

# Good To Know!

## Weaver Financial

5410 W 61<sup>st</sup> Pl, Ste 100  
Mission, KS 66205  
WeaverFinancialPlanning.com

3rd Qtr 2019 Newsletter

913-871-6151  
Welcoming new clients!  
Sandi@WeaverFinancialPlanning.com

In **THE KANSAS CITY STAR**



Coming into some \$\$? Be wise with it. See my article [here](#) for smart strategies to incorporate.

I'm honored to be speaking at the [Institute of Management Accountants](#)' annual conference 10/25. There's an awesome lineup for attendees.



Asset	YTD
Large companies	+19%
Small companies	+14%
Bonds	+ 9%
International stocks	+14%



### Let's Do The Numbers

Video

In a nutshell U.S. stocks went sideways last quarter, while bonds turned in a modest return. Overseas stocks earned 0% too. Year-to-date though (see box) all markets are up, well above averages, reversing their 4<sup>th</sup> quarter losses in 2018. A benchmark moderate-risk portfolio (a la Morningstar research) is up 13%, recouping the (7%) loss it had in 4Q18.

What a difference a quarter makes. The Federal Reserve Bank clipped interest rates twice, from 2.5% down to 2%, citing business uncertainty due to global trade concerns.

How about corporate earnings this quarter? Estimates range from flat to down (4.1%). Business uncertainty and tariffs are impacting profitability. Most predict a very modest yet positive earnings growth for fourth quarter, and 2019 overall.

Our economy could continue to do well enough with our U.S. consumer, offsetting some of the downward pull from the trade front. The markets may be oscillating sideways for some time. Most pros do not predict recession. A few pros are optimistic. Most experts say we're heading into more of the same.

What do you do without a crystal ball? Diversify over the asset classes to protect yourself from big losses, and stay in the market to participate in the upsides when they come.

### Get Smart With Your IRA

We use IRAs to our advantage. Two retired clients in the marketing profession have income from their part-time business. Another earns consulting fees from his publishing company which he sold. How about you?

If you're retired but have some earnings, review your portfolio. Is there a large taxable account?

If so, consider transferring an IRA contribution from that to an IRA or Roth, depending on age.

Why? To move \$\$ into an account where it grows faster without being taxed. It doesn't impact bank checking. If you use an IRA you may get a tax deduction.

### on KCUR Up-To-Date radio



#### Living The Retirement Dream

Explore the social and financial impact of changing your housing options when you retire. Listen to my advice and others' [here](#).

#### Resource Tip:

**Q:** Want a detailed stock and bond market update?

**A:** As an advisor at Schwab Institutional, we access lots of resources. But anyone can subscribe to their daily podcast [here](#). It's one of the better ones and -warning!- packed with data.

Unsubscribe

Check out our new website for [WeaverFinancialPlanning.com](#).