

WEEKLY MARKET COMMENTARY

For the Week of December 9, 2019

THE MARKETS

The three major indexes closed a choppy week on a positive note. Investors' optimism was fueled by a glowing November jobs report. The Labor Department announced 266,000 non-farm payrolls were added. As a result, the unemployment rate fell to 3.5 percent – the lowest in 50 years. Because of earlier losses, two indexes still closed the week in the red. For the week, the Dow fell 0.06 percent to close at 28,015.06. The S&P gained 0.21 percent to finish at 3,145.91, and the NASDAQ dropped 0.10 percent to end the week at 8,656.53.

Returns Through 12/06/19	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	-0.06	22.98	15.06	16.04	12.01
NASDAQ Composite (PR)	-0.10	30.46	20.43	17.52	12.61
S&P 500 (TR)	0.21	27.90	19.08	14.72	10.93
Barclays US Agg Bond (TR)	-0.22	8.55	9.82	4.06	3.15
MSCI EAFE (TR)	0.37	18.62	16.13	9.24	4.42

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.

They Have No Choice — 46 percent of working Americans surveyed expect to remain in the workforce beyond age 65. Of the 46 percent of Americans continuing to work after age 65, 47 percent will continue to work only because they haven't accumulated sufficient assets to retire (source: Northwestern Mutual 2019 Planning & Progress Study, BTN Research).

The Cost of Health Insurance — The average American employee paid \$453 per month for their family's health insurance coverage through an employer-sponsored plan in 2018. The \$453 amount represents 28 percent of the total cost of the insurance coverage, i.e., the employer paid \$1,164 per month (source: Commonwealth Fund, BTN Research).

Closed for Good — 9,271 American retail stores have closed YTD through Friday, Nov. 29, exceeding the all-time record of 8,139 store closures from 2017 (source: Coresight Research, BTN Research).

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WEEKLY FOCUS: Thwarting Porch Thieves

According to the 2019 Shorr Packaging Theft Report, nearly 24 percent of the respondents reported they had personally experienced package theft, up 7 percent from 2017. *

The 2019 holiday shopping season is nearly a full week shorter than last year. And with less time, shoppers may turn even more to online shopping, especially if the vendor offers expedited home (or workplace) delivery. More packages on the porch can mean more porch pirates.

What can you do to protect your holiday gift packages? Some popular steps online shoppers are taking to protect themselves from theft include scheduling deliveries; installing home security systems and video doorbells; and using package lockboxes.

An item on many people's shopping list this year is a video doorbell; 41 percent of the victimized respondents in the Shorr Report have purchased a video doorbell. Sixty-two percent of all the report's respondents have purchased one. Video doorbells, which vary in price, notify your phone when someone's at the door. Some of them allow you to talk with the person, making it appear you're at home.

A fairly new option is a "package guard." The circle-shaped device is placed on the porch, and the delivery person is instructed to place the package on the guard. The service sends a notice to your phone if the package is removed. It also makes an alarm loud enough for neighbors to hear.

Package lockers are becoming more popular for online shoppers who live close to locations offering the service. But even if it's a secure alternative to an unwatched front porch, it does have limitations. For example, Amazon offers free Hub Locker service, but you must pick up your package within three days or it could be returned. Check with the service in your area for guidelines.

Just like protecting your online deliveries, protecting your financial future takes a plan. Call our office today. We can help you develop a plan to ensure your financial goals are protected.

*<https://www.shorr.com/packaging-news/2019-11/2019-package-theft-report-porch-pirates-and-prevention>

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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 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 December 2019. All rights reserved. Securities offered through Securities America, Inc., Member FINRA/SIPC. SAI#2864730.1