



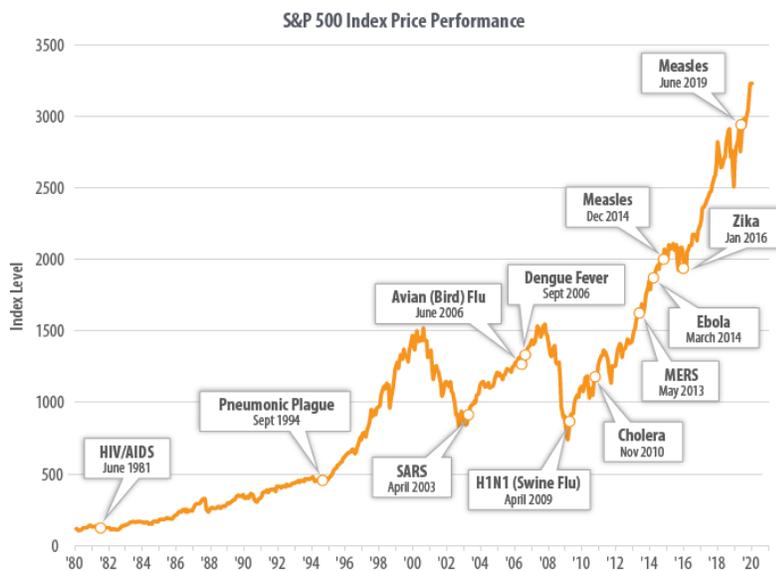
EPIDEMICS AND THE MARKET

Epidemics and Stock Market Performance



Since 1980

There are many factors that can impact stock market returns, but one concern of investors today is how the stock market will be impacted by a major epidemic or outbreak. Below we look at the historical performance of the S&P 500 Index during several epidemics over the past 40 years. We believe looking at the market's overall resiliency through several major epidemics can give us perspective on the benefits of investing for the long-term.



Epidemic	Date	S&P 500 6-Month % Change	S&P 500 12-Month % Change
HIV/AIDS	June 1981	-6.6%	-16.5%
Pneumonic Plague	Sept 1994	8.2%	26.3%
SARS	April 2003	14.6%	20.8%
Avian (Bird) Flu	June 2006	11.7%	18.4%
Dengue Fever	Sept 2006	6.4%	14.3%
H1N1 (Swine Flu)	April 2009	18.7%	36.0%
Cholera	Nov 2010	13.9%	5.6%
MERS	May 2013	10.7%	18.0%
Ebola	March 2014	5.3%	10.4%
Measles	Dec 2014	0.2%	-0.7%
Zika	Jan 2016	12.0%	17.5%
Measles	June 2019	9.8%	N/A*
Average Price Return		8.8%	13.6%

Observations

- 6-month change of the S&P 500 Index following the start of the epidemic was positive in 11 of the 12 cases, with an average price return of 8.8%.
- 12-month change of the S&P 500 Index following the start of the epidemic was positive in 9 of the 11 cases*, with an average price return of 13.6%.

(Source: www.Bloomberg.com as of 2/24/20)

One thing is certain, history has shown that epidemics shake up the markets. One death is too many, but to put that number into a little bit of perspective, according to the World Health Organization, in the U.S. alone for the 2019-2020 season, there have been at least 15 million flu illnesses, 140,000 hospitalization and 8,200 deaths. Imagine if everyone with an internet connection followed the spread of this annual flu, case by case, hour by hour.

The U.S. Consumer is on solid footing and will continue to

be one of the key drivers to US Economic growth in the years to come. We believe, just like all the other viruses we have seen over the past decades that have dissipated, the Coronavirus will be no different. **Don't panic. Stay invested.**

MARKET VOLATILITY

We are all witnessing the increased recent market volatility in the financial markets and it is natural to wonder how this may impact your situation. Often times the various media outlets will sensationalize news at the expense of our emotions. We urge you not to focus on the headlines at the expense of your personal goals. We will remain vigilant and continue to monitor market developments. Please give us a call if you would like to have a further discussion or have any questions regarding your situation.



Turn off the tube and click on the link below. You will find an article from the Stock Trader's Almanac on what typically happens when we go through two negative historic declining days in the market. Please give us a call if you have any questions or concerns.



<https://jeffhirsch.tumblr.com/post/610976558522499072/bad-case-of-deja-vu-another-3-sp-500-decline>

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UNCERTAINTY IS THE MARKET'S WORST ENEMY

As an investor, what do you prefer: certainty or uncertainty?

Certainty, of course. We all do.

When things seem certain, the future looks bright and we embrace risk-taking. When things seem uncertain, it's hard to imagine things ever getting better, and we shun risk at all costs.

But is there really such a thing as a certain environment when it comes to investing? No. There is always risk in markets, even if you can't see it, and by extension, there's always uncertainty.

It is only our perception of risk that changes.

**Priebe Investment
Plans
invites you to a**



**On Tuesday,
March 31st,
at 12 noon**

We invite you to join us in our Fort Lauderdale office for an educational presentation.

Topic:

**SPRING CLEAN
your
FINANCIAL PLAN**

Join us for a friendly discussion. **Bring your spouse, neighbor or friend.** Walter Priebe will have a short presentation and will be available to take any questions. Seating is limited. Lunch will be served.

**Please call our office,
954.974.3266 to reserve
your seat.**

Office Address:
2933 W. Cypress Creek Rd.
Suite 102
Fort Lauderdale, FL 33309

TRUCKERS AGAINST TRAFFICKING (TAT)

A MOBILE NETWORK

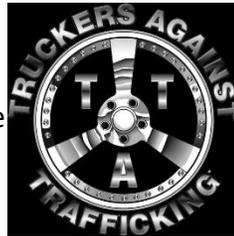
Truckers Against Trafficking (TAT) partners with industry, law enforcement and the National Human Trafficking Hotline (1.888.373.7888) to educate hundreds of thousands of transportation professionals about domestic human trafficking and how the trucking industry can combat it. TAT training has significantly increased reports of trafficking to the national hotline from truck drivers, resulting in victim recoveries and criminal arrests. Please visit their website www.truckersagainstafficking.com to familiarize yourself with their cause.

845,115 Registered as TAT Trained

2496 Calls made to the National Hotline
by truckers

663 likely cases generated

1230 victims identified

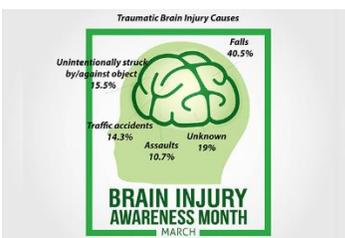


March is Brain Injury Awareness Month



Each year, approximately 1.5 million Americans suffer a traumatic brain injury (TBI) in the U.S. Of those, 230,000 are hospitalized and survive those injuries with a lifelong disability, according to the Centers for Disease Control and Prevention.

A few TBI prevention steps:

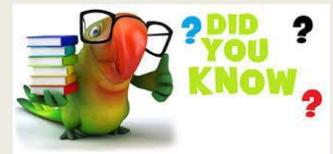


- Always buckle up in the car.
- Wear appropriate headgear for contact sports, biking, skating, skiing, etc.
- Create a fall-prevention environment for children and older adults.

Source: www.cdc.gov/braininjuryawareness



Tune in to Walt of Priebe Investment Plans from 10am-10:30am every Wednesday on 1470AM, 95.3FM and 103.9FM dials and 8am-10am every Sunday on your 1230AM dial.



St. Patrick's Day

Observes the death of St. Patrick, the patron saint of Ireland. The holiday has evolved into a celebration of Irish culture, with parades, special foods, music, dancing, drinking and a whole lot of green.

St. Patrick's revelers thought wearing green made one invisible to leprechauns, who would pinch anyone they could see who was not wearing green.

The first recorded St. Patrick's Day parade was not held in Ireland but in New York City, in 1762.



CLIENT CELEBRATIONS

Client Birthdays

Phyllis Kraus, Jr.
Denise Kessell
Carol Zupp
Christine Waterhouse
Stephanie Witkoski
Robert Wright
Renee Seal
Anthony Versace
Diane SanAnton
Maxine Roach
Kelly Paterson
LaDona Litchman
Susan Lichtman
Debra Hill
Esther Gerardi
Marty Fields
Florence Ehrenpreis
Sunshine Baldino
James Demarais



Wedding Anniversaries

Leonard & Carol Singer
Allen & Sylvia Rosenfeld
Jonathan & Ana Giddens
Robert & Kathleen Gerstner
Marty & Lynn Fields



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Rosie's

RECIPE CORNER



Minty Grasshopper Pie

Ingredients:

6 oz. cream cheese, softened
1 can, 14 oz., sweetened condensed milk
15 drops green food coloring
24 chocolate-covered mint cookies, divided
2 cups whipped topping
1 chocolate crumb crust – 8"

In a large bowl, beat the cream cheese until fluffy. Gradually beat in milk until smooth. Beat in the food coloring. Coarsely crush 16 cookies; stir into the cream cheese mixture. Fold in whipped topping. Spoon into the crust. Cover and freeze overnight. Remove from the freezer 15 minutes before serving. Garnish with remaining cookies.



**ON MARCH 8th FOR
DAYLIGHT SAVINGS**