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Market Update:

The first quarter of 2018 saw the return of volatility to the equity markets, and the market couldn't have ended the quarter more differently than it began. After a strong 2017, stocks soared in January, with the S&P 500 rising more than 5% to set repeated records. Then stocks fell sharply into correction territory in February and have struggled to regain their momentum since then. The main concerns have been how rising interest rates and

a potential trade war with China could slow economic growth. The S&P 500 fell 1.2% for its first quarterly loss since 2015, while the Dow Jones Industrial Average dropped 2.5% over the same period.

Even after a rocky quarter, major indexes remain up in the double digits on a percentage basis over the past 12 months, and economist's outlooks remain largely positive. Both the U.S. and global economies are expected to continue expanding in part due to the \$1.5 trillion tax cut package that is projected to boost corporate earnings and help prolong the eight-year U.S. economic expansion. (1)

Identity Theft:

There continue to be news stories about incidents of identity theft including major breaches at companies such as Equifax that have impacted millions of Americans. Trying to protect your confidential financial information has been more of a challenge in our technology driven society where it's common to do on-line shopping and banking where social security numbers, credit card and bank account numbers could be at risk. The use of phones and other mobile devices to perform these tasks in addition to computers has introduced additional opportunities for criminals to gain access to confidential information.

We found this article by Kathy Kristof of CBS News to be very informative about the growth of identity theft and suggestions on how to protect yourself. ([Click here to view the article](#))

Please spend a few minutes reading it and thinking about implementing some of the suggestions given (if you haven't done them already!).

**Best Regards,
The Parkhurst Team**

1. Otani, Akane “U.S. Stocks’ Rally Falters” Wall Street Journal, April 2nd, 2018
2. Kristoff, Kathy “Identity theft has never been more rampant” February 6th, 2018



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