

It's Halftime!

It's hard to believe more than half the year is over already. Time passes so quickly! But now that the first half of 2015 is behind us, the world is wondering what will the rest of the year hold for equity markets and the global economy?

It is halftime for 2015, so let's get the halftime show started.

In spite of a few blips, it hasn't been a bad first half of 2015 in the financial and economic arena. That being said, there are some issues we need to address. We also need to look at what may be in store for the second half of the year.

Retirement & Estate Planning



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Let's start by taking a look at how markets performed in the first half of the year. Even with a lot going on in the world, it has been pretty much a sideways market for the year so far, bouncing back and forth in a pretty tight trading range. Markets have

been erratic a few times, but recovered pretty quickly. For the first half of the year, the Dow Jones is down about 1.5%, the NASDAQ is up around .5% and the S&P 500 is flat, thanks in large part to the last two days in June.

In addition to market performance, there has been a slew of soft economic data in recent weeks that has many wondering if U.S. growth is slowing again. Perhaps you have questions about the quality of job growth, what the Federal Reserve will do with interest rates, how Europe will deal with ongoing challenges, and other factors that have the potential to affect your investment returns.

These are all very good questions, and the answers are important to know as we prepare for the second half of 2015. So, join me next week on the **Purpose Driven Retirement Radio Show** as we answer these questions and more. The show airs on **WWIB** (103.7 FM), Wednesday night at 7:30pm and Saturday evening at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022**, info@KeyStoneCV.com, or through our website, www.KeyStoneCV.com.

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