

## A NOTE FROM YOUR ADVISOR...

Well here we go, the fourth quarter of 2018 is here and the world is becoming an ever more interesting place. The decisions made by our President continue to pay dividends for job seekers, corporations, and particularly for investors. At the time of the writing of this newsletter the NASDAQ is up over 16.29% for 2018. This is the index most closely related to how we actually manage money. Since our portfolios are well diversified with stocks, bonds, real estate, and other asset classes we expect to perform a little under the NASDAQ since it is 100% stocks. As we did last year we are having a very good year again.

Future predictions from the old guru, that's me, (be 72 in November). If the Republicans keep the House of Representatives and the United States Senate then this market will continue. If the democrats take the house or the senate then all hell will break loose. The democrats have a history of destroying the economy, the markets, and the country when they control congress and we have a republican president. Please vote!

We continue our three times per year rebalancing of most TD Ameritrade accounts and almost all Pacific Life Variable Annuity accounts are rebalanced quarterly. Markets have been very good this year after the volatility of last spring. This will continue unless congress changes hands. If congress changes parties in control we will be making adjustments accordingly.

Our new staff is coming along nicely. We are in the process of acquiring a new International Headquarters of The Retirement Planners in Pensacola, FL and plan to open at the new location in January of 2019. There will be many changes along with our physical location move, so PLEASE if you receive correspondence from our office that requires your approval or your signature please complete these documents as soon as possible and return them to our office.

Danny Steele will be returning to working with The Retirement Planners later this fall. Esmeralda Steele is a registered representative and is the boss here. She runs the office and me, no complaints, she is doing a great job. If you need to communicate with our office because you need something changed or have encountered a problem please call Esmeralda directly and she will either solve the problem or delegate to someone she knows can do the job.

We continue to grow! After the first of the year we will begin to limit the number of new clients we choose to serve so we can maintain the quality of service we can provide to those of you who have been so loyal for so many years. We appreciate your trust and your business.

We from The Retirement Planners want to wish you all the joy and happiness possible during the upcoming holiday season. So Happy Halloween, Happy Thanksgiving, and a Merry Christmas to all of you and yours.

Sincerely,



John Steele CFP, CRC, CRPC

**If you need to make any end of year account changes or servicing please be aware our office will close at 4:00<sub>pm</sub> CST on Friday, December 21<sup>st</sup> and will not reopen until 8:30<sub>am</sub> CST on Wednesday, January 2<sup>nd</sup>.**