



For the Week of June 1, 2021

## THE MARKETS

Stocks climbed slightly Friday. Investors seemed to shake off a stronger-than-expected inflation reading and focus on encouraging employment data. New jobless claims fell to a new pandemic-era low. The S&P and the Dow posted their fourth positive month in a row. For the week, the Dow rose 1.03 percent to close at 34,529.45. The S&P gained 1.20 percent to finish at 4,204.11, and the NASDAQ climbed 2.08 percent to end at 13,748.74.

Returns Through 5/28/21	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	1.03	13.76	38.79	14.82	16.88
NASDAQ Composite (TR)	2.08	6.98	45.95	23.88	23.93
S&P 500 (TR)	1.20	12.62	40.32	18.00	17.16
Barclays US Agg Bond (TR)	0.20	-2.29	-0.40	5.06	3.25
MSCI EAFE (TR)	0.46	10.07	38.41	8.23	9.77

Source: Morningstar.com. \*Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Three- and five-year returns are annualized. The Dow Jones Industrials, MSCI EAFE, Barclays US Agg Bond, NASDAQ and S&P, excluding "1 Week" returns, are based on total return, which is a reflection of return to an investor by reinvesting dividends after the deduction of withholding tax. (TR) indicates total return. MSCI EAFE returns stated in U.S. dollars.

**We Did, How About You?** — 59 percent of U.S. households made a large purchase during the first four months of 2021, the highest percentage reported in five years. Large purchases include furniture, home repairs, and automobiles (source: Federal Reserve Bank of New York, BTN Research).

**Cash Only** — Total U.S. credit card debt peaked at a record \$930 billion as of Dec. 31, 2019, (pre-pandemic) but has since fallen 17 percent (\$157 billion) to \$773 billion as of March 31, 2021 (source: Federal Reserve Bank of New York, BTN Research).

**Send Me Your Resume** — The number of job openings in the United States has increased by 1.2 million in the last two reported months, meaning U.S. employers have added 20,441 new job postings each day during February and March this year. The 8.123 million job openings nationwide as of March 31 is the highest number recorded in U.S. history (source: Bureau of Labor Statistics, BTN Research).



## WEEKLY FOCUS – Protecting Our Children

We make sure our children use seat belts in the car, wear helmets when they bike, and never run with scissors. But there is one danger we may not be considering: identity theft. According to Identity Theft Resource Center, 1.3 million children's records are stolen each year. And a study by Carnegie Mellon University's CyLab found children are 51 times more likely than adults to fall victim to identity theft.

Since it is estimated half of child identity theft victims are under the age of six, the crime often isn't detected for 10 to 15 years, when the child becomes old enough to apply for credit and is turned down. So awareness and vigilance are essential to protect your children's or grandchildren's identity. Here are some steps to consider:

**Guard their Social Security number.** Like adult Social Security cards, children's cards should never be carried. Leave the Social Security number field on medical, sport, and school forms blank. Or add zeros to satisfy the requirement.

**Protect other personal information.** Opt out of social directories that feature full names, dates of birth, addresses, phone numbers, and pictures. Don't put a decal on your vehicle that shows the number of children in the family and their names or a sign in your yard wishing them a happy birthday or congratulating them for graduating. Educate children on the importance of not sharing their personal information, including their real names on social media. Always monitor their online communication and who it's with.

**Place a security freeze** on all three credit bureaus (Equifax, Experian, and TransUnion). This stops lenders from being able to access the report when criminals try to apply for credit cards or loans. In most cases, there won't be an existing credit file. So they will create one for you and then freeze it. Freezing credit doesn't cost anything; you can visit each of the three websites to download their specific forms and instructions.

**Heed warning signs.** If a child receives a credit card application, bill, or collection call for something they didn't purchase, or a notice from the IRS saying they didn't pay income taxes, someone may be misusing their information.

If you believe your child or grandchild may have become a victim of identity theft or fraud, contact our office. We are here to assist you.



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\* 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 index of 30 actively traded blue-chip stocks. NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index composed of a sample of companies representative of the market structure of 20 European and Pacific Basin countries and includes reinvestment of all dividends. Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment-grade, fixed-rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and 10 years. Written by Securities America, Copyright June 2021. All rights reserved. Securities offered through Securities America, Inc., broker-dealer and member of FINRA and SIPC. Investment advisory services offered through Securities America Advisors, Inc. and/or Arbor Point Advisors LLC, registered investment advisers. Securities America, Inc., Securities America Advisors, Inc., and Arbor Point Advisors LLC are separately owned and other entities and/or marketing names, products or services referenced here are independent. Securities America • 12325 Port Grace Blvd. • La Vista, NE 68128 • 800-747-6111 • securitiesamerica.com # 3613916.1