



The crosscurrents of strong corporate earnings, rising global cases of COVID-19, and the specter of higher capital gains taxes led to a choppy

Hi {Firstname},

week of trading that left stock prices slightly lower for the week. The Dow Jones Industrial Average lost 0.46%, while the Standard & Poor's 500 slipped 0.13%. The Nasdag Composite index fell 0.25% for the

week. The MSCI EAFE index, which tracks developed overseas stock markets, dropped 0.47%. 1,2,3

Close

DJIA 34,043.49 NASDAQ 14,016.81 MSCI-EAFE 2,288.56

Market Index

Market Insights

-0.46%	+11.23%	
-0.25%	+8.76%	
-0.47%	+6.57%	
-0.13%	+11.29%	

Y-T-D

Week

	Mon	Tue	Wed	Thurs	Fri
3900					
4000					
4100		4134.54		4104.70	
4200	4163.26	4134.94	4173.42	4134.98	4180.17
4300					
S&P 5	500	4,180	.17	-0.13%	+11.29%

	Treasury	Close	Week	Y-T-D
	10-Year Note	1.58%	-0.01%	-0.65%
urce	s: The Wall Street Journal, Apri	23, 2021; Treasury.gov,	April 23, 2021	
	performance for the Dow Jone	- Industrial Assessment Ota	ndord & Door's FOO In	day and MACDAO

and year-to-date 10-year Treasury note yield are expressed in basis points. **A Directionless Week**

Despite continued better-than-expected corporate earnings, stocks

reopening stocks and small cap companies leading the market.

retreated as concerns over rising global COVID-19 infections weighed on investor sentiment. A mid-week rally erased much of these losses, with

The stock market resumed its decline in reaction to reports that President Biden supported a capital gains tax increase on wealthy Americans. The Biden news prompted worries that stocks could come under pressure this

year if such an increase were to go into effect next year.

\$329,100.⁵

Solid economic reports, along with a reassessment of the capital gains news, helped stocks to bounce back and close out the week on a positive note. **Housing Shows Strength**

Two housing market reports last week reflected strong consumer demand

for homes. Sales of new homes in March jumped by 20.7% from February and by more than 66% from last March, reaching levels not seen since 2006. All regions recorded double-digit gains, except for the West, which experienced a decline of 30%.4

Though existing home sales fell 3.7%, it wasn't for lack of consumer interest, as evidenced by the 18-day average to sell a home. The decline was largely an issue of tight inventories. This demand/supply imbalance drove median home prices higher by 17.2% from March 2020 to

Wednesday: Federal Open Market Committee (FOMC) Announcement. **Thursday:** Jobless Claims. Gross Domestic Product (GDP). Source: Econoday, April 23, 2021 The Econoday economic calendar lists upcoming U.S. economic data releases

engagements of Federal Reserve officials. The content is developed from sources

statements are based on assumptions and may not materialize. The forecasts also

(V), Alphabet, Inc. (GOOGL), Starbucks (SBUX), Amgen, Inc. (AMGN), Eli Lilly and Company (LLY), 3M Company (MMM), Texas Instruments (TXN), United Parcel Service (UPS), Mondelez International (MDLZ).

Wednesday: Apple, Inc. (AAPL), Facebook (FB), Boeing (BA), Ford

Servicenow, Inc. (NOW), Teladoc Health, Inc. (TDOC), Ebay (EBAY).

Thursday: Amazon.com (AMZN), Twitter, Inc. (TWTR), Mastercard (MA), Bristol Myers Squibb (BMY), Caterpillar, Inc. (CAT), Merck & Company

Motor Company (F), Qualcomm (QCOM), Shopify, Inc. (SHOP),

believed to be providing accurate information. The forecasts or forward-looking

Monday: Tesla, Inc. (TSLA). Tuesday: Microsoft (MSFT), Advanced Micro Devices, Inc. (AMD), Visa

This Week: Companies Reporting Earnings

(MRK), McDonald's Corporation (MCD), Comcast Corporation (CMCSA), American Tower Corporation (AMT).

notice.

Tax Tip

are subject to revision.

Friday: Abbvie, Inc (ABBV), Chevron (CVX), Charter Communications (CHTR). Source: Zacks, April 23, 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

Food for Thought

"Optimism is the faith that leads to achievement." - Helen Keller

In addition, cash payments to an individual can also include payments from companies, corporations, partnerships, associations, trusts, or estates. For example, this could include:

and antiques

Pawnbrokers

Attorneys

traveler's checks, or money orders.

within 12 months, or as part of two or more transactions within 12 months. So how do you report cash payments? Taxpayers should fill out Form 8300, Report of Cash Payments Over \$10,000 Received in a Trade or Business. You can file this form electronically or mail a physical copy to the IRS. You must submit Form 8300 within 15 days after receiving the cash payment.

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

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

issues with a qualified tax professional.

Tip adapted from IRS.gov⁶

main types of polyphenols:

red cabbage.

Tip adapted from Healthline

month is it?

x 2 = 36 + 4 = 40).

Photo of the Week

What Are Polyphenols? You may have heard of polyphenols before as they're getting a lot of buzz in the health and wellness community. But what are they, and what are their benefits?

Polyphenols are a category of plant compounds that may offer various health benefits, from boosting brain health and digestion to protecting

There are many sources of polyphenols, including dark chocolate, tea, and dark berries. Even red wine may contain polyphenols. There are four

• Flavonoids: Flavonoids account for around 60% of all polyphenols and can be found in foods like apples, onions, dark chocolate, and

against heart disease, type 2 diabetes, and even some cancers.

Weekly Riddle A certain month can begin on a Friday and end on a Friday as well. What

Sunset behind a line of palm trees in Wailea, Hawaii.

Footnotes and Sources

1. The Wall Street Journal, April 23, 2021

2. The Wall Street Journal, April 23, 2021

3. The Wall Street Journal, April 23, 2021

4. Yahoo! News, April 23, 2021

7. Healthline.com, July 8, 2019

5. CNBC, April 22, 2021

6. IRS.gov, 2021

market in general.

ramifications and other factors.

factors may result in greater share price volatility.

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

U.S. Treasury Notes are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury Note prior to maturity, it may be worth more or less than the original price paid. Fixed income

investments are subject to various risks including changes in interest rates, credit

International investments carry additional risks, which include differences in financial

reporting standards, currency exchange rates, political risks unique to a specific

Please consult your financial professional for additional information.

country, foreign taxes and regulations, and the potential for illiquid markets. These

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quality, inflation risk, market valuations, prepayments, corporate events, tax

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S&P 500 (daily close)

This Week: Key Economic Data Monday: Durable Goods Orders. **Tuesday:** Consumer Confidence. (including key economic indicators), Federal Reserve policy meetings, and speaking

Do You Need to Report Cash Payments?

If you receive a cash payment that is more than \$10,000, you may be required to report it to the IRS. In this case, a cash payment includes US or foreign currency and can also include cashier's checks, bank drafts,

Dealers of jewelry, furniture, boats, aircraft, automobiles, art, rugs,

Real estate brokers Insurance companies Travel agencies This requirement refers to cash payments that are received as one lump sum, in two or more payments within 24 hours, as a single transaction

Healthy Living Tip

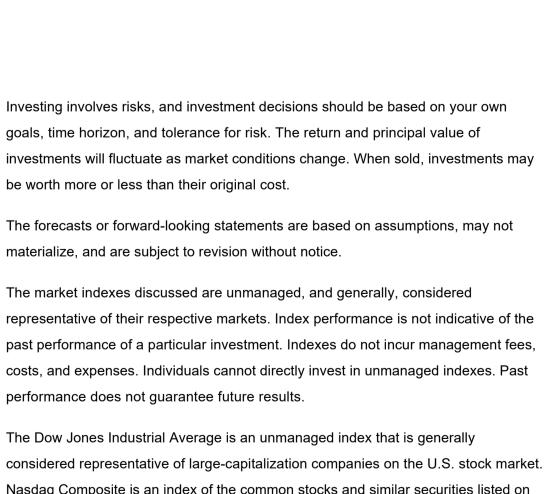
polyphenols and can be found in fruits, veggies, whole grains, and seeds. • Polyphenolic amides: Polyphenolic amides can be found in chili peppers and oats.

seeds, sesame seeds, and whole grains.

Other polyphenols can be found in red wine, berries, turmeric, flax

• Phenolic acids: Phenolic acids account for about 30% of

- Last week's riddle: What number is 4 more than the number that is double one-fifth of one-tenth of 900? Answer: 40 (900 / 10 = 90 / 5 = 18



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