



PEBBLE VALLEY

WEALTH MANAGEMENT

MAKING SENSE OF THE MARKETS - APRIL 2019

Here is the latest issue of the PVWM Newsletter covering the markets and relevant articles to help guide your financial choices. Give me a call or send an email if you have any questions. Enjoy!

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U.S. Fund Return Snapshot: Long-Term Bond Funds Rally, Equities Mixed

"Long-term bond funds stole the spotlight in March amid growing nervousness about the pace of U.S. economic growth. At the same time, U.S. and foreign stock funds put in a mixed performance as the equity market's rebound from the fourth-quarter sell-off cooled."

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Pre-Retirees: Are You Taking Too Much Risk?

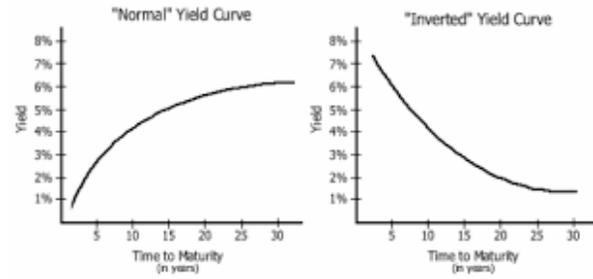
"I've been thinking a lot about the "fear/greed cycle" lately, specifically the "greed" part. The fear part is that investors often get excessively spooked in periods of extended market weakness, switching to cash and bonds and reducing their ability to participate in risky assets' eventual recovery. In the caricatured version of the fear/greed cycle, avarice kicks in at the opposite inflection point--after the market has already gone up a bunch."

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What Does 'Inverted Yield Curve' Mean?

"In simple terms, the yield curve shows the price of borrowing money in the bond market. In a "normal" yield curve, long-term yields are higher than short-term yields. This makes sense because the longer someone borrows your money, the more you would expect them to pay you."

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Blog – Decoder Ring for New Tax Forms

I recommend looking at your completed return and pay special attention to particular lines to help with future tax planning. This year I will also add the "tax decoder ring" to show where this information was found on past returns. Hopefully when done using, you will be more excited than Ralphie was in "A Christmas Story" with his message. Spoiler alert! This message is S-A-V-E-M-O-R-E-T-A-X-E-S.

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Market Barometer

The Morningstar Market Barometer provides a visualization of the performance of the US equities market broken down by size and style for the past calendar month. For details on other asset class returns see [Kirk's Blog!](#)

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