

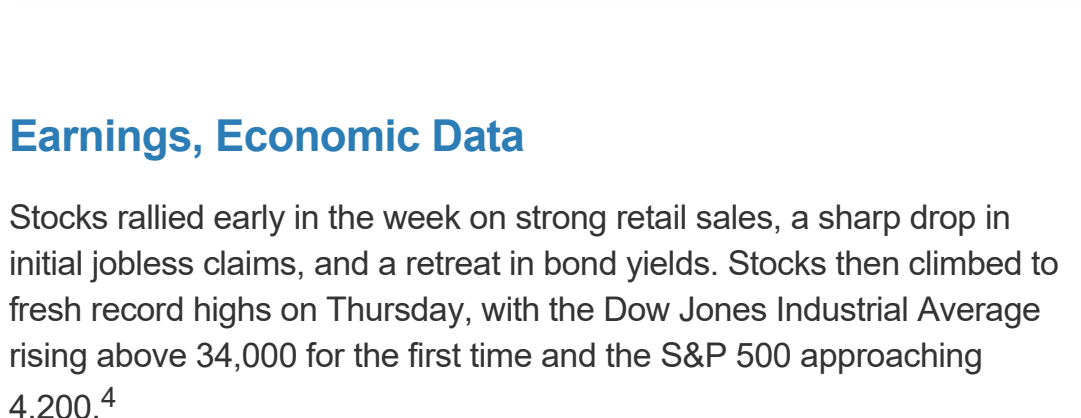
Hi (Firstname),

Stocks reached record highs last week, riding the tailwind of improving economic data and a strong start to the earnings season.

The Dow Jones Industrial Average rose 1.18%, while the Standard & Poor's 500 gained 1.37%. The Nasdaq Composite index added 1.09%. The MSCI EAFE index, which tracks developed overseas stock markets, climbed 1.00%.^{1,2,3}

Market Insights

Market Index	Close	Week	Y-T-D
DJIA	34,200.67	+1.18%	+11.74%
NASDAQ	14,052.34	+1.09%	+9.03%
MSCI-EAFE	2,285.01	+1.00%	+6.40%
S&P 500	4,185.47	+1.37%	+11.43%



Treasury	Close	Week	Y-T-D
10-Year Note	1.59%	-0.08%	-0.66%

Sources: The Wall Street Journal, April 16, 2021; Treasury.gov, April 16, 2021
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, April 9, to Friday, April 16, close. Weekly performance for the MSCI-EAFE is measured from Friday, April 9, open to Thursday, April 15, close. Weekly and year-to-date 10-year Treasury note yield are expressed in basis points.

Earnings, Economic Data

Stocks rallied early in the week on strong retail sales, a sharp drop in initial jobless claims, and a retreat in bond yields. Stocks then climbed to fresh record highs on Thursday, with the Dow Jones Industrial Average rising above 34,000 for the first time and the S&P 500 approaching 4,200.⁴

The market overcame some initial jitters arising from health authorities recommending a pause on a COVID-19 vaccine. Stocks also looked past an increase in the Consumer Price Index and a Federal Reserve report that indicated businesses were raising prices.

A surge in housing starts helped the rally, with stock prices moving higher to close out the week.

The Economic Pulse

Last week provided insight into the economic recovery, and the numbers vindicated the optimism that has driven markets higher.

An acceleration in inflation was expected, but came in at a rate (+2.6%) that didn't appear to rattle the markets. It was, however, retail sales (an increase of 9.8%), new jobless claims (576,000—the lowest level since March 14, 2020), continuing unemployment claims (the lowest four-week moving average since March 28, 2020), and housing starts (+19.4%) that emboldened investors.^{5,6,7,8,9}

Confirmation of this recovery came with the start of the new earnings season, which kicked off with strong earnings that, in some cases, exceeded Wall Street consensus expectations.

This Week: Key Economic Data

Thursday: Jobless Claims. Existing Home Sales. Index of Leading Economic Indicators.

Friday: New Home Sales. Purchasing Managers Index (PMI) Composite Flash.

Source: Econoday, April 16, 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

Monday: International Business Machines (IBM), Coca-Cola (KO).

Tuesday: Netflix, Inc. (NFLX), Johnson & Johnson (JNJ), Lockheed Martin (LMT), United Airlines (UAL), Procter & Gamble (PG), Abbott Laboratories (ABT), CSX Corporation (CSX).

Wednesday: Verizon Communications (VZ), Lam Research (LRCX), Anthem, Inc. (ANTM), Chipotle Mexican Grill, Inc. (CMG), Crown Castle International (CCI).

Thursday: AT&T (T), Intel Corporation (INTC), Snap (SNAP), Blackstone Group (BX), American Airlines (AAL), Southwest Airlines (LUV), Union Pacific (UNP), D.R. Horton, inc. (DHI), Credit Suisse Group (CS), Dow, Inc. (DOW).

Friday: American Express (AXP), KimberlyClark Corporation (KMB).

Source: Zacks, April 16, 2021

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Food for Thought

"The hardest tumble a man can make is to fall over his own bluff."

— Ambrose Bierce

Tax Tip

IRS Program Helps Seniors Prepare Taxes

The IRS has a tool called Free File, which offers online tax preparation, direct deposit of refunds, and electronic filing choices. This tool can be helpful for taxpayers on a fixed budget, including seniors and retirees. Here are some things to know about the tool:

- IRS Free File can be found at IRS.gov and features some big names in the tax software provider world.
- To use the tool, taxpayers can browse multiple offers.
- The eligibility standards for using Free File depend on the tax partner, but they are usually based on income, age, and state residency.
- Free File has a majority of the most common forms needed when filing your taxes. Even if you have a unique tax situation, you may still be able to use Free File.
- Some Free File products are available in Spanish.
- You can also search for credits and deductions in Free File.
- Some providers in Free File also offer state return preparation. You can use the lookup tool in Free File to find the tax partner that might be appropriate for your state requirements.
- Taxpayers can access Free File through their computers, smartphones, or tablets. The site is designed for mobile usage.

* 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.gov¹⁰

Healthy Living Tip

Aloe Vera: One Powerful Plant

Aloe vera is one of those medicinal plants that can be used for almost everything. It is a cactus-type plant that grows well in many climates and has thick, juicy leaves that store water. Because of this, aloe vera is loved for its hydrating properties. Let's look at some of the many benefits of aloe and how you can include it in your daily routine.

We talked last week about natural beauty ingredients and aloe vera is a common one. The thick, sticky gel that is in aloe leaves has some powerful bioactive compounds, including vitamins, minerals, amino acids, and antioxidants.

Aloe vera is also known for its healing properties. It may help heal wounds and treat skin problems with its antibacterial, antiviral, and antiseptic properties. Also, it can be used as a topical treatment for first and second-degree burns.

Lastly, aloe vera might also help lower blood sugar levels by enhancing insulin sensitivity and improving blood sugar management. There has been some preliminary evidence that aloe vera may have benefits for people with prediabetes or type 2 diabetes.

Tip adapted from Medical News Today¹¹

Weekly Riddle

What number is 4 more than the number that is double one-fifth of one-tenth of 900?

Last week's riddle: Ian bought a bag of apples on Friday and ate a third of them. On Saturday he ate half of the remaining apples. On Sunday he looked in the bag and found that just two apples were left. How many apples were originally in the bag? Answer: 6. He had 6 apples to start with, ate 2 the first day and 2 the second day.

Photo of the Week

Lake Michigan Dunes at Green Point Dunes Nature Preserve, Michigan.

- ### Footnotes and Sources
1. The Wall Street Journal, April 16, 2021
 2. The Wall Street Journal, April 16, 2021
 3. The Wall Street Journal, April 16, 2021
 4. The Wall Street Journal, April 13, 2021
 5. CNBC, April 15, 2021
 6. The Wall Street Journal, April 15, 2021
 7. Department of Labor News Release, April 15, 2021
 8. Department of Labor News Release, April 15, 2021
 9. Reuters, April 16, 2021
 10. IRS.gov, February 23, 2021
 11. Medicalnewstoday.com, May 14, 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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Please consult your financial professional for additional information.

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