

January 2020



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Welcome to the New Decade, 2020 is Finally Here!!!

Hello,

I hope this quarterly newsletter finds you in good times. 2019 was a great year! The U.S. economy continued to grow, now more than a decade after the Great Recession, and unemployment fell to near-record lows. Chinese citizens in Hong Kong mobilized to fight for their rights, rule of law and democracy. The stock market had some ups and downs, which is normal, but pulled off an astonishing bull run at the very end!

For people on Medicare, we just closed out the Annual Enrollment Period which ran from October 15th to December 7th. For people on Medicare Advantage, this is one of your opportunities to switch your plan. This year, we saw record enrollments. I have been told by insiders, that many of the carriers had challenges in keeping up with the enrollments and mailing the enrollment packages.

The Dow Jones started the year at 23,346. The Dow closed the year at 28,538. That is a gain of 22.2%. The U.S. Economy is continuing to advance forward, according to the Bureau of Economic Analysis, real GDP increased by 2.1% in the third quarter of 2019. Unemployment is at 3.5% as of December 2019, according to the Bureau of Labor Statistics.

Overall, the economy looks very healthy and the stock market is doing well. We have a trade deal with China, that will be rolled out in phases. This looks very promising and give some confidence to investors and Wall Street.

For people enrolled with Aetna Medicare Advantage Plans here in Reno/Carson area, make sure to get your Over The Counter order in to get your free medical goods. You can place that order online or over the telephone. Below is a link to a flyer to help you place that order.



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Reno has some fun activities to do in February. For football fans many of the local casinos are hosting Super Bowl 54 parties. The San Francisco 49ers and Kansas City Chiefs will be giving it there all to win the prized Vince Lombardi Trophy, on February 2nd.

Jimmy Buffett will be here in Reno performing "Escape to Margaritaville" at the Pioneer Center. From February 14th to 16th.

Let's take time to review the state of your current financial strategy, talk about your goals, both short and long term, and make sure you are on target to hit them. I can also provide support to your Medicare questions.

Please feel free to share these articles with your family and friends. They are excellent conversation starters.

This month's articles are the following:

Article 1: Coping With A Changing Market Landscape, by Franklin Templeton Investments

www.franklintempleton.com/investor/article?contentPath=html/ftthinks/en-us-retail/gio/coping-with-a-changing-market-landscape.html

Article 2: Medicare & You: glaucoma "Video"

https://youtu.be/2wdNtp_suhQ

Article 3: Investments: Bringing the 2020s into Focus, by Lord Abbett

<https://www.lordabbett.com/en/perspectives/marketview/investments-bringing-2020s-into-focus.html>

We are going to close out with a quote from Oprah Winfrey, she said, "Cheers to a new year and another chance to get it right."

We hope you liked the new quarterly newsletter.

From all of us here at the Greiner Group,

"Have a happy new year!"