



faith . discipline . patience

skv three things



Why does someone open a 529 for a grandchild and not buy a pair of Jet skis? (Gosh they are sooooo fun!) Or, pay a life insurance premium, rather install a hot tub? (sooooo relaxing) Or, delay Social Security to make sure “she gets more if I go first.” I submit it is **love**. As I have said, people often assume we are in the money business—but I think it is closer to the “love business”. Almost all forms of thrift and saving track back to love. Saving so you can finish your lives with dignity and independence, “*to not be a burden to our children*”, **love**. We love working with clients that use their money as an expression of love—like you. (Funny, you think you choose us...but we choose you ☺.)



Men, I’m talking to you. Chocolates, meh. Flowers, meh. Jewelry, meh. Let me thru, I am a trained romantic! (And I have watched “Love Actually” many times.) 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 2022 maximum IRA contribution limit is \$6,000. For those age 50 and over, the 2022 IRA catch-up contribution is an additional \$1,000, to \$7000 total. (source: IRS) *By the way, 70% of all woman will experience singlehood, 80% of woman will die single...average onset of widowhood is 59...typically live 15 years on their own....1 million woman are widowed each year.* (U.S. Census bureau.)



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The “Valentine’s Indicator” says if the S&P 500 is up more than 4% for the year on February 14th, the rest of the year tends to be quite strong.....24 out of 26 times, on average 13%. (LPL Research.) And even though the “Santa rally”—last 5 days of the year was positive...we’ll need a big week to be up by next Monday, because the “January Indicator” is all blown to bits—“ *as the first month of the year goes, so goes the year.*” Except last year. And the year before. And 50% of the time in the last 10 years... In January the S&P finished down. Sell? Or wait till May and go away? I am so confused! By the way, one of the worst January’s was 2009 when the Index finished down over 8%. And kept going down....down 24% thru March...and right when many gave up hope, it stopped going down.... and then started an 11 year bull run that only ended recently at the outset of pandemic.



I am doing some research on a new “Indicator”, so far my findings suggest if market is up big thru Dec 29th, it almost always finishes the year positive. Fingers crossed this is the case in 2022!

As always, I’m honored and humbled you have given me the opportunity to serve as your financial advisor. I am lucky to be in the foxhole with the greatest clients in all the land. We hope you view us as your ***friendly, knowledgeable, and reassuring source of financial guidance.***

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