



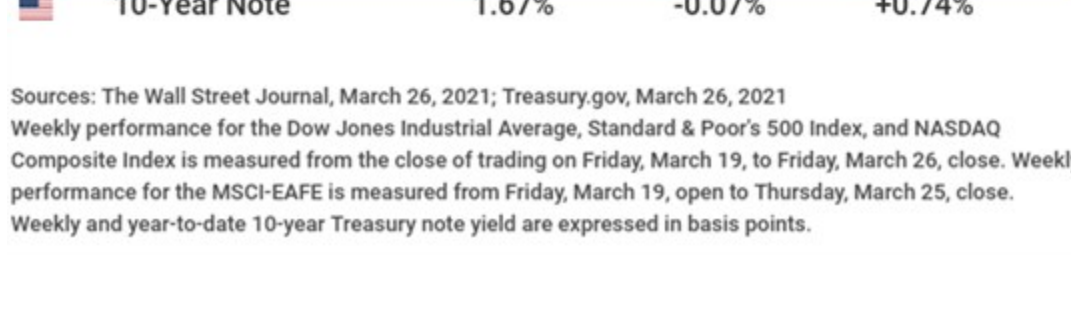
Hi {Firstname},

A rocky week with wide price swings led to mixed results for stocks last week, as investors grappled with anxieties over economic growth and weakness in technology and other high-growth stocks.

The Dow Jones Industrial Average added 1.36%, while the Standard & Poor's 500 gained 1.57%. The Nasdaq Composite index fell 0.58% for the week. The MSCI EAFE Index, which tracks developed overseas stock markets, slipped 1.67%.^{1,2,3}

Market Insights

Market Index	Close	Week	Y-T-D
DJIA	33,072.88	+1.36%	+8.06%
NASDAQ	13,138.72	-0.58%	+1.94%
MSCI-EAFE	2,194.08	-1.67%	+2.17%
S&P 500	3,974.54	+1.57%	+5.82%



	Treasury	Close	Week	Y-T-D
	10-Year Note	1.67%	-0.07%	+0.74%

Stocks Churn

After a promising start to the week, stocks turned negative on mounting concerns about economic growth in Europe, with broad losses in energy, cyclical, and technology.

Though bond yields backed off their highs and Secretary of the Treasury Janet Yellen and Fed Chair Jerome Powell both struck an optimistic tone on the economy, stocks posted back-to-back losses on Tuesday and Wednesday.

Thursday trading was emblematic of the week's volatile action. The S&P 500 dropped nearly one percent earlier in the day following Powell's comment about the Fed eventually rolling back its bond purchase program, then rallied to close with a 0.5% gain.⁴

Stocks rallied into the Friday close, pushing the Dow and S&P 500 into positive territory and paring the losses on the Nasdaq Composite.

Tech Remains Under Pressure

The losses in technology and other high-growth stocks in recent weeks have largely been attributed to the sharp and rapid rise in bond yields.

So, it was both interesting and a bit confounding that last week saw yields pull back, and rather than helping support these companies' stock prices, many technology stocks continued to decline. The failure to rally on lower yields may be pointing to other reasons for their price weakness. Some are concerned about current prices, and believe there may be better growth opportunities in more fairly-valued companies. The "fear of missing out" that propelled investors to pile into these stocks over the last twelve months appears to have moderated.

This Week: Key Economic Data

Tuesday: Consumer Confidence.

Wednesday: ADP (Automated Data Processing) Employment Report.

Thursday: Jobless Claims, ISM (Institute for Supply Management) Manufacturing Index.

Friday: Employment Situation Report.

Source: Econoday, March 26, 2021

The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

This Week: Companies Reporting Earnings

Tuesday: Lululemon Athletica (LULU), Chewy, Inc. (CHWY).

Wednesday: Micron Technology, Inc. (MU), Walgreens Boots Alliance (WBA).

Thursday: Carmax, Inc. (KMX).

Source: Zacks, March 26, 2021

Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule when they report earnings without notice.

Food for Thought

"Always it's spring and everyone's in love and flowers pick themselves."
– E.E. Cummings

Tax Tip

Reporting Cash Payments

Expecting a little extra cash from a gift, sale, or trade? The IRS wants to know. Individuals, corporations, and partnerships to report cash transactions of more than \$10,000.

These cash payments can include jewelry sales, a gift from a family member, an overseas purchase, or any other cash transaction. You also need to report cash payments that were received in one lump sum, in two or more related payments within 24 hours, and as part of a single transaction or two or more transactions in the last year.

Luckily, reporting cash payments is simple. All you have to do is file Form 8300, Report of Cash Payments Over \$10,000 Received in a Trade or Business. The form requires information about both the giver and the receiver of the cash, a description of the transaction, and information about any other parties involved.

* 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 professional.

Tip adapted from IRS.gov⁵

Healthy Living Tip

The Health Benefits of a Meat-Free Day

There's no denying the overwhelming health benefits of a plant-based diet. But going completely vegetarian or vegan isn't realistic for everyone. Luckily, you can still enjoy the many health benefits by going "meat free" for just one day a week. Here are some of the main benefits of this healthy lifestyle swap:

- *You'll be cutting out potentially dangerous processed meat* – According to the [World Health Organization](#), processed meats rank alongside cigarettes as a major cause of cancer.
- *You'll be decreasing your risk of heart disease* – Coronary heart disease is linked to a meat-based diet, and the majority of cardiovascular diseases can be prevented by switching to a plant-based diet.
- *You'll be getting more vitamins, minerals, and fiber* – When you don't turn to meat on your meat-free day, you'll likely turn to other foods such as veggies, fruits, whole grains, and other plant-based products. This variety helps you round out your diet!

These are just a few of the many benefits of going plant-free for a day. Want more inspiration? Just google "Meatless Monday" for recipe suggestions.

Tip adapted from MindFood.com⁶

Weekly Riddle

Christine likes grapes but not potatoes. She likes squash but not lettuce, and peas but not onions. Following the same rule, will she like pumpkins or apples?

Last week's riddle: I have no heart or mind, but I do have two legs. Yet they only touch the ground when I am not carrying things around. What am I? Answer: A wheelbarrow.

Photo of the Week



Golden Gate Bridge from Marshall Beach, San Francisco, California.

Footnotes and Sources

1. The Wall Street Journal, March 26, 2021
2. The Wall Street Journal, March 26, 2021
3. The Wall Street Journal, March 26, 2021
4. CNBC, March 25, 2021
5. IRS.gov, September 19, 2020
6. MindFood.com, September 23, 2020

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The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. 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 technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

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International investments carry additional risks, which include differences in financial reporting standards, currency exchange rates, political risks unique to a specific country, foreign taxes and regulations, and the potential for illiquid markets. These factors may result in greater share price volatility.

Please consult your financial professional for additional information.

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