



PEBBLE VALLEY

WEALTH MANAGEMENT

MAKING SENSE OF THE MARKETS - MARCH 2020

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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DON'T MISS THIS FUN & EDUCATIONAL EVENT!!



"Implementing the Investment & Tax Pieces of Your Financial Puzzle"

Presented By: Kirk A. Kreikemeier

When: Thursday, April 2nd 7-9 pm

Where: LT North Campus #116

100 S. Brainard Ave. La Grange, IL 60525

Click [here](#) to register for his **FREE** seminar!

Stock Investing for the Long Term: 3 Charts on Bear Markets, Losses vs. Gains and Market Timing

"It can be hard for investors in a market environment like the current one to stay focused on the long-term potential of investing in stocks. In this article we're excerpting three charts from Morningstar publications that illustrate that historical long-run gains for stocks and the perils of trying to time the market."

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Being Invested Doesn't Mean

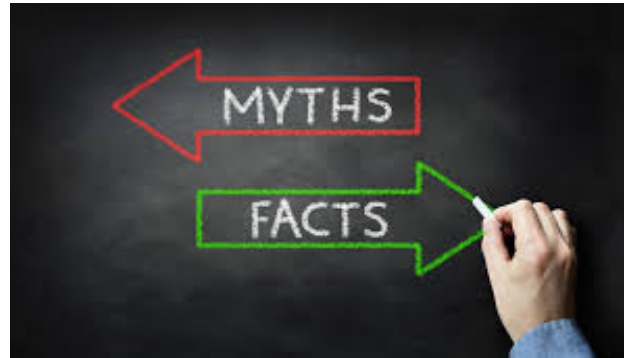
Having 100% in Equities or 100% in Cash



No article - just a quick note on diversification and personal home base on asset allocation. The market headlines have been ugly, but note the % and point drops (use %!) are typically for 100% US equity indices. Yes that % of your portfolio is likely incurring a similar drop, but almost all should not have 100% equities. Be diversified with a blend of different asset classes consistent with your risk stomach. If not sure seek professional help or look at a target date fund with the year close to your age 65 – not my favorite but a good start. If a person feels they must sell some because risk is too great, I wouldn't now but if you must do it relative to these target %'s – not an all or nothing.

10 Myths About IRA Contributions

“... investors will be rushing in their contributions for 2019 ... And thanks to the tax code, there's an unhealthy amount of confusion surrounding the various silos that can be used for retirement savings. With Roth and traditional IRA contributions come a bewildering array of rules about tax treatment and income limits. ... Here are 10 common points of confusion--or myths--about IRA contributions.” **ADVISOR NOTE – I DISAGREE WITH #7 IN SOME TAX SCENARIOS.**



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Lemonade Anyone?

I focus this mid-month blog post on a market update given the recent volatility. At the end, I briefly mention some things to consider with these lemons.

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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!](#)

[Read More...](#)



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