



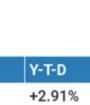
Hi {Firstname},

Stocks were mixed last week as rising bond yields and heightening inflation fears sent stocks on a wild ride, capped by a remarkable Friday afternoon rally. The Dow Jones Industrial Average gained 1.82%, while the Standard &

Poor's 500 increased by 0.81%. The Nasdaq Composite index fell 2.06% for the week. The MSCI EAFE index, which tracks developed overseas stock markets, rose 0.76%. 1,2,3

Market Index Close DJIA 31,496.30 NASDAQ 12,920.15

Market Insights



+0.25%

Week

+1.82%

-2.06%

MSCI-EAFE	2,185.44	+0.76%	+1.77%	
S&P 500	3,841.94	+0.81%	+2.29%	
4000				
3900 3901.82	3870.29		3841.94	
3800	3819.72	3768.47		

Mon	Tue	Wed	Thurs	Fr			
	S&P 500 (daily close)						
 reasury		Close	Week	Y-T-D			
, casar y							

Rising Yields Whipsaw Stocks The week began on an ebullient note as stocks surged on a retreat in

bond yields and approval of a new vaccine, with sharp gains in reopening

stocks, hard-hit technology companies, and small-cap companies.

But the optimism proved fleeting as worries over rising bond yields upended the high valuation growth stocks and sent the broader market

Weekly performance for the Dow Jones Industrial Average, Standard & Poor's 500 Index, and NASDAQ Composite Index is measured from the close of trading on Friday, February 26, to Friday, March 5, close. Weekly performance for the MSCI-EAFE is measured from Friday, February 26, open to Thursday, March 4,

close. Weekly and year-to-date 10-year Treasury note yield are expressed in basis points.

lower. Deteriorating investor sentiment culminated in a steep sell-off on

Thursday, sparked by comments from Fed Chair Jerome Powell that did little to allay investors' concerns about rising yields and festering inflation anxieties.4

Stock prices rallied on a strong employment report on Friday, but some of

the enthusiasm was tempered by rising yields. U.S. Dollar's Surprising Strength Last week, the U.S. dollar gained 0.93% against a basket of international currencies—a relatively big move in the currency market. Year-to-date the dollar has appreciated over 2%.5

U.S. dollar strength this year has defied the expectations of many analysts who anticipated that a global economic recovery would prompt a shift away from the safe harbor of the dollar toward non-dollar denominated

However, rising U.S. yields and a faltering economic rebound in Europe have instead propelled the U.S. dollar higher, raising concerns about tight

financial conditions abroad and its potential adverse impact on an

emerging markets recovery. This Week: Key Economic Data

Wednesday: Consumer Price Index (CPI).

assets.

are subject to revision.

notice.

Thursday: Jobless Claims. Job Openings and Labor Turnover Survey (JOLTS). Friday: Consumer Sentiment.

Source: Econoday, March 5, 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

Wednesday: Campbell Soup Company (CPB). GoodRx Holdings (GDRX).

This Week: Companies Reporting Earnings

Thursday: JD.com (JD), Ulta Beauty, Inc. (ULTA), Docusign (DOCU), Source: Zacks, March 5, 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

"In seed time learn, in harvest teach, in winter enjoy."

- William Blake **Tax Tip**

 The IRS requires you to use your office (or a part of your home) for "regular and exclusive use." The part of the house should be your

 The simplified option allows you to multiply the allowable square footage of your office by \$5 up to a maximum of 300 square

If you have a business and work out of your home, the IRS allows you to deduct certain expenses on your return. Here are a few key things to

feet.

Healthy Living Tip

a few tips that may help.

Tip adapted from WebMD.com⁷

keep in mind:

Rules for Home Office Deductions

Food for Thought

principal place of business, a place where you meet customers, or a separate structure dedicated to the business, like a garage or studio.

To calculate your deduction, you can use two methods:

actual expenses like rent, mortgage interest, taxes, repairs, depreciation, and utilities you pay for the portion of your home used for the business. If you use only part of a space for your business, you'll need to figure out the percentage devoted to business activities.

individualized tax advice. We suggest that you discuss your specific tax

* This information is not intended to be a substitute for specific

The regular method allows you to specifically calculate the

- issues with a qualified tax professional. Tip adapted from IRS.gov⁶
- Gradually prepare for the time change the week before. Try to shift as many things in your routine "forward" by 10 minutes each day.

hormones) and as little in the evening as possible, especially

 Do your best to avoid napping if possible. While it can be really tempting to "catch up" with your lost hour, until you're adjusted, napping could slow your period of adapting to the new schedule.

Don't let losing an hour slow you down. Taking some proactive measures

may just help you ease into the transition better than you think.

approaching bedtime and during the night.

 Manage your environmental lighting as much as possible. Try to get more light in the morning (to suppress your body's natural sleep

Avoiding Falling Back While Springing Forward

Getting used to the clocks shifting back and forth during the onset and

can take longer than we expect to adjust to not only a one-hour time change, but also disruptions to our meal, fitness, work, and sleep

conclusion of Daylight Saving time can throw many of us for a loop, not to mention "springing forward" tends to be more difficult than "falling back." It

schedules, among other factors. So, how can you combat this? Here are

Weekly Riddle The name of a particular insect is six letters long. You can lop off the last three letters from its name and end up with the name of another insect.

Last week's riddle: A woman walking along a canal sees a boat full of

be? Answer: Everyone on board is married or partnered (not single).

people, yet there isn't a single person on board. How could this

Photo of the Week

Footnotes and Sources

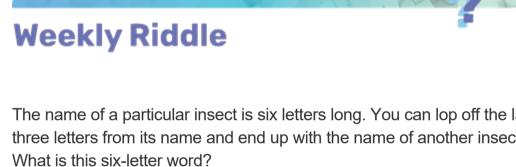
1. The Wall Street Journal, March 5, 2021

2. The Wall Street Journal, March 5, 2021

3. The Wall Street Journal, March 5, 2021

4. The Wall Street Journal, March 4, 2021

5. The Wall Street Journal, March 5, 2021



Kofa National Wildlife Refuge, Arizona.

6. IRS.gov, September 23, 2020 7. WebMD.com, 2020 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. The forecasts or forward-looking statements are based on assumptions, may not materialize, and are subject to revision without notice.

The market indexes discussed are unmanaged, and generally, considered

The Dow Jones Industrial Average is an unmanaged index that is generally

performance does not guarantee future results.

market in general.

ramifications and other factors.

representative of their respective markets. Index performance is not indicative of the past performance of a particular investment. Indexes do not incur management fees, costs, and expenses. Individuals cannot directly invest in unmanaged indexes. Past

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

Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an

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

unmanaged group of securities that are considered to be representative of the stock

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