



## Market Commentary

Week of October 7, 2019

### The Markets

Stocks rose Friday following a September jobs report that hit the sweet spot. The Bureau of Labor reported 136,000 jobs were added – enough to dampen recession fears but not enough to diminish expectations of a rate cut when the Federal Reserve meets later this month. The Dow and S&P still fell for their third straight week. For the week, the Dow fell 0.88 percent to close at 26,573.72. The S&P lost 0.30 percent to finish at 2,952.01, and the NASDAQ climbed 0.54 percent to end the week at 7,982.47.

Returns Through 10/04/19	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	-0.88	16.06	2.23	16.25	12.04
NASDAQ Composite (PR)	0.54	20.30	1.31	14.70	12.27
S&P 500 (TR)	-0.30	19.59	3.83	13.39	10.70
Barclays US Agg Bond (TR)	0.81	9.35	12.00	3.30	3.46
MSCI EAFE (TR)	-2.16	10.74	-1.57	5.76	3.50

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 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. The NASDAQ is based on price return, which is the capital appreciation of the portfolio, excluding income generated by the assets in the portfolio in the form of interest and dividends. (TR) indicates total return. (PR) indicates price return. MSCI EAFE returns stated in U.S. dollars.

**Planning Ahead** — 77 percent of private sector workers had access to and participated in employer-provided retirement benefits in March 2019. 91 percent of public sector workers, i.e., government workers, had access to and participated in employer-provided retirement benefits in March 2019 (source: Department of Labor, BTN Research).

**Did You Know?** — The Social Security retirement benefit of the lower paid spouse in a couple where both spouses worked is equal to the greater of the retirement benefit based upon the lower paid spouse's work history or 50 percent of the higher paid spouse's retirement benefit (source: Social Security, BTN Research).

**It's Time to Review** — Medicare covers 59.9 million Americans, equal to two out of every 11 Americans. Medicare's annual open-enrollment period starts Oct. 15 and runs through Dec. 7, allowing participants to make changes to their Medicare coverage. Plan options are available online on the medicare.gov website beginning Oct. 1 (source: Medicare, BTN Research).

## WEEKLY FOCUS - October Is National Cybersecurity Awareness Month

We take our internet-based devices with us wherever we go. This constant connection has transformed our lives, but it also creates opportunities for cybersecurity threats that can compromise our important personal information. Since October is designated National Cybersecurity Awareness Month, here are a few steps to protect your identity:

**Use Wi-Fi wisely.** Change your home Wi-Fi password occasionally. If you need to share your Wi-Fi with guests, provide guest network access instead of sharing your password. Before using public Wi-Fi, verify the network name and exact login procedures, and avoid sensitive activities that require passwords or credit cards.

**Don't trust strangers.** In public spaces, beware of individuals listening to conversations or viewing your screens. Don't share specific personal information on social media – like your full name, address, birthday, mother's maiden name or vacation plans. Disable location services that let anyone see where you are. Only shop secure sites that begin with https://.

**Trust your suspicions.** If an email doesn't feel right – even if it says it's from someone you know or a business you deal with – don't respond and don't click any links or attachments. When in doubt, contact the sender directly and ask if they sent it. NEVER click on an email link to reset a password.

**Stay current.** Google your name and delete old, unused accounts that come up. Use the latest security software, web browser and operating systems – sign up for automatic updates when you can. Back up data to the cloud or an external hard drive in case your device is stolen or compromised.

**Keep tabs on your apps.** Only download apps from trusted sources. Set your mobile device permissions to “rule of least privilege.”

**Beef up your logins.** Consider using a password phrase including spaces that's unique to you. You might use the same phrase on different sites but add different symbols and numbers at the end. Consider adding two-factor identification.

To discuss more ways to secure your financial and personal information, call our office. We can help you develop a strategy to keep your information, and your finances, as secure as possible.

\*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 April 2019. All rights reserved. Securities offered through Securities America, Inc., Member FINRA/SIPC. SAI# 2327559.1

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