



faith . discipline . patience

# skv three things



No love from me for “experts”. More evidence to support my view that Wall Street analysts’ short-term forecasts are ...guesswork, to put in nicely... consider at the end of 2017 ten “top equity strategists” forecasted the closing value of the S&P 500 as of 12/31/18. Their predictions ranged from 2675 to 3100. The actual closing value was 2507—lower than all 10 predictions. (source: Barron’s)



Chocolates, meh. Flowers, meh. Jewelry, meh.....Nothing says “I love you” this Valentine’s Day better than “spousal IRA” contributions. ☺ A spousal IRA is a regular IRA in which a working spouse makes contributions to an IRA held in the name of a non-working spouse. The standard 2019 maximum IRA contribution limit is \$6,000. This is an increase of \$500 over the 2018 limit. For those age 50 and over, the 2019 IRA catch-up contribution will stay the same, at an additional \$1,000. With the standard contribution at \$6,000, this means the 2019 catch-up contribution plus standard contribution is \$7,000 in total. (source: IRS) *Now you know how I earned the nickname, “Casanova-ski”.*



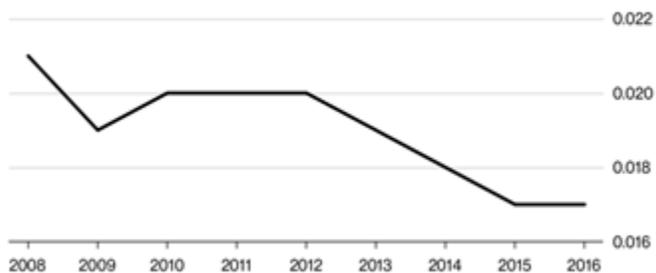
Some good love news on Valentine’s week---- New data shows divorce rates are on the decline in the U.S. , *“dropping 18% from 2008 to 2016”*, according to Philip Cohen, University of Maryland sociology professor--



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### Divorce's Decade of Decline

Proportion of U.S. married women who divorced each year, 2008 to 2016.



Source: Philip Cohen analysis of American Community Survey data

**Bloomberg**

“Young people get the credit for fewer divorces because boomers have continued to divorce at unusually high rates, all the way into their 60s and 70s. From 1990 to 2015, according to Bowling Green’s National Center for Family and Marriage Research, **the divorce rate doubled for people aged 55 to 64**, and even tripled for Americans 65 and older. Cohen’s results suggest this trend, called “**grey divorce**,” may have leveled out in the past decade, “*but boomers are still divorcing at much higher rates than previous generations did at similar ages.*” Millennials Are Causing the U.S. Divorce Rate To Plummet, by Ben Steverman, Bloomberg.



And in the worst timed sales pitch ever---don’t forgot I have my **Certified Divorce Financial Analyst™** credential.....keep this in mind in case someone you care about is going thru a divorce and could use some financial coaching, and encouragement.

FAITH

DISCIPLINE

PATIENCE

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