



Stocks roared back last week, fueled by upbeat Q4 corporate reports and economic news that stalled inflationary fears.

The Standard & Poor's 500 Index rose 2.91 percent, while the Nasdaq Composite Index advanced 2.45 percent. The Dow Jones Industrial Average led, picking up 3.69 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, added 2.00 percent.^{1,2}

Goldilocks is Back

The “Goldilocks” narrative—an economy that’s neither too hot nor too cold—made a comeback last week.

Tuesday's Producer Price Index report showed that wholesale prices rose less than expected in December—one piece of evidence suggesting a cooling economy.³

Stocks jumped out of the gate Wednesday after the December Consumer Price Index (CPI) report showed core inflation (minus volatile energy and food prices) rose less than expected. Investors also cheered Q4 reports from a handful of money center banks and positive news out of the Middle East.⁴

Stocks took a breather Thursday before pushing higher again on Friday.⁵

The S&P and Dow Industrials had their best week since early November, and the Nasdaq saw its best weekly performance since early December. The yield on the 10-year Treasury note fell roughly 20 basis points over the week.^{6,7}

MARKET INSIGHTS

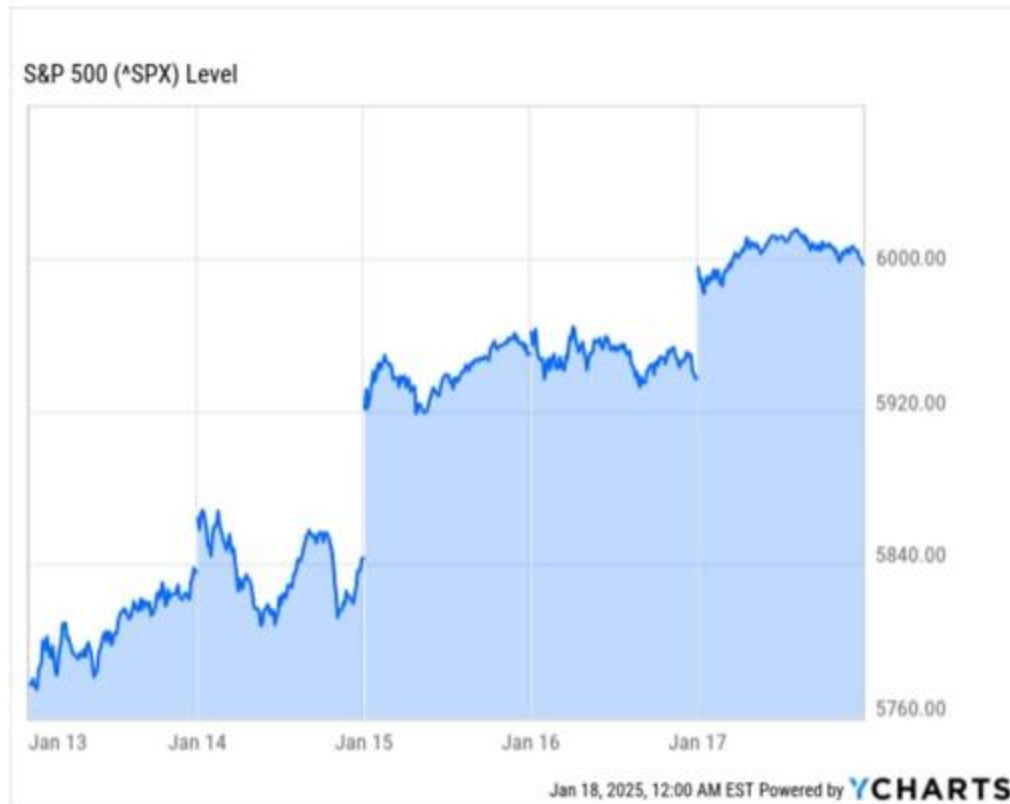


Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Yr TR
<u>Dow Jones Industrial Average</u>	-1.24%	1.48%	17.65%	63.13%
<u>MSCI EAFE</u>	-1.35%	0.97%	7.39%	29.53%
<u>Nasdaq Composite</u>	-4.10%	0.16%	30.34%	115.0%
<u>S&P 500</u>	-2.16%	1.00%	26.31%	93.68%

S&P 500 Daily Close



Source: YCharts.com, January 18, 2025. Weekly performance is measured from Monday, January 13, to Friday, January 17. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis points.

Slowing Inflation

Investors welcomed the inflation reports, believing wholesale and consumer prices might trend lower in 2025.

First, producer prices came in at 0.2 percent, which was less than the 0.4 percent increase anticipated. Then consumer prices came in at 2.9 percent, slightly elevated, but the real story was core inflation. When you subtract out food and gas prices, CPI saw its smallest monthly increase since July.⁸

This Week: Key Economic Data

Monday: Markets closed - MLK Jr holiday

Wednesday: Treasury Buyback Announcement. 20-Year Treasury Bond Auction.

Thursday: EIA Petroleum Status Report. Weekly Jobless Claims. Fed Balance Sheet.

Friday: Existing Home Sales. Consumer Sentiment.

Source: Investors Business Daily - Econoday economic calendar; January 17, 2025

The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

This Week: Companies Reporting Earnings

Tuesday: Netflix, Inc. (NFLX), The Charles Schwab Corporation (SCHW), Prologis, Inc. (PLD), Interactive Brokers Group, Inc. (IBKR), 3M Company (MMM), Capital One Financial Corporation (COF)

Wednesday: The Proctor & Gamble Company (PG), Johnson & Johnson (JNJ), Abbott Laboratories (ABT), The Progressive Corporation (PGR), GE Vernova Inc. (GEV)

Thursday: Intuitive Surgical, Inc. (ISRG), GE Aerospace (GE), Texas Instruments Incorporated (TXN), Union Pacific Corporation (UNP), Elevance Health, Inc. (ELV)

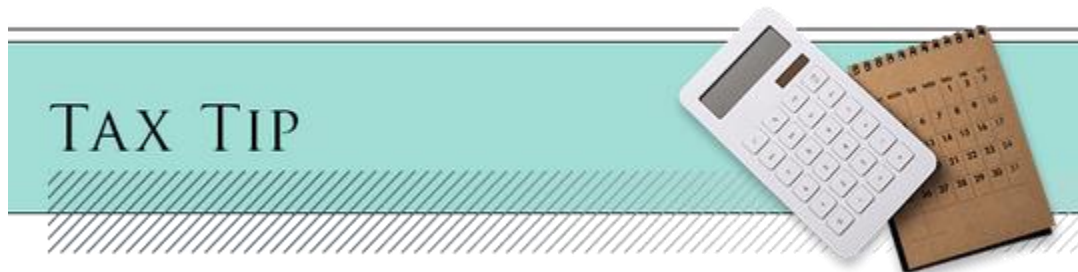
Friday: American Express Company (AXP), Verizon Communications Inc. (VZ), NextEra Energy, Inc. (NEE), HCA Healthcare, Inc. (HCA)

Source: Zacks, January 17, 2025. Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule when they report earnings without notice.



"Silence is like starvation."

- Cherrie L. Moraga



Beware of Phishing Scams

A phishing scam occurs when someone pretends to be a trusted source, such as a bank, tax preparer, or credit card company, to access your personal information.

If you believe you may be part of a phishing scam, here are some recommendations from the IRS:

- Never open an email from a sender that you don't recognize.
- Never disclose personal information to anyone online, including your passwords, bank account numbers, credit card numbers, or

Social Security number. The IRS will never ask for this information via email.

- When possible, use two-factor authentication to protect your accounts. Two-factor authentication requires a secondary form of identification (such as a phone number) to access your account.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional.

Tip adapted from IRS⁹



What's the Deal With Downward Dog?

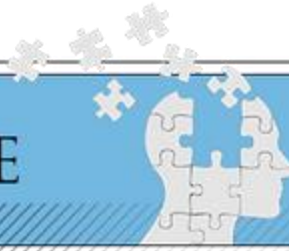
Even if you've never set foot on a yoga mat, you've probably heard of one of the most popular poses called Downward Dog.

The pose is popular because it has many benefits, such as increased flexibility and spinal strength. In yoga, it's a resting posture to let your muscles lengthen and straighten. It can help stretch your back, neck, hamstrings, and calves. You can sit in the pose without moving (a static hold) or "walk the dog," which includes pushing your heels toward the ground to stretch out your calves.

If you're new to downward dog, practice proper form by bending your knees and focusing on lengthening your back and arms. Ideally, your body should be in an inverted "V" shape. Eventually, you may straighten your legs and have your heels touch the floor!

Tip adapted from Ekhart Yoga¹⁰

WEEKLY RIDDLE



You can make it and read about it today; many classes are taught in it, but it is not part of the future. What is it?

Dave is at the hardware store to buy something for his house. Yesterday, he bought 1 for \$1. The week before, he purchased 10 for \$2, and his friend bought 100 for \$3. Today, he bought 907 for \$3. If the prices haven't changed, how is this possible? Answer: Dave and his friend have been buying house numbers. 907 is \$3 because it costs \$1 per numeral.

PHOTO OF THE WEEK





Dolomite Mountains at Sunset

Dolomitic Alps, northeastern Italy

Footnotes and Sources

1. The Wall Street Journal, January 17, 2025

2. Investing.com, January 17, 2025

3. CNBC.com, January 14, 2025

4. The Wall Street Journal, January 15, 2025

5. CNBC.com, January 17, 2025

6. MarketWatch.com, January 17, 2025

7. CNBC.com, January 17, 2025

8. The Wall Street Journal, January 15, 2025

9. IRS.gov, July 29, 2024

10. Ekhart Yoga, October 3, 2024



Rhonda Heineman

rhonda@heinemanfinancial.com

[402-505-9333](tel:402-505-9333)

Heineman Financial Strategies

Financial Advisor

<http://heinemanfinancial.com>

Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

The forecasts or forward-looking statements are based on assumptions, may not materialize, and are subject to revision without notice.

The market indexes discussed are unmanaged, and generally, considered representative of their respective markets. Index performance is not indicative of the past performance of a particular investment. Indexes do not incur management fees, costs, and expenses. Individuals cannot directly invest in unmanaged indexes. Past performance does not guarantee future results.

The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

U.S. Treasury Notes are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury Note prior to maturity, it may be worth more or less than the original price paid. Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

International investments carry additional risks, which include differences in financial reporting standards, currency exchange rates, political risks unique to a specific country, foreign taxes and regulations, and the potential for illiquid markets. These factors may result in greater share price volatility.

Please consult your financial professional for additional information.

This content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG is not affiliated with the named representative, financial professional, Registered Investment Advisor, Broker-Dealer, nor state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and they should not be considered a solicitation for the purchase or sale of any security.

Copyright 2025 FMG Suite.

Rhonda Heineman, CFP®, CFS®

Financial Advisor | Certified Financial Planner™ practice

Advisor/Fee Based Accounts - 401(k) Rollovers - IRA's - Investments - Insurance - Estate Planning - Financial Plans

Heineman Financial Strategies, 11204 Davenport St, Ste 204, Omaha NE 68154

Office: 402.505.9333, Fax: 402.505.9334

Please note that if I am unavailable, Danette Samson can be reached at (402) 505-9333 or danette@heinemanfinancial.com

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member FINRA/SIPC. Advisory services through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. Cambridge and Heineman Financial Strategies are not affiliated.

The information in this email is confidential and is intended solely for the addressee. If you are not the intended addressee and have received this email in error, please reply to the sender to inform them of this fact.

We cannot accept trade orders through email. Important letters, email, or fax messages should be confirmed by calling 402-505-9333. This email service may not be monitored every day, or after normal business hours. This message distributed via use of the FMG system.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Heineman Financial Strategies
402-505-9333
11204 Davenport St
Suite 204
Omaha, NE 68154

[Unsubscribe](#)