

**FINANCIAL SECURITY**  
**PLANNING SERVICES, INC. SM**



## Our Market Update & Thank You

January 2020

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**Wishing you and your loved ones all the wonder & promise of the new year!  
With heartfelt gratitude  
"Thank You"  
for your business, friendship and the confidence you have in our firm.**

### **Market Thoughts for January 2020**

Brad McMillan, Commonwealth's Chief Investment Officer, recaps the market and economic news for December. It was a great close to 2019, with U.S. markets up more than 20 percent and international markets showing double-digit gains. Job growth was strong, and, for the ninth month in a row, income and spending went up. New home sales were at their highest level since 2007, and home builder confidence was the strongest in 20 years. But, with an election coming up and the trade war a factor, how great are the risks ahead? Tune-in to find out.



We hope you enjoy this month's video.

### **"THANK YOU" (a polite expression of one's gratitude)**

Here are a few simple ways to say Thank You:

1. Bring a dessert or dish.
2. Return a favor.
3. Delivery colorful flowers from your garden.
4. Pay it forward.
5. Write a note card.
6. Make a gift bag.
7. Donate to a charity in someone's honor. We do this through *our Referral Program*. When someone refers a prospective client to us, we make a contribution to a charity of their choice.

May we find more ways to give thanks.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

Paul S. Bonapart, JD, RFC, AIF®, President  
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