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Trade and Interest Rates

WEEKLY UPDATE - JUNE 18, 2018

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Last week stocks showed mixed results as political headlines continued to dominate the news. The Dow lost 0.89% and the S&P 500 was almost flat with a 0.02% gain.^[1] The NASDAQ, on the other hand, reached a record high on Thursday and ended the week up 1.32%.^[2] Both the S&P 500 and NASDAQ experienced their 4th week of gains in a row.^[3] International stocks in the MSCI EAFE lost ground, posting a 0.52% decline.^[4]

Two Key Perspectives From Last Week

1. Trade tension continued.

Spats with U.S. allies - including Canada - and ongoing threats of a trade war with China captured investors' attention last week. On Friday, equities briefly stumbled when the U.S. pledged new tariffs on Chinese goods, and China responded by promising the same level of tariffs on the U.S.^[5] A true trade war could slow global economic growth, but the current tariff tension may be little more than negotiation tactics.^[6]

2. Interest rates increased.

On Wednesday, June 13, the Federal Reserve raised its benchmark interest rates for the 2nd time this year. Fed Chairman Powell said, "...the economy is doing very well. Most people who want to find jobs are finding them and unemployment and inflation are low."^[7] The Fed believes economic growth will continue at a faster rate than they last predicted. They also project that unemployment will fall to 3.6% by the end of 2018. The Fed may raise rates twice more this year.^[8]

The Takeaway

Getting caught up in the news cycles and international headlines is easy, but they often provide little perspective on what may actually lie ahead for investors. Instead of trying to predict market performance, we encourage you to focus on the data.

This week, we'll gain new perspectives on the housing market, as well as employment. The insight will continue to help us build a picture of where the

economy is today-and how to help our clients make the most of their opportunities.

ECONOMIC CALENDAR

Monday: Housing Market Index

Tuesday: Housing Starts

Wednesday: Existing Home Sales

Thursday: Jobless Claims

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DATA AS OF 6/15/2018	1 WEEK	SINCE 1/1/18	1 YEAR	5 YEAR	10 YEAR
STANDARD & POOR'S 500	0.02%	3.97%	14.27%	11.31%	7.41%
DOW	-0.89%	1.50%	17.47%	10.73%	7.38%
NASDAQ	1.32%	12.21%	25.64%	17.74%	12.18%
INTERNATIONAL	-0.52%	-2.47%	6.56%	3.43%	-0.08%

DATA AS OF 6/15/2018	1 MONTH	6 MONTHS	1 YEAR	5 YEAR	10 YEAR
TREASURY YIELDS (CMT)	1.82%	2.07%	2.35%	2.81%	2.93%

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.

QUOTE OF THE WEEK

"I have not failed. I've just found 10,000 ways that won't work."

- Thomas A. Edison

RECIPE OF THE WEEK

3-Ingredient Chocolate Mousse



Serves 8

Ingredients:

- 8 ounces bittersweet chocolate (70% cacao or higher), chopped, plus chocolate shavings
- 30 regular-size marshmallows
- 2 cups heavy cream

Directions:

1. Mix chocolate, marshmallows, and $\frac{1}{2}$ cup heavy cream in a large bowl. Microwave the mix on high for 2 minutes. Stir until the marshmallows melt and the mix is smooth.
2. If the mix is not melted after 2 minutes, microwave it again for 15 seconds. Repeat until the mix is melted, stirring between intervals.
3. Let the mix cool to room temperature, 45 minutes.
4. Once cooled, add the remaining cream into the bowl and mix until peaks form.
5. Pour $\frac{1}{2}$ cup of mix into a small bowl to use as topping. Put it in the refrigerator.
6. Take half of the remaining whipped cream and stir it completely into the cooled chocolate mixture. Then pour in the rest of it.
7. Gently fill eight 4-ounce small glazed ceramic or glass bowls.
8. Put them into the refrigerator until the mix is set, 2 hours to overnight.
9. Put the rest of the whipped cream on the servings, and sprinkle with shaved chocolate.

Recipe adapted from Good Housekeeping^[9]

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TAX TIPS

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IRS Makes Inflation Adjustments for New Tax Law*

The Internal Revenue Service has made inflation adjustments for 2018 to accommodate changes in the tax code for the Tax Cuts and Jobs Act. The

changes will apply to 2018 returns filed in 2019.

The top items for 2018 returns include:

- The standard deduction for married couples filing jointly increases to \$24,000. The deduction for single taxpayers and married people filing separately increases to \$12,000. The deduction for heads of households is \$18,000.
- The personal exemption drops to \$0 under the jobs act.
- New rates for taxpayers dropped to 10%, 12%, 22%, 24%, 32%, 35%, and 37%. The highest rate applies to married taxpayers filing jointly and to surviving spouses with taxable incomes exceeding \$600,000. The rate also applies to single people and heads of households with incomes exceeding \$500,000 and to married taxpayers filing separately with incomes above \$300,000.
- The jobs act does away with limitations for itemized deductions.
- The jobs act significantly increases the exemption amount for the Alternative Minimum Tax. The single taxpayer's exemption is \$70,300; it begins to phase out at \$500,000. For married couples filing jointly, the exemption is \$109,400 and begins phasing out at \$1 million.
- The exclusion for estates of people who die in 2018 is \$11,180,000.

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 you discuss your specific tax issues with a qualified tax advisor.

Tip adapted from IRS.gov^[10]



Put More Power in your Iron Shots

Some top PGA players, like Xander Schauffele, are packing some surprising power in their short iron shots.

What's their secret?

"Tour players like Xander hit their short irons so far because they make such precise contact and because they come through impact with slightly less loft on the club than when they started," said Bernie Najar, director of instruction at Caves Valley Golf Club in Owings, Maryland.

"Many weekend players have added loft to try to get the ball up in the air, and the clubhead isn't very stable. That's where you get shots flying with inconsistent distance and direction."

Najar said some golfers using short irons make the mistake of attempting to slash wildly at the ball.

He recommends players start thinking beyond impact of the ball.

"Hit some practice balls with a tee stuck in the ground at driver height 6 inches ahead of your ball, toward the target, just inside the target line," Najar said. "You're not trying to hit the tee, but you want to make the bottom of your swing as long a divot as you can toward that tee."

Najar said the technique may add 10 or more yards to your short shots.

Tip adapted from Golf Magazine^[11]



Why Should You Quit Smoking?

Most people are aware of the health hazards of smoking. Even package directions are required to display bold warnings about the dangers of cigarettes. Health experts offer advice and provide programs to those who want to break the habit.

The U.S. Department of Health and Human Services states that quitting smoking may be the most important act to improving your health. And the sooner you quit, the sooner your body begins to heal itself, authorities say.

Quitting smoking makes you feel better and more energetic. Smoking is considered the most preventable cause of death in the United States.

Smoking causes a variety of serious health problems, including:

- Lung and other types of cancer
- Heart disease
- Stroke
- Chronic obstructive pulmonary disease
- Pregnancy problems
- Gum disease
- Vision loss
- Type 2 diabetes
- Rheumatoid arthritis

Get help today and experience the health benefits of a smoke-free lifestyle.

Material adapted from Office of Disease Prevention and Health Promotion^[12]



Fleeing Fleas and Ticked Off Ticks

Fido and Fluffy may love the summertime, which starts later this week. But your beloved pets certainly don't find the inevitable fleas and ticks that come with nature's warmest season comforting.

In fact, the darn critters may make life for your furry ones absolutely miserable - or at least highly irritating.

Fleas and ticks on your pets can cause serious diseases and spread infections.

How do you combat fleas and ticks without also inflicting damage on your pets and your family and hurting the environment?

Here are some tips to help keep you and your pets flea and tick free:

- Stay away from commercial sprays that use carbaryl. Carbaryl attacks pets' nervous systems.
- Many natural flea and tick repellents contain essential oils, such as geranium, citronella, and lavender. Wellness Mama (<https://wellnessmama.com/2565/homemade-bug-spray/>) describes some good concoctions.
- Take preventative steps for yourself, such as wearing long sleeves, pants, and socks, before going outside to hike or garden. Do a tick check before going back inside.
- Take a shower after being outside to wash away loose ticks.
- Use unscented deodorant, soap, and shampoo.
- Mix garlic and brewer's yeast into your pets' meals. Bugs don't like the taste. Garlic and yeast products for pet food can be bought in pet supply stores.
- Keep your pets tidy. A fine-toothed flea comb or lint brush helps remove fleas from your pets.

Tip adapted from EarthShare^[13]

Share the Wealth of Knowledge!

Please share this market update with family, friends, or colleagues. If you would like us to add them to our list, simply click on the "Forward email" link below. We love being introduced!

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Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Diversification does not guarantee profit nor is it guaranteed to protect assets.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors.

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.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

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[1] <http://performance.morningstar.com/Performance/index-c/performance-return.action?t=%21DJ@ion=usa&culture=en-US>

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

[2] www.cnbc.com/2018/06/15/us-stock-futures-dow-data-trade-and-politics-on-the-agenda.html

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[3] www.marketwatch.com/story/dow-futures-tumble-140-points-as-trade-fight-ratchets-up-2018-06-15

[4] www.msci.com/end-of-day-data-search

[5] www.cnbc.com/2018/06/15/us-stock-futures-dow-data-trade-and-politics-on-the-agenda.html

[6] www.marketwatch.com/story/dow-futures-tumble-140-points-as-trade-fight-ratchets-up-2018-06-15

[7] www.nytimes.com/2018/06/13/business/economy/fed-jerome-powell.html

[8] www.nytimes.com/2018/06/13/us/politics/federal-reserve-raises-interest-rates.html

[9] www.goodhousekeeping.com/food-recipes/easy/a47667/3-ingredient-chocolate-mousse-recipe/

[10] www.irs.gov/newsroom/inflation-adjustments-under-recently-enacted-tax-law

[11] www.golfdigest.com/story/get-more-juice-on-your-irons-like-xander-schauffele

[12] healthfinder.gov/HealthTopics/Category/health-conditions-and-diseases/diabetes/quit-smoking

[13] www.earthshare.org/2008/09/fleas.html

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Athlon Wealth Advisors, LLC
10715 Little Patuxent Parkway
Suite 120
Columbia, MD 21044
410-672-8040
info@athlonwealth.com
<http://www.athlonwealth.com>

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| 21044