

Looking back on the final trading week of a very eventful year, we saw low volume and a break from the recent rallies for domestic indexes. While international stocks in the MSCI EAFE added 0.56%, all major U.S. indexes declined.<sup>1</sup> The S&P 500 lost 1.10%, the Dow was down 0.86%, and the NASDAQ gave back 1.46%.<sup>2</sup> For the first time since November 4, the indexes posted three straight days of losses.<sup>3</sup> Despite these last-minute decreases, 2016 ended very differently than it began.

Last January, domestic indexes rang in the New Year with quite unpleasant performances. While the S&P 500 and NASDAQ dropped, the Dow experienced its worst-ever five-day start to a year, losing 1079 points on fears of an economic slowdown in China and plummeting oil prices.<sup>4</sup>

By market close on December 30, 2016, all three indexes showed healthy growth for the year:<sup>5</sup>

- S&P 500: Up 9.5%
- Dow: Up 13.4%
- NASDAQ: Up 7.5%

In addition to this equity growth, last week showed us a number of encouraging economic indicators for 2016, including:

**Consumer Confidence Surge:** On December 27, Consumer Confidence beat expectations to reach 113.7 — a 13-year high.<sup>6</sup> This metric indicates that consumers feel more positively about jobs, personal finances, business conditions, and more.

**U.S. Dollar Increase:** The dollar was up for the fourth straight year, showing a 3.7% increase for 2016 after hitting a 14-year high on December 20.<sup>7</sup>

**Crude Oil Recovery:** After a rough start to the year, oil experienced its largest annual increase since 2009. In fact, three-dozen U.S. gas and oil producers in the S&P energy index gained more than 40% during 2016.<sup>8</sup>

We all know that 2016 brought its fair share of surprises — from victories for Brexit and Donald Trump to our recent stock market rally and beyond. However, the year ended with domestic indexes up and a number of positive economic indicators. As we look toward 2017, we see opportunities for continued growth, as well as many questions that no one can yet answer.

- Will President Trump reduce regulation and taxes?
- Will OPEC keep its pledge to lower oil output?

- How will China’s economy perform?
- Could more “Brexit’s” be on the horizon?

The questions remain, but no matter the answers, we are here to help guide you through the year—and toward your goals—with proactive, strategic support. If you want to talk about what we experienced in 2016, or what we anticipate for the year ahead, we are always here for you.

**ECONOMIC CALENDAR:**

**Monday:** Markets Closed in Observance of New Year’s Day

**Tuesday:** PMI Manufacturing Index, ISM Manufacturing Index, Construction Spending

**Wednesday:** ADP Employment Report

**Thursday:** PMI Services Index, ISM Non-Manufacturing Index

**Friday:** Employment Situation, International Trade, Factory Orders

Data as of 12/30/2016	1-Week	Since 1/1/16	1-Year	5-Year	10-Year
Standard & Poor's 500	-1.10%	9.54%	8.50%	15.60%	5.79%
DOW	-0.86%	13.42%	12.26%	12.35%	5.86%
NASDAQ	-1.46%	7.50%	6.26%	21.33%	12.29%
U.S. Corporate Bond Index	0.66%	5.52%	5.68%	4.22%	6.76%
International	0.56%	- 2.43%	-2.12%	3.62%	-2.03%
Data as of 12/30/2016	1 mo.	6 mo.	1 yr.	5 yr.	10 yr.
Treasury Yields (CMT)	0.44%	0.62%	0.85%	1.93%	2.45%

Notes: All index returns exclude reinvested dividends, and the 5-year and 10-year returns are annualized. Sources: Yahoo! Finance, S&P Dow Jones Indices and Treasury.gov. International performance is represented by the MSCI EAFE Index. Corporate bond performance is represented by the SPUSCIG. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.



*“If you want to live a happy life, tie it to a goal — not to people and things.”*  
 – Albert Einstein



## Eggs, Ham and English Muffin Casserole



*Enjoy breakfast classics baked into one tasty meal!*

Serves 6 to 8

### **Ingredients:**

Nonstick cooking spray  
4 English muffins, split and toasted  
6 ounces sliced Black Forest ham, roughly chopped  
4 scallions, white and green parts, trimmed and roughly chopped  
1 cup shredded extra sharp cheddar cheese  
3 cups milk  
1 tbsp Dijon mustard  
6 large eggs  
Salt and pepper, to taste

### **Directions:**

1. Prepare a round 2-quart baking dish by lightly misting it with cooking spray.
2. Arrange a layer of toasted English muffin halves face-down in the baking dish, forming an overlapping shingled pattern.
3. Arrange a layer of ham on top of the English muffin layer below.
4. Repeat steps 2 and 3 until you've layered all the English muffins and ham.
5. Sprinkle the top with scallions and 1/2-cup of shredded cheese.
6. Whisk the milk, mustard, eggs, salt and pepper until combined in a large bowl
7. Pour the egg mixture into the baking dish, cover with plastic wrap, and refrigerate for at least 5 hours or overnight.

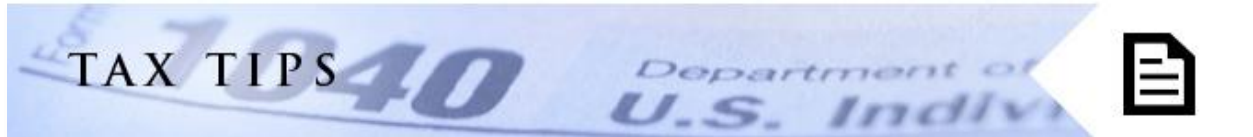
### **After mixture sits:**

8. Preheat the oven to 350°F.
9. Discard plastic wrap and sprinkle remaining 1/2-cup cheese over casserole.
10. Place dish on rimmed baking sheet and put into oven.

11. Bake until the eggs are firm in the middle and edges lightly brown, about 1 hour.

Let stand 10 minutes before slicing and serving.

Recipe adapted from FoodNetwork.com<sup>9</sup>



### **Beware of IRS Impersonations and Scams**

With tax-filing season coming up, IRS impersonations and scams are upon us, too. If you receive a phone call, email, or text saying that the IRS is “threatening you with lawsuits or jail unless you pay immediately,” this communication is a scam.

Here is a reminder of common ways criminals may scam you, by using actions that the IRS will never take:

- Contact you via emails, texts, or social media channels
- Call you to demand an immediate payment
- Call you about your taxes without first mailing you a bill
- Demand that you pay taxes without the opportunity for you to question or appeal the amount you owe
- Require you to pay your taxes through a specific method, such as prepaid debit cards
- Ask for your credit card numbers over the phone
- Threaten to arrest you through local police or other law-enforcement groups for not paying

You can report a potential scam to the federal government in two ways:

- **Contact the Treasurer Inspector General for Tax Administration (TIGTA):** Use the [“IRS Impersonation Scam Reporting”](#) web page. You can also call 800-366-4484.
- **Report to the Federal Trade Commission:** Use the [“FTC Complaint Assistant”](#) on [FTC.gov](#), and add "IRS Telephone Scam" in the notes.

Tip courtesy of IRS.gov<sup>10</sup>



## Manage Your Big Slices with Racket Science

A very common challenge many golfers have is slicing the golf ball to the right, which makes them lose distance and accuracy. To compensate, golfers usually do an “over the top move” by bringing their hands, arms, and elbows far away from their body on the downswing and then swinging their club too far left on follow-through. With this move, you only succeed in making even bigger slices.

You can see if your technique is off by checking your tennis swing. In tennis, people often try to hit the ball over the net by extending their elbow too far away from their body. Grab a tennis racket and ball, and practice your swing to see where you point your elbow. With an accurate stroke, you should point your elbow down and keep it close to your side when you hit the ball. In this stance, you can add more power and control by rotating your body, rather than flaring out your arm.

And the same technique applies when managing your slices in golf. If you practice your tennis swing and notice your elbow outward, grab a golf club and do the following:

1. Place the club in your dominant hand.
2. Hold the club a little above the ground.
3. Imagine a ball coming at you (like tennis) and hit a forehand.
4. Do this motion multiple times until you feel instincts take over and hit like you’re using a hard forehand.

After repeating this drill, you should feel your elbow pointed downward on the downswing. Remember: To play well, you must use your whole body, not just your arms. Practicing this stroke will help you bring your whole body into play and avoid a big slice.

Tip courtesy of Boyd Summerhays | Golf Tips Mag<sup>11</sup>



### Maximize the Health Benefits of Garlic

Garlic is not only a great flavor to use when cooking—it also has a host of health benefits. From helping to treat high blood pressure to calming earaches and more, studies show that garlic can do a lot more for you than just making your next batch of pesto more delicious. Most of garlic’s health benefits are due to the compound allicin, which activates once crushed and is garlic’s defense mechanism to being “attacked.” To make sure you maximize the health benefits, let your crushed or chopped garlic sit out for at least 10 minutes before cooking with it.

Tip courtesy of WebMD<sup>12</sup>



## Enrich Your Soil by Composting

Nutrient-rich compost is nature's homemade fertilizer—and your daily cooking and yard chores can help you create a powerful compost that your gardens will love. With these simple steps, you can start your own composting, but just keep in mind that you'll probably need a full year before your compost is ready to use.

To get started:

1. **Choose Your Container:** Begin your compost by deciding how you want to manage the pile. A sealed composting bin with a front door will lay on the ground and require full manual mixing. A composting barrel will be on a stand and allow you to turn a crank and tumble it. A traditional composting heap requires an open-air structure to contain the matter and manual mixing.
2. **Start Piling:** All vegetable and fruit scraps can go into a compost (as well as coffee grounds), and you can also include paper, newspapers, small sticks, grass clippings, and straw. Do not, however include meat or dairy products. If you are doing an organic compost, only use food labeled organic, so you don't introduce unwanted chemicals into the compost.
3. **Use the Right Ratio:** A healthy compost maintains the right carbon-to-nitrogen ratio. To produce fertile, aromatic compost, make sure you have approximately 25- to 30-parts carbon to one-part nitrogen. If your compost is too smelly, you may have too much nitrogen. If your compost decomposition slows down, you may have too much carbon. You can research which food items to add to your compost that are high in nitrogen (such as coffee grinds) or high in carbon (such as carrots) and will help you bring your levels back to normal.
4. **Stir Regularly:** Compost needs mixing every few days, in order to aerate the soil and speed up decomposition. Use a garden fork to mix if you use a traditional compost or bin. Turn the crank to mix the compost if you use a barrel.
5. **Keep It Warm:** Composts need warmth for the matter to break down, and the ideal temperature is between 140° and 160° Fahrenheit. This need for heat is why many bins are black — so they can absorb sunlight. If you have a heap instead of a container, be sure to cover your compost with a black tarp in colder weather.

You'll know your compost is ready by how it looks: When the matter is broken down and has the appearance of rich, healthy soil, it's ready to use. Happy composting!

Tip courtesy of Today<sup>13</sup>

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***We love being introduced!***

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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 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 S&P U.S. Investment Grade Corporate Bond Index contains U.S.- and foreign-issued investment-grade corporate bonds denominated in U.S. dollars.

The SPUSCIG launched on April 09, 2013. All information for an index prior to its Launch Date is back-tested, based on the methodology that was in effect on the Launch Date. Back-tested performance, which is hypothetical and not actual performance, is subject to inherent limitations because it reflects application of an Index methodology and selection of index constituents in hindsight. No theoretical approach can take into account all of the factors in the markets in general and the impact of decisions that might have been made during the actual operation of an index. Actual returns may differ from, and be lower than, back-tested returns.

The S&P/Case-Shiller Home Price Indices are the leading measures of U.S. residential real estate prices, tracking changes in the value of residential real estate. The index is made up of measures of real estate prices in 20 cities and weighted to produce 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.

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Past performance does not guarantee future results.

You cannot invest directly in an index.

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<sup>1</sup> <https://www.msci.com/end-of-day-data-search>

<sup>2</sup>

<http://finance.yahoo.com/quote/%5EGSPC/history?period1=1482469200&period2=1483074000&interval=1d&filter=history&frequency=1d>

<http://finance.yahoo.com/quote/%5EDJI/history?period1=1482469200&period2=1483074000&interval=1d&filter=history&frequency=1d>

<http://finance.yahoo.com/quote/%5EIXIC/history?period1=1482469200&period2=1483074000&interval=1d&filter=history&frequency=1d>

<sup>3</sup> <http://www.cnbc.com/2016/12/30/stocks-open-higher-to-begin-last-trading-session-of-2016.html>

<sup>4</sup> <http://money.cnn.com/2016/12/30/investing/dow-stocks-2016-trump/>

<sup>5</sup> <http://www.cnbc.com/2016/12/30/stocks-open-higher-to-begin-last-trading-session-of-2016.html>

<sup>6</sup> <http://www.cnbc.com/2016/12/27/consumer-confidence-for-december-2016.html>

<sup>7</sup> <http://www.reuters.com/article/us-global-forex-idUSKBN14J019>

<sup>8</sup> <https://www.bloomberg.com/news/articles/2016-12-29/oil-set-for-first-annual-gain-in-3-years-before-opec-supply-cuts>

<sup>9</sup> <http://www.foodnetwork.com/recipes/egg-ham-and-english-muffin-casserole.html>

<sup>10</sup> <https://www.irs.gov/uac/irs-partners-urge-taxpayers-to-beware-of-irs-impersonations-and-tax-scams>

<sup>11</sup> <http://www.golftipsmag.com/instruction/slicing/racket-science/>

<sup>12</sup> <http://www.webmd.com/food-recipes/features/ways-cook-garlic#1>

<sup>13</sup> <http://www.today.com/home/how-start-composting-home-guide-beginners-l435464>