

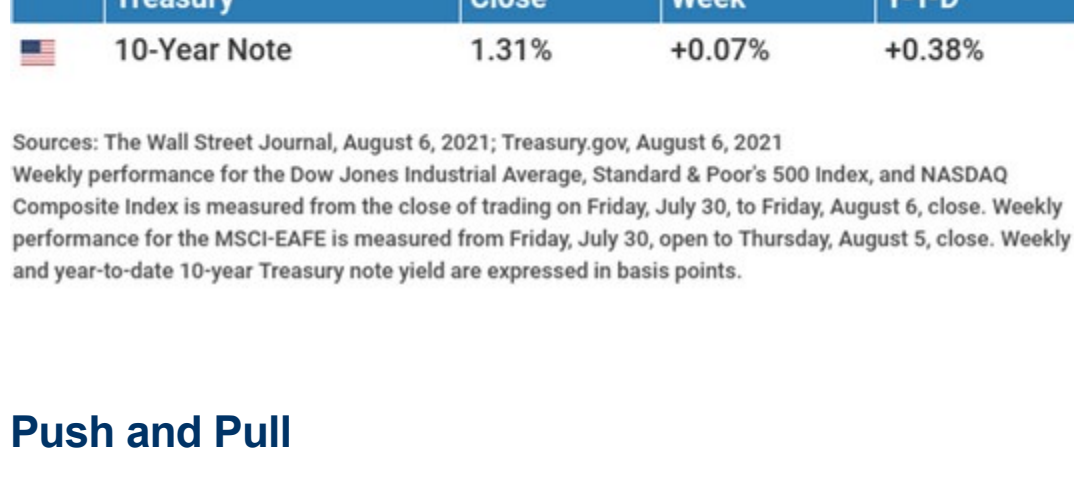
Hi {Firstname},

Overcoming jitters about the Delta variant and the reintroduction of mask requirements, stocks climbed higher on strong employment data and a fresh batch of strong corporate earnings.

The Dow Jones Industrial Average rose 0.78% while the Standard & Poor's 500 advanced 0.94%. The Nasdaq Composite index gained 1.11% for the week. The MSCI EAFE index, which tracks developed overseas stock markets, picked up 1.61%.<sup>1,2,3</sup>



Market Index	Close	Week	Y-T-D
DJIA	35,208.51	+0.78%	+15.04%
NASDAQ	14,835.76	+1.11%	+15.11%
MSCI-EAFE	2,358.52	+1.61%	+9.82%
S&P 500	4,436.52	+0.94%	+18.12%



	Treasury	Close	Week	Y-T-D
	10-Year Note	1.31%	+0.07%	+0.38%

Sources: The Wall Street Journal, August 6, 2021; Treasury.gov, August 6, 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, July 30, to Friday, August 6, close. Weekly performance for the MSCI-EAFE is measured from Friday, July 30, open to Thursday, August 5, close. Weekly and year-to-date 10-year Treasury note yield are expressed in basis points.

## Push and Pull

The crosscurrents of strong corporate profits and the rise in Delta variant infections led to a roller coaster week of price action, as markets alternated between daily gains and losses. By Thursday, however, investors appeared to grow more optimistic that the economic reopening was not under serious threat when back-to-back employment reports suggested that the economic recovery remained on track.

A favorable initial jobless claims report was enough to send the S&P 500 and Nasdaq to new all-time highs. Thanks to Friday's stronger-than-expected employment report, the S&P 500 managed to add to its previous record close, while the Dow Jones Industrial Average set its own record high. The more tech-centric Nasdaq, however, slipped off its highs.<sup>4</sup>

## Employment Brightens

Last week reinforced the idea of an improving labor market. After a disappointing ADP (Automated Data Processing) National Employment Report that showed a slowdown in private-sector hiring, with just 330,000 new jobs added, subsequent employment data were much more encouraging.<sup>5</sup>

Thursday's report of a modest drop in initial jobless claims to 385,000 and a more substantial drop of 366,000 in continuing claims was followed by a solid employment report on Friday, which showed employers had added 943,000 new jobs in July—the biggest jump since August 2020. This hiring increase shaved the unemployment rate to 5.4%, down from June's 5.9% rate.<sup>6,7</sup>

## This Week: Key Economic Data

**Monday:** JOLTS (Job Openings and Labor Turnover Survey).

**Wednesday:** Consumer Price Index.

**Thursday:** Jobless Claims.

**Friday:** Consumer Sentiment.

Source: Econoday, August 6, 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:** Air Products and Chemicals, Inc. (APD), Tyson Foods, Inc. (TSN).

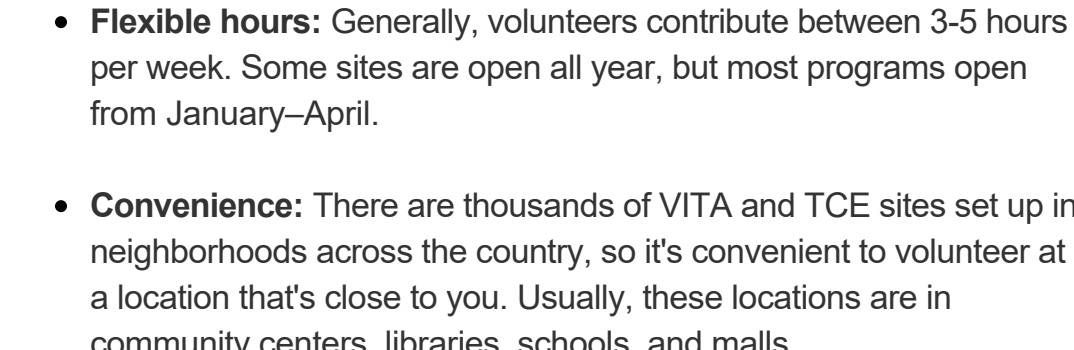
**Tuesday:** Sysco Corporation (SYY), Coinbase Global, Inc. (COIN).

**Wednesday:** Nio, Inc. (NIO), eBay, Inc. (EBAY).

**Thursday:** The Walt Disney Company (DIS), Baidu, Inc. (BIDU), Doordash, Inc. (DASH), Airbnb, Inc. (ABNB).

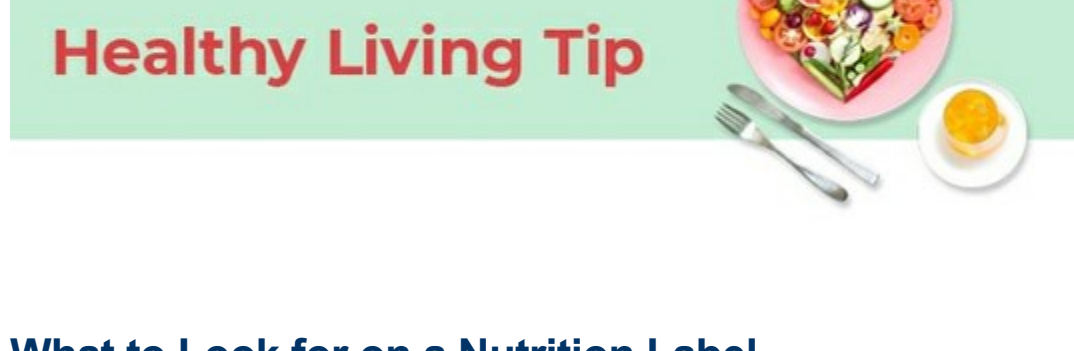
Source: Zacks, August 6, 2021

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.



*"Do not merely practice your art, but force your way into its secrets; it deserves that, for only art and science can exalt man to divinity."*

—Ludwig van Beethoven



## Give Back to Your Community By Working as a Tax Volunteer

If you're looking for a way to give back to your community and want to help people with low-to-moderate incomes, consider applying to volunteer with the Volunteer Income Tax Assistance or Tax Counseling for the Elderly programs. These programs offer free tax help to senior citizens, persons with disabilities, and those who speak limited English to understand their tax situations.

Here are some of the perks of being a VITA or TCE volunteer:

- **Flexible hours:** Generally, volunteers contribute between 3-5 hours per week. Some sites are open all year, but most programs open from January–April.
- **Convenience:** There are thousands of VITA and TCE sites set up in neighborhoods across the country, so it's convenient to volunteer at a location that's close to you. Usually, these locations are in community centers, libraries, schools, and malls.
- **No experience needed:** You don't have to be a tax pro to volunteer because all volunteers receive special training and can serve in a variety of roles.

\* 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.gov<sup>8</sup>



## What to Look for on a Nutrition Label

Nutrition labels contain a lot of helpful information that can guide you in the right direction as you eat healthier. But do you know how to read one correctly? The first thing you will see on a nutrition label is the serving size. This is a guide to show you how many calories a single serving of food contains.

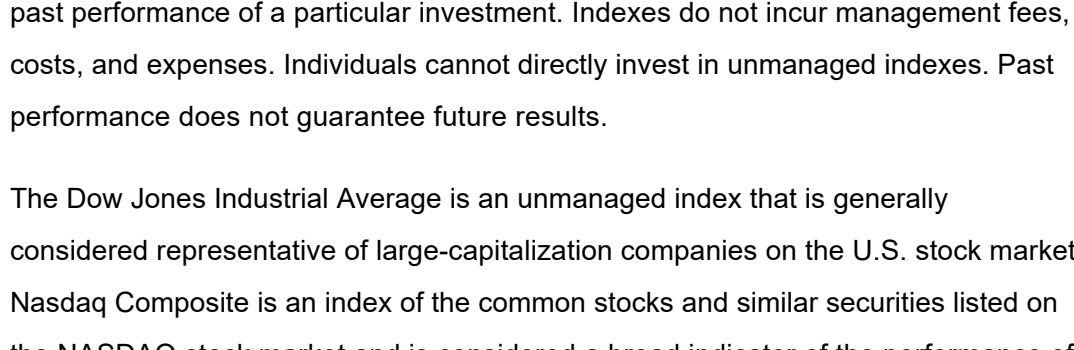
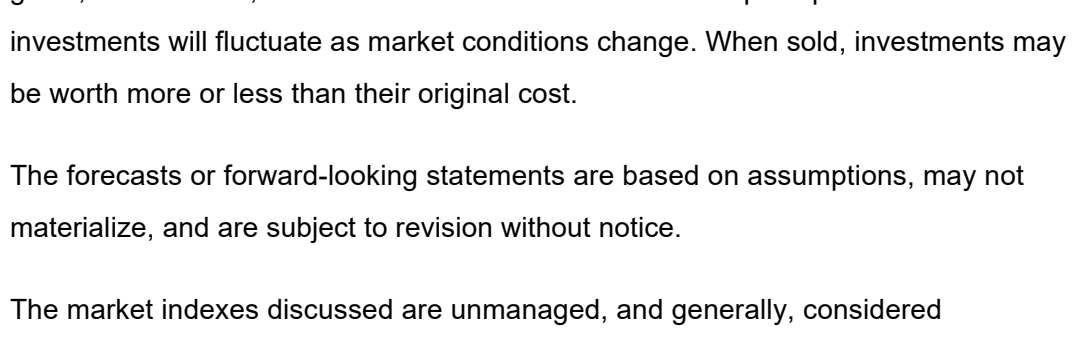
The next section is the nutrients. This section helps you determine the nutritional value of a food. Pay close attention to the saturated fat and added sugar. Lastly, you have the % Daily Value (DV). This is the percentage of each nutrient in a single serving in terms of the recommended amount.

Tip adapted from the American Heart Association<sup>9</sup>



What has exactly three feet, but not a single toe?

*Last week's riddle: A coin lies inside an otherwise empty bottle that has a cork inserted in its neck. How can you remove this coin without removing the cork or breaking the bottle? Answer: Push the cork into the bottle, then turn the bottle upside down to let the coin out.*



Brown bear with salmon, Alaska.

## Footnotes and Sources

1. The Wall Street Journal, August 6, 2021
2. The Wall Street Journal, August 6, 2021
3. The Wall Street Journal, August 6, 2021
4. CNBC, August 6, 2021
5. CNBC, August 4, 2021
6. The Wall Street Journal, August 5, 2021
7. The Wall Street Journal, August 6, 2021
8. IRS.gov, September 19, 2020
9. Heart.org, 2021

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 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 performance does not guarantee future results.

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.

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 quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

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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