

# 1,000 Points

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# DISCLOSURE

Registered Representative of & securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS), Member FINRA/SIPC. Investment advisory services offered through BFC Planning, Inc. Delta Investment Services, Inc. BFCFS, and BFC Planning Inc., and Royal Bank are independent entities.

# WILD VOLATILITY

- Last December 1st, the Dow closed at 24,732
- Since December 1st last year, the equity markets and the Dow, NASDAQ and the S&P have all hit new all-time highs and then sold off twice



<https://www.marketwatch.com/story/stock-market-ends-2017-lower-failing-to-put-cherry-atop-record-year-2017-12-29>

<https://www.nasdaq.com/article/stock-market-news-for-oct-5-2018-cm1032886>

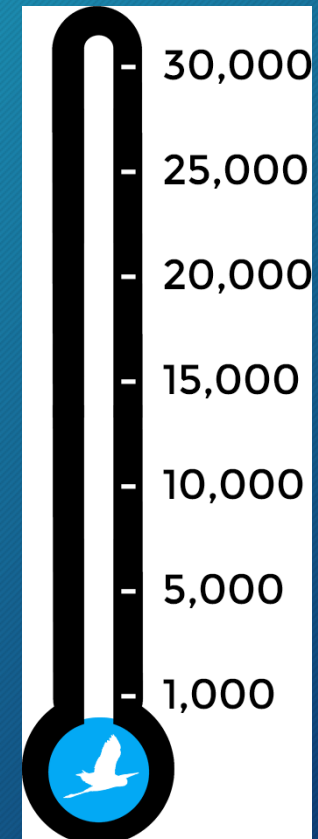
<https://www.cnbc.com/2018/10/10/check-out-wednesdays-sell-off-by-the-numbers.html>

# WILD VOLATILITY

- In January, it hit a high of above 25,000 then a pullback 10% to 23,000 and now it's back in the 24,000 level. So we've had a lot of volatility and a lot of stress. In September, it hit another high above 26,000 And had so far a 9.9% pull back

<https://www.cnbc.com/2018/03/19/januarys-record-highs-may-have-been-the-market-top-for-2018-morgan-stanley-says.html>

<https://www.nasdaq.com/article/stock-market-news-for-sep-21-2018-cm1026304>



# HOLD ON TO YOUR HATS



# ANOTHER DISCLOSURE

- There is a big difference between what is offered in the investing markets through investment companies like my company, Delta Investment Services and the products offered through banks such as Royal Banks of MO. Investment companies like mine are not FDIC insured, have no bank guarantee and may lose value.

# ECONOMY STRONG



# INTEREST RATES





# MEMORY TIME MONEY



# THE UNKNOWN

- I don't think the stock market is going to go down and stay down, primarily because interest rates are going up
- **My answer: the unknown**



# BAD THINGS . . .

- I truly believe that people in D.C. really don't like each other. Does that surprise you?
- One side is after the president, possibly to impeach? The unknown is there. What about the border problems?
- The Saudi killing of a diplomat?
- Planes blowing up or disappearing?
- Shooters on the loose?
- People being killed in our place of worship, our schools, the neighborhood restaurants and bars?

# CONSISTENCY NEEDED

- What about Social Security, Medicare, Medicaid, long-term nursing care?
- It seems like many government agency benefits are going down, and costs are going up.
- That could be a problem for the stock market, but I truly believe that the unknown is what may keep the stock market from really having consistency in the next year.

# 1,000 POINTS

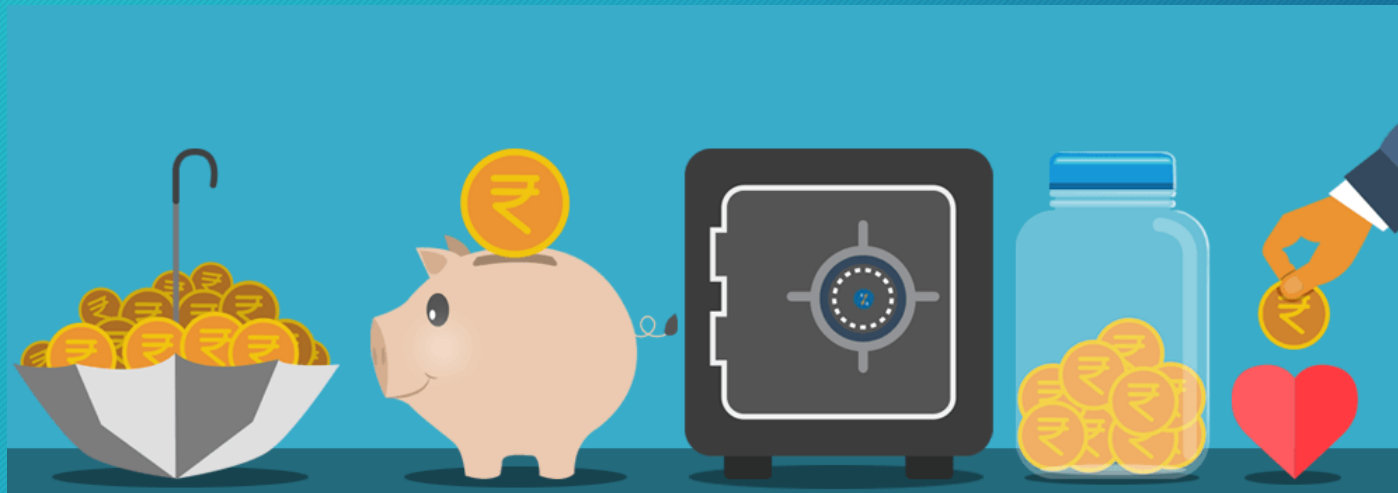
The question is will that 1,000 points be  
**UP** or **DOWN**?



**After 1,000 Points**

# SO WHAT AM I DOING PERSONALLY?

- What am I suggesting?
- I'm not hanging my hat 100% in the stock market.



## SO WHAT AM I DOING PERSONALLY?

Folks, I told you to hang on to your hats last year -

Well, this year, I'm going to share this with you:



# HOLD ON

- Hold on to yourself!
- Tie yourself down!
- Don't look for any consistency in the market, other than the consistency of going up and down, and higher and lower. It's going to test your nerves, but it could be a lot of fun if you have a good sense of humor and time on your side. Be prepared for that 1,000 day or days.



# THANK YOU

- Catch Bob Hardcastle's *MONEY TALK* on KTRS 550
- Sundays 8:00 - 9:00am
- Market Wrap Up, Monday - Friday @ 6:07pm