
Strong Markets for the Holidays

Weekly Update – December 11, 2017

As the holiday season progresses, the markets continue to impress. Last week, many energy, financial, and industrial sector stocks helped drive performance.¹ Hitting record highs yet again, the S&P gained 0.35%, and the Dow jumped 0.40% for the week.² Meanwhile, the NASDAQ fell slightly by 0.11%, and the MSCI EAFE rose 0.08%.³

Solid labor market conditions and a rebounding retail climate are helping to support the economy as the year closes.⁴ Here are some developments that stood out last week:

Promising Labor Market Numbers

Encouraging news came on Friday when we learned that nonfarm payroll jobs rose more than expected in November, coming in at 228,000.⁵ Manufacturers have created almost 200,000 new jobs in the last 12 months and 1 million new factory jobs since 2010.⁶ We have now had 86-straight months of job gains, the longest stretch in U.S. history.⁷

This growth in new jobs has helped to keep unemployment down, which remains at a 17-year low of 4.1%.⁸ Additionally, average hourly wages have increased by 2.5% for the year.⁹

Retail Climate in Positive Territory

As the job market expands and people have more spending power, we're experiencing a robust retail climate. Retail stocks are rebounding after a long market lag, and holiday shopping is strong this season with predicted growth from 3.6% to 4% over last year. Further, brick-and-mortar shops are even feeling the shopping strength, emerging as some of the best performing retail investments, despite their general drop in 2017.¹⁰

What Lies Ahead

Now that Congress has avoided a government shutdown—at least for a few weeks—the Senate and the House can focus on the tax bill.¹¹ While progress has been made, they still need to negotiate the financial bill's terms.¹²

Next week, investors will follow the Fed to see if it raises interest rates, as expected. In addition, the Fed could also comment on inflation expectations and address concerns about potential asset bubbles.¹³

As the holidays wind up, we will continue to monitor the markets and focus on the fundamentals. If you have questions about how this news affects your financial life, we're here to talk. Feel free to contact us and find the answers you need.

ECONOMIC CALENDAR

Monday: JOLTS

Wednesday: Consumer Price Index, FOMC Meeting Announcement

Thursday: Jobless Claims, Retail Sales, Business Inventories

Friday: Empire State Mfg Survey, Industrial Production

DATA AS OF 12/8/2017	1 WEEK	SINCE 1/1/17	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	0.35%	18.43%	18.04%	13.33%	5.83%
DOW	0.40%	23.11%	24.03%	13.09%	5.97%
NASDAQ	-0.11%	27.07%	26.26%	18.09%	9.72%
INTERNATIONAL	0.08%	19.08%	19.71%	5.04%	-1.46%
DATA AS OF 12/8/2017	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	1.14%	1.45%	1.65%	2.14%	2.38%

Notes: All index returns (except S&P 500) exclude reinvested dividends, and the 5-year and 10-year returns are annualized. The total returns for the S&P 500 assume reinvestment of dividends on the last day of the month. This may account for differences between the index returns published on Morningstar.com and the index returns published elsewhere. International performance is represented by the MSCI EAFE Index. Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly.



*"We are still in the position of waking up and having a choice.
Do I make the world better today somehow, or do I not bother?"*

— Tom Hanks



Eggplant Stuffed With Bulgur and Cashew



Serves 4

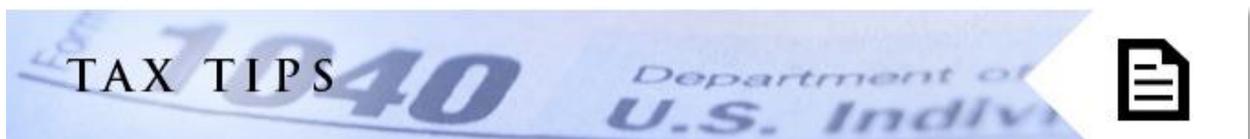
Ingredients:

- 3 tablespoons olive oil
- 3 garlic cloves, crushed
- ½ cup golden raisins
- ½ teaspoon curry powder
- ¾ teaspoon salt
- 1 cup bulgur, quick-cooking style
- 2 cups water
- 2 medium-sized eggplants
- ½ cup cashews, shelled
- Fresh mint, chopped

Directions:

1. Warm 1 tablespoon olive oil on medium heat in a small saucepan.
2. Toss in garlic, raisins, curry powder, and ¼ teaspoon salt, and cook for 2 minutes, stirring constantly.
3. Add 2 cups water and bulgur. Heat until mixture simmers, then cover pan and simmer for 15 minutes (or until bulgur becomes tender).
4. Halve both eggplants lengthwise and remove seeds.
5. Line baking sheet with aluminum foil, and place eggplant halves face side up. Brush each eggplant with remaining olive oil and sprinkle with ½ teaspoon salt.
6. Set oven to broil, and once heated, place eggplants in oven, 6 inches away from heat. Broil eggplants for 7 minutes or until they become tender.
7. Take cooked eggplants out from oven and cover with foil.
8. Fluff bulgur mixture with fork, adding cashews.
9. Stuff bulgur into each eggplant and top with mint to serve.

Recipe adapted from Good Housekeeping¹⁴



Beware W2 Scams

The IRS is warning people to be safe and cautious when opening emails asking for access to W-2 files. A rising email scam attempting to steal private information can put employees' personal details at risk. Here are some common signs that scammers may include in their emails:

- Messages that appear to be from the company's executive
- Subject lines with words like "review," "manual review," or "request"
- Simple greetings, such as, "Hey, you in today?"
- Requests for a list of all employees and their W2 forms
- Follow-up emails asking for a wire transfer

The scam is now so problematic that the [IRS has created a special reporting portal](#) for taxpayers who believe they've been affected.

Other details may apply, and you can find more information on the [IRS website](#).

* 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 advisor.

Tip adapted from IRS.gov ¹⁵



Strengthen Your Legs to Add Power to Your Drive

If you're looking to improve your drive, strengthening your body can give you the boost you need. Specifically, your legs can affect how well you drive. Follow this exercise to improve your muscle and posture:

1. Stand so your back is fully erect and straight.
2. Hold your driver vertically flat against your back—removing any curve in your spine.
3. Do a lunge by stepping your right foot forward and dropping your left knee down.
4. Make sure your right shin remains perpendicular to the ground with your back and club completely straight.
5. Step back into place and do the same motion by leading with your left foot and dropping your right knee.
6. Repeat sequence 3 days each week with 20 reps each time.

Follow this straight-back stance when you swing and add extra power to your drive.

Tip adapted from Blair O'Neal | Golf Magazine ¹⁶



Manage Anemia

Anemia occurs when people have too little healthy red blood cells (hemoglobin), which affects 3.5 million Americans. A variety of issues can cause the condition, including iron deficiency and lead poisoning. In some cases, bigger health issues can trigger anemia, such as hemorrhaging or cancer. To help you manage your health better, here are common symptoms to look out for:

- Abdominal pain
- Insomnia
- Leg cramps
- Low energy and fatigue
- Nails that curve upward
- Pale skin
- Tingling sensation in hands and feet

Other symptoms exist and vary depending on the cause of anemia. Consult your doctor if you have any of these symptoms.

Tips adapted from WebMD ¹⁷



Use Baking Soda for Boosting Your Plants

Caring for plants, whether inside or outdoors, can often require using harsh ingredients to boost their health. Despite improving soil quality and blooms, these chemicals can further leech into the environment. You can decrease this effect by swapping harsh chemical-based products with a fertilizer using natural baking soda.

If your plants look a bit lifeless or drab in color, perk them with this simple fertilizer recipe you can make at home:

Baking Soda Plant Booster

- 1 gallon water, pure and filtered
- 1 teaspoon baking soda
- 1 teaspoon Epsom salts
- ½ teaspoon ammonia

Mix the ingredients, and water plants once a month.

Tip adapted from UrbanMeisters ¹⁸

Share the Wealth of Knowledge!
Please share this market update with family, friends, or colleagues.
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 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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¹ <http://wsj-us.econoday.com/byshoweventarticle.asp?fid=486628&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

<https://www.cnbc.com/2017/12/05/questions-rising-about-limits-of-the-tax-trade.html>

² <https://www.cnbc.com/2017/12/08/us-stocks-jobs-report-brexit-tax-reform.html>

<http://performance.morningstar.com/Performance/index-c/performance-return.action?t=SPX®ion=usa&culture=en-US>

<http://performance.morningstar.com/Performance/index-c/performance-return.action?t=%21DJJ®ion=usa&culture=en-US>

³ <http://performance.morningstar.com/Performance/index-c/performance-return.action?t=@CCO>

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

⁴ <http://wsj-us.econoday.com/byshoweventarticle.asp?fid=486628&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

⁵ <http://wsj-us.econoday.com/byshoweventfull.asp?fid=477426&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

<http://wsj-us.econoday.com/byshoweventarticle.asp?fid=486628&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

⁶ <https://www.marketwatch.com/story/american-manufacturers-flex-their-muscles-sales-hiring-production-all-on-upswing-2017-12-08>

⁷ <http://www.foxbusiness.com/markets/2017/12/08/us-economy-adds-more-jobs-in-november-than-expected.html>

⁸ <http://wsj-us.econoday.com/byshoweventarticle.asp?fid=486628&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

⁹ <https://www.cnn.com/2017/12/08/us-stocks-jobs-report-brexite-tax-reform.html>

¹⁰ https://www.morningstar.com/news/market-watch/TDJNMW_20171207667/update-tax-reform-and-holiday-shopping-send-retail-stocks-to-best-month-in-6-years.html

¹¹ <http://www.businessinsider.com/government-shutdown-house-vote-trump-2017-12>

¹² <http://www.businessinsider.com/trump-gop-tax-reform-bill-poll-cbs-2017-12>

¹³ <http://wsj-us.econoday.com/byshoweventarticle.asp?fid=486628&cust=wsj-us&year=2017&lid=0&prev=/byweek.asp#top>

¹⁴ <http://www.countryliving.com/food-drinks/recipes/a34038/bulgur-cashew-stuffed-eggplant-recipe-ghk0215/>

¹⁵ <https://www.irs.gov/newsroom/national-tax-security-awareness-week-thieves-use-w-2-scam-to-get-employee-data>

¹⁶ <http://www.golf.com/instruction/blair-oneals-fast-easy-move-strengthen-legs-super-size-drives>

¹⁷ <https://www.webmd.com/a-to-z-guides/understanding-anemia-basics#1>

<https://www.webmd.com/a-to-z-guides/understanding-anemia-symptoms#1>

¹⁸ <http://www.urbanmeisters.com/green-tips-30-green-plant-care-tips-with-just-baking-soda/>