

DJIA 29,298 S&P 500 3,324 3-MONTH T-BILL 1.55% 10-YR TREASURY BOND 1.81%

## Our Centenary Celebration

On August 20, 1993, I penned the initial issue of *Investment Insights*. The first sentence read “Let’s just call this newsletter an experiment, an additional line of communication that will hopefully address some of your interests and concerns in a concise manner.” Frankly, I wasn’t sure there would be an appetite for *Investment Insights* number two.



Now, 99 issues later, as we celebrate our #100 *Investment Insights*, I deeply hope that our newsletter has met the original objective and that the topics have helped you focus on the important and lasting aspects of investing and planning, and kept you calm when others were panicking.

Overall, I hope *Investment Insights* has informed you of our mission, which is to guide you to and through retirement with a minimum of worry, and with expertise and kindness.

This is certainly an occasion to celebrate our relationship with you, our client family, whether the relationship began yesterday or years before issue number one was written. *Finkelberg Investments* exists because of you and for you. We are grateful to you for trusting us with your money and your dreams, and for giving our lives purpose in helping you.

Of course, this centenary issue is an opportunity to publicly thank the best support team in the business - Deborah Williams, Alice Fairley, Sally Avalon, and Davis Bourne - for their hard work, integrity, thoughtfulness and ultimately, their daily dedication to you. From the bottom of my heart, thank you.

Hopefully, you have enjoyed reading *Investment Insights* half as much as we have enjoyed writing it, and have gained insights that have helped guide you on your financial journey. Importantly, I hope you have learned a critical lesson from the 100 issues - that we deeply care about you.

Thank you for reading, commenting, suggesting, and critiquing all of these issues over all of these years. Here’s to the next 100 issues!

## Who Shot J.R.?

In the last *Investment Insights*, I made reference to the 1980 TV show *Dallas* and the famous cliffhanger episode, “Who Done It?” I assumed incorrectly that everyone knew who shot J.R., the main character played by Larry Hagman. As many of you let me know, you did not remember or were not alive at the time. The answer is (spoiler alert) that J.R. was shot by his former mistress and sister-in-law, Kristen.

To give you some idea of the cultural (I use that term loosely) significance of this TV show, client and occasional newsletter editor, J.M. of Madison, MS, points out that more folks watched this one episode of *Dallas* than voted in that year’s presidential election. As Paul Harvey used to say, “And now you know the rest of the story.” Who was Paul Harvey? Google it.

## Be Prepared Seminar



Many of you attended our November seminar, "Be Prepared." The meeting, held at Anjou Restaurant, featured guest speaker Angela Healy, an estate attorney with Nippes, Healy & Gault PLLC. Angela's presentation covered the topics of naming beneficiary designations, powers of attorney, trusts, and wills. Angela used real life situations to help us make sense of all of these terms and when each should be

implemented. We hope you found the gathering to be both enjoyable and informative. If you would like to discuss anything from the meeting or would like Angela's contact information, please let us know. We want each of you to "be prepared!"

## 2020 Forecast Dinner

*Please save the date for the annual Chartered Financial Analyst Forecast Dinner - Thursday, February 27, 2020. We hope that all of you can join us as our guests for a fun and informative evening at the Country Club of Jackson. Invitations will be mailed soon.*

### Raymond James Tax Mailing Dates

Raymond James will mail retail composite Form 1099 tax statements in three main groups, on February 15, February 28, and March 15. As in previous years, we recommend waiting until mid-March to file your taxes since amended 1099's sometimes occur based on delayed information from securities' issuers.

One final thought on last issue's comments about the absurdity of today's low interest rates:

There is a central banker who is so afraid of negative interest rates that he will stop at nothing to avoid them. (Sorry, I couldn't help myself. Adapted from Reader's Digest website.)

Until next time,

Arty Finkelberg, CFA, CFP®  
Senior Vice President, Investments



**Please check out our new website,  
[finkelberginvestments.com](http://finkelberginvestments.com),  
and let us know what you think.**

**Thank you to our out of town  
visitors. It was great to see you!**

P. and G. S. of Asheville, NC  
N.D. of Clarksdale, MS  
F. and K. R. of Vaiden, MS  
C.B. of Charlotte, NC  
A.G. of Vicksburg, MS  
J.G. of Vicksburg, MS  
S.R. of Clarksburg, MD

**Happy birthday to those  
celebrating special birthdays!**

85 B.R. of Boca Raton, FL  
85 W.D. of Hoover, AL  
85 B.M. of Mendenhall, MS  
85 T.F. of Brandon, MS  
90 K.M. of Ridgeland, MS  
90 D.B. of Houma, LA  
96 O.G. of Clinton, MS  
96 E.W. of Clinton, MS

**Happy Anniversary to those  
celebrating their 50th, 60th, and  
higher wedding anniversaries!**

50th B. and M.B. of Starkville, MS  
50th P. and B.R. of Morton, MS  
60th C. and J. R. of Bude, MS  
67th J. and J.E. of Terry, MS  
68th E. and F.C. of Madison, MS  
69th L. and E. H. of Hoover, AL