

Sun City Summerlin Computer Club

**Internet Investing
SIG**

**Tom Burt
April 19, 2018**

SIG Meeting Schedule

- The Internet Investing SIG meets every other “even” month on the third Thursday morning at **9:30 AM**.
- The next six meeting dates will be:
 - *June 28, 2018*
 - *August 16, 2018*
 - *October 18, 2018*
 - *December 20, 2018*
 - *February 21, 2019*
 - *April 18, 2019*

Fundamentals Review – Feb 14, 2018

- **Dollar has strengthened a bit against foreign currencies.**
 - *Oil priced in dollars (for now) – around \$57.30 / barrel.*
 - *Stock indexes at/near record highs – still very topy*
 - *Dow 30: 24,666, S&P 500: 2677, Nasdaq: 6936*
 - *S&P PE ratio is 24.9 vs 15.7 long term historical average*
 - *Defense stocks (ITA) up. Healthcare (XLV) up, Big Tech (QQQ) up.*
- **Headlines: Iran, Russians in Syria, North Korea, terrorism.**
 - *“Flight to quality” (Selling stocks and buying US Govt. debt) has eased bond yields down. The 10 year Treasury note now yields about 2.37%
The 30 year Treasury note yield is about 2.68%.*
- **CA fires likely impacting economy.**
- **Eurozone – still in *BIG* trouble due to hoards of refugees.**
- **Federal Reserve raised Fed Funds rate by .25% to 1.5% in Dec.**
- **Gov’t Claims US Job Situation is Improved.**
 - *But BLS just makes up numbers, so who really knows.*
- **Official Inflation rate as of October 1 was 2.2% / year**
 - *NV Gasoline holding (\$2.46 at Costco)*
 - *Medical care & insurance is NOT cheap*

Fundamentals Review – Apr 18, 2018

- Dollar has strengthened a bit against foreign currencies.
 - *Oil priced in dollars (for now) – around \$67.50 / barrel.*
 - *Dow 30: 24,774, S&P 500: 2714, Nasdaq: 7312*
 - *S&P forward PE ratio is ~24.6 vs 15.7 long term historical average*
- Headlines: Iran, Russians in Syria, North Korea, terrorism.
 - *“Flight to quality” (Selling stocks and buying US Govt. debt) has eased bond yields down. The 10-year Treasury note now yields about 2.85%
The 30 year Treasury note yield is about 3.03%.*
- State & Municipal Pension Liabilities Coming Due
 - *<https://www.zerohedge.com/news/2018-04-16/first-domino-falls-illinois-400-more-funds-follow>*
- Federal Reserve expected to raise Fed Funds rate by .25% 3 times in 2018. Also selling off lots of treasury debt, pushing rates up.
- Crypto-currencies all way off highs (Bitcoin: 8146)
- Gov’t Claims US Job / Employment Situation is Improved.
 - *But BLS just makes up numbers, so who really knows.*
- Official 2018 Inflation Rate as of April 11 was 2.4% / year
 - *NV Gasoline creeping up (\$2.93 at Costco)*
 - *Medical care & insurance is NOT cheap*

Free Stock Quote Add-in for MS Excel



- **Stock Connector by Michael Saunders**
 - <https://michael-saunders.com/stocksapp/pages/info.html>
- **Can install from the Microsoft Store:**
 - <https://appssource.microsoft.com/en-us/product/office/WA104379220?src=office&corrid=07a7c2b2-30e7-4dd7-a83c-d4892b1dd227&omexanonuid=ad7de82c-fbfe-4775-a499-f33279397e96>
- **Free to use, but donations accepted**
- **Works in MS Excel 2013 and 2016, not 2007 or 2010**
- **Limit of 100 stocks / funds per workbook**
- **Great for portfolio tracking on the privacy of your own hard drive!**
- **Easy to use – let's demo ...**

Income Tax 2018 Update

- Hopefully you have filed your 2017 tax return or an extension
 - *Due date was April 17, 2018 – extended to April 18 (IRS site crashed)*
- Hopefully you have also filed your Q1, 2018 estimated taxes
 - *Due date was also April 17, 2018*
- Tax Estimator spreadsheet for 2018
 - *I've built an updated tax estimating spreadsheet for 2018*
 - *Uses new standard deductions and rates*
 - *It's posted to the SIG area at www.scscclub.com*
 - *USE AT YOUR OWN RISK! NO GURANTEES IT'S CORRECT!!*
- Leann Stiver's Suggested tax estimator:
 - *<http://cotaxaide.org/tools/Estimated%20Tax%20Worksheet.html>*
- In my Q1 estimate it happens that our 2018 AGI will be almost identical to our 2017 AGI.
- Somewhat [but not too much] to my surprise, the tax we will owe on the same AGI on 2018 will be **HIGHER** than we owed in 2017.
- So much for tax cuts!

Open Discussion