

**Sun City Summerlin Computer Club**

**Internet Investing  
SIG**

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April 21, 2016**

# SIG Meeting Schedule

- **The Internet Investing SIG meets every other “even” month on the third Thursday morning at 9 AM. The next six meetings will be:**
  - *June 16, 2016*
  - *August 18, 2016*
  - *October 20, 2016*
  - *December 15, 2016*
  - *February 16, 2017*
  - *April 20, 2017*

# Recent Market Moves Discussion

- **Let's Look at Recent Charts for Market Averages**
  - *Dow Jones Industrials Chart ^DJI*
  - *S&P 500 Chart ^GSPC*
  - *Nasdaq 100 Chart ^IXIC*
  - *Russell 2000 Chart ^RUT*
  - *Key Dow stocks: <http://money.cnn.com/data/dow30>*
- **The markets recently been trading higher.**
  - *Dow has risen from 16,500 to 17,900 with occasional upticks.*
  - *Volatility still seems to be the norm.*
- **What did *YOU* do (if anything) in the past two months?**
  - *Buy on the dips? Sell (at the bottom or at the top)? Hold?*
  - *Did you buy Puts? Buy Calls? Sell Puts? Sell covered Calls?*
  - *Did you or will you buy in near the bottom?*
  - *Are you moving into or out of "safer" investments (bonds / CDs)*
- **What do *YOU* think will happen in the next 3-6 months?**

# Fundamentals Review

- **Dollar remains very strong against foreign currencies.**
  - *Oil priced in dollars.*
  - *Saudis and Iran are still pumping and flooding the markets.*
  - *Crude oil now about \$41 and many energy stocks have risen.*
  - *Other commodity prices and stocks of producers still down.*
- **ISIS and Russians in the middle east causing great concern.**
  - *“Flight to quality” (Selling stocks and buying US Govt. debt) has pushed bond yields down. The 10 year Treasury note now yields about 1.75%*
- **China’s economy & markets still tanking.**
- **Eurozone – in *BIG* trouble due to hoards of refugees.**
- **Federal Reserve *did NOT* raise rates .25% in March.**
- **Official Inflation rate is *fairly* low (< 2% / year)**
  - *Some food prices have come down (beef, pork)*
  - *NV Gasoline is still fairly cheap (\$2.25 at Costco)*
  - *Medical care & insurance is NOT cheap*
- **Minimum wage hikes in CA and NY to \$15**
  - *Businesses shutting down, leaving*

# Revocable Living Trusts

- <http://www.rdjohansonlaw.com/las-vegas-nevada-will-versus-nevada-living-trust.html>
- Trust is a legal entity that you [and spouse or others] create
  - *Trust holds title to most assets*
  - *Trust is managed by one or more trustees*
  - *Makers of the trust are commonly also the trustees, at least until they pass away*
  - *Successor trustees assume control when original trustees pass away*
  - *Revocable Living Trust terms can be changed at any time*
- Assets held within a trust avoid probate when the makers have passed away
  - *Revocable Living Trust is a valuable estate planning tool*
  - *Place house[s], personal property and “non-qualified” financial accounts in the trust*
  - *Important to include conduit language so that tax-deferred accounts can designate the TRUST as beneficiary*
  - *Certain assets should be left out of the trust (e.g. cars).*
- A Trust general also includes other legal documents
  - *Reciprocal powers of attorney for financial and health decisions*
  - *Living wills – advanced directives if you don’t want to be kept alive after massive trauma*
  - *Pour-over wills*
- Generally best to have a Trust prepared by a good attorney
  - *Watch out for recent law changes*
  - *Interview / questionnaire prior to meeting*
  - *Attorney will also notarize all required document signatures*
  - *Attorney’s office will deliver a full copy to you and retain a copy*
- Make sure your heirs know where to find the trust document or give copies.

# **Open Discussion**