



EVERETT FINANCIAL GROUP

Weekly Commentary

October 16, 2019



Emily Dickinson

An American Poet, Emily Dickinson is recognized as one of the greatest poets of the 19th century. Her verse, along with that of Emerson and Whitman, best defines the distinctive qualities of the American experience.

Emily Dickinson lived intensely, finding in her books, garden and friends the possibilities of rich experience and fulfillment. After her father's death in 1874, she went into the seclusion that led to her being called "the nun of Amherst."

Over a thousand poems were discovered in Emily Dickinson's bureau after her death. In all, she wrote nearly 1,800 poems, several hundred of which are among the finest ever written by any American poet. She gave only 24 of the poems titles, and only seven were published during her lifetime.

To love is so startling it leaves little time for anything else.

Success is counted sweetest by those who ne'er succeed.

Hope is the thing with feathers, that perches in the soul, and sings the tune without the words, and never stops at all.

If it makes my whole body so cold no fire can warm me, i know it is poetry.

Dwell in possibility.

My friends are my estate.

We turn not older with years, but newer every day.

Beauty is not caused. It is.

I argue thee that love is life and life bath immortality.

Find ecstasy in life, the mere sense of living is joy enough.

If i can stop one heart from breaking i shall not live in vain.

It is better to be hammer than the anvil.

Great Quotes from Great Women

Weekly Market Commentary October 14, 2019

The Markets

The world breathed a sigh of relief last week when the United States and China took a step toward a trade-war truce.

Financial Times reported the United States agreed to not increase tariffs from 25 percent to 30 percent on \$250 billion of Chinese imports next week. (Current tariffs remain in place, and it is possible new tariffs will be imposed on additional Chinese goods - electronics, apparel, and other consumer items - in mid-December.)

In return, China agreed to purchase \$40 to \$50 billion of agricultural goods, including soybeans and pork, although no time frame was established for the purchases. It remained unclear what progress was made on intellectual-property protection and rules to prevent currency manipulation, reported *The Wall Street Journal (WSJ)*.

U.S. stock markets responded enthusiastically to news about one of the great uncertainties hanging over economic growth, namely the trade war between the United States and China, might be resolved. However, after the details of the deal were announced, markets gave back some gains.

"The tentative truce underwhelmed some international businesses that had been hoping the United States and China would finish up a deal that cemented more sweeping structural changes in China's economy, eliminated additional tariffs scheduled to go into place in December, and even rolled back existing tariffs both sides have added to imports from each country," reported *WSJ*.

Derek Scissors, an American Enterprise Institute trade expert and White House advisor told *WSJ*, "If this turns out to be all there is, we could have achieved these results a year ago or more."

Yields on U.S. Treasury bonds moved higher during the week, and the yield curve righted itself, reported *MarketWatch*. The change reflected optimism about trade negotiations. Bond markets also embraced a Federal Reserve announcement it will resume buying Treasuries each month to ensure the banking system has sufficient reserves.

The United States and China hope to have a written draft of the phase-one agreement finalized during the next few weeks.

Data as of 10/11/19	1-Week	Y-T-D	1-Year	3-Year	5-Year	10-Year
Standard & Poor's 500 (Domestic Stocks)	0.6%	18.5%	8.9%	11.6%	9.6%	10.7%
Dow Jones Global ex-U.S.	1.9	9.5	3.5	4.2	1.7	2.1
10-year Treasury Note (Yield Only)	1.8	NA	3.1	1.8	2.3	3.4
Gold (per ounce)	-1.3	15.4	22.7	5.8	3.8	3.4
Bloomberg Commodity Index	1.2	2.8	-8.3	-2.9	-7.9	-5.0

S&P 500, Dow Jones Global ex-US, Gold, Bloomberg Commodity Index returns exclude reinvested dividends (gold does not pay a dividend) and the three-, five-, and 10-year returns are annualized; and the 10-year Treasury Note is simply the yield at the close of the day on each of the historical time periods.

Sources: Yahoo! Finance, MarketWatch, djindexes.com, London Bullion Market Association.

Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly. N/A means not applicable.

THE NICEST PLACE IN AMERICA. There are some people who scorn being nice (a.k.a. amiable, agreeable, pleasant). They equate it with being uninteresting or boring. What they fail to understand is being nice is often more challenging than the alternative.

Years ago, Marilyn Zeilinski penned a *Chicago Tribune* article entitled, "Being Nice Is Hugely Underrated." In it, she explained:

"Eventually I discovered that being nice is hard work. It is strong enough to shovel the elderly neighbor's driveway and as brave as a child inviting, 'Come play with me!' to another child exiled by unpopularity...Niceness is not weakness, as I once thought. Niceness stands up for itself, though politely, if someone cuts in line. Most of all, niceness is not safe. Safety is keeping your head down, minding your own business. Niceness reaches out, and that is riskier than a cocoon of self-interest. But it is worth it."

Residents of Columbiana, Ohio, have chosen to embrace 'nice.' That's why *Reader's Digest (RD)* recently named the town *2019 Nicest Place In America*.

How nice is Columbiana?

Good News Network reported the town has, "A baker who donates freely to support causes of every kind, the real-estate developer who offers a year rent-free to promising entrepreneurs who may not have the resources to get started on their own, the local philanthropist who returned to his hometown to donate \$500,000 to rebuild the town's beloved Firestone Park."

Columbiana isn't the only nice place in America. There are a lot of places where people work hard and help make each other's lives better. In 2019, *RD* recognized a place or town in every state.

Nice can be inspiring.

Weekly Focus - Think About It

"Attitude is a choice. Happiness is a choice. Optimism is a choice. Kindness is a choice. Giving is a choice. Respect is a choice. Whatever choice you make makes you. Choose wisely."

--Roy T. Bennett, Author

Best Regards,



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Consultation
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Referral**

The highest compliment you can give us is the referral of your family and friends. Your referrals are always welcome. Refer someone to us today and give them the gift of a complimentary consultation!

Sources:

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* Government bonds and Treasury Bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value. However, the value of fund shares is not guaranteed and will fluctuate.

- * Corporate bonds are considered higher risk than government bonds but normally offer a higher yield and are subject to market, interest rate and credit risk as well as additional risks based on the quality of issuer coupon rate, price, yield, maturity, and redemption features.
- * The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. You cannot invest directly in this index.
- * All indexes referenced are unmanaged. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment.
- * The Dow Jones Global ex-U.S. Index covers approximately 95% of the market capitalization of the 45 developed and emerging countries included in the Index.
- * 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.
- * Gold represents the afternoon gold price as reported by the London Bullion Market Association. The gold price is set twice daily by the London Gold Fixing Company at 10:30 and 15:00 and is expressed in U.S. dollars per fine troy ounce.
- * The Bloomberg Commodity Index is designed to be a highly liquid and diversified benchmark for the commodity futures market. The Index is composed of futures contracts on 19 physical commodities and was launched on July 14, 1998.
- * The DJ Equity All REIT Total Return Index measures the total return performance of the equity subcategory of the Real Estate Investment Trust (REIT) industry as calculated by Dow Jones.
- * Yahoo! Finance is the source for any reference to the performance of an index between two specific periods.
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