available to service members, including those in the National Guard and reserves, immediate family members, and eligible survivors. To find out more, visit <https://www.militaryonesource.mil/>, or call (800) 342-9647.

* 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 Military OneSource¹¹



A Quick Tip for a Longer Iron

There's plenty of great information out there to increase your drive and crush that long ball. But what about when you need to hit your longer irons at a solid rate? It's important to take the club back easy on your backswing.

A longer iron requires more of a sweeping motion and a smoother swing than other irons. To achieve both, try to take it back low and slow for the first few feet and get the club shaft pointing down your target line, with the toe up halfway back. This deliberate takeaway helps promote a smooth, shallow swing that's perfectly on plane.

Tip adapted from Golf Digest¹²



It's All in a Walk

There's nothing like going for a stroll to clear the mind. After all, your body was made for walking. But besides making you feel good, there are so many health benefits to "taking the ankle express". Here are just a few:

- **You'll be in a better mood.** It's true – regular walking modifies your nervous system to help decrease negative feelings. Walk with a friend and get even more calming benefits from the added social interaction.
- **Inspiration in perspiration.** Well, you might not perspire but walking gets your creative juices flowing. Try a walk when you feel stuck or blocked to clear the cobwebs.
- **Pump your "second heart".** Walking strengthens the venous system that relies on muscles, veins, and valves in your feet and legs that work together to get blood pumped back to the heart.
- **Digestive health.** Walking strengthens the core and abdominal muscles that encourage movement in the digestive system.

If you're just getting started in a walking routine, start slowly and set yourself up for success. Even walking a block is better than nothing. If you have any health concerns, be sure to check with your doctor first before starting any exercise routine, including walking!

Tip adapted from Prevention¹³



Ways to Save Water

Saving water saves energy too. Of course, we need energy to heat our water, but it also requires a lot of additional energy to purify, pump, treat, and in some cases, transport water. When you save water, you save money and energy, and you help the planet. Water-saving habits can help reduce carbon emissions and divert less water from our waterways. Here are a few tips to reduce your use:

Low-flow showerheads and shorter showers: Install water-saving showerheads and try to keep showers under 10 minutes.

Fix a leak: Check your pipes, taps, and toilets for leaks, and repair them.

Avoid running water: Fill up the sink to brush your teeth, wash your face, or shave. Use a bucket to clean floors, cars, etc.

Watering time: Water your yard in the early morning or late afternoon when less evaporation can happen.

Full loads: Running full loads in washing machines and dishwashers saves water and electricity.

Tip adapted from Energy Star and Visualistan¹⁴

Share the Wealth of Knowledge!

Please share this market update with family, friends, or colleagues.

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simply reply to this email and let us know. 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.

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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.

A 30-year fixed rate mortgage is a conventional home loan meeting the lending requirements of Fannie Mae and Freddie Mac, but it is not a mortgage guaranteed or insured by any government agency. Private mortgage insurance, or PMI, is required for any conventional loan with less than a 20% down payment.

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¹ <https://www.marketwatch.com/story/stocks-end-higher-sp-records-strongest-quarter-in-a-decade-2019-03-29>

² <https://quotes.wsj.com/index/SPX>

³ <https://quotes.wsj.com/index/DJIA>

⁴ <https://quotes.wsj.com/index/COMP>

⁵ <https://quotes.wsj.com/index/XX/990300/historical-prices>

⁶ <https://www.cnbc.com/2019/02/04/a-giant-ipo-wave-is-coming-as-unicorns-whet-investor-appetite.html>

⁷ <http://www.startribune.com/us-mortgage-rates-post-biggest-drop-in-decade-to-4-06-pct/507781302/>

⁸ <https://www.nar.realtor/newsroom/existing-home-sales-surge-11-8-percent-in-february>

⁹ <https://www.efile.com/tax-day-deadlines/>

¹⁰ <https://www.bonappetit.com/recipe/fried-chicken-sandwiches-with-slaw-and-spicy-mayo>

¹¹ <https://www.militaryonesource.mil/financial-legal/tax-services/miltax-free-tax-services/miltax-free-tax-services-from-military-onesource>

¹² <https://www.golfdigest.com/gallery/iron-tips-photos>

¹³ <https://www.prevention.com/fitness/a20485587/benefits-from-walking-every-day/>

¹⁴ https://www.energystar.gov/products/saving_water_helps_protect_our_nations_water_supplies

<https://www.visualistan.com/2015/03/water-saving-tips-for-home-nfographic.html>