

the WealthWATCHSM



A Visit to the Pro Football Hall of Fame

by Jim Lineweaver, CFP®, AIF® President and Founder

This quarter we had a chance to film four episodes of The Financial QuarterbackSM on-site at the Pro Football Hall of Fame in Canton, Ohio. The interview scenes with President David Baker and Vice President of Development and Strategic Adventures, Anne Graffice, were shot in the gallery of busts, and it was a truly unique experience. We also learned quite a bit about the hall itself and its nomination process. For example, at the first level of nomination anyone can get involved. Any fan may nominate any player, coach or contributor who has been connected with pro football simply by writing to the Pro Football Hall of Fame. The only restriction is that a player and coach must have been retired at least five years before he can be considered.

They're also making a lot of progress on the construction of Johnson Controls Hall of Fame Village which, when completed, is expected to be an \$899 million-dollar mixed-use development of the Pro Football Hall of Fame's campus. It will be the first-ever sports and entertainment "Smart City."

In a "smart" city, technologies are connected within and across a secure digital infrastructure, optimizing operations, reducing resource use, and producing meaningful insights that increase productivity, comfort and safety for occupants. Essentially, they're going to build everything on a unified, intelligent network, enabling more control and advanced automation of nearly everything there. One amazing aspect of the Hall of Fame Village – and it will be the only place in the world you can find something like this – will be the holographic theater, "A Game for Life." When completed, it will be an extraordinary cutting edge, multi-sensory immersive theater that features holographic representations of Hall of Fame legends like Joe Namath, George Halas, and Vince Lombardi.

Walking through the Hall of Fame Gallery and seeing the busts of the players who have been inducted and enshrined is a pretty awesome experience. To be in the presence of a living tribute to greatness and tradition is humbling.

When inducted, the selectees come to the hall and sit with their resident sculptor who creates their particular bust - first by manually measuring, and then creating the bust itself from scratch! And, since everybody's different, no two busts are alike. It's a part of their unique legacy that these players leave for their fans.

All in all it was an incredible experience, and special thanks to President David Baker and VP Anne Graffice, for opening their doors to Lineweaver Financial Group. You can find some of the pictures inside!

A Quarterly Publication Volume 11: Issue 2

INSIDE THIS ISSUE

A Visit to the Pro Football Hall of Fame (Page 1)

Letter from the President
(Page 2)

HealthWatch (Page 3)

Economic Commentary
(Page 3)

FOLLOW US

facebook

[www.facebook.com/
lineweaverfinancialgroup/](http://www.facebook.com/lineweaverfinancialgroup/)

LinkedIn

[www.linkedin.com/company/
lineweaver-financial-group-inc/](http://www.linkedin.com/company/lineweaver-financial-group-inc/)

For weekly updates
and more information,
check out our blog
at lineweaver.net/blog





LETTER FROM THE PRESIDENT

by Jim Lineweaver, CFP®, AIF® President and Founder

Spring Cleaning Your Finances

As the weather in Cleveland (Hopefully!) starts to improve, many people are thinking about spring cleaning their homes and yards. This is also a great time of year to do a little spring cleaning on your finances as well.

1. Check In on Your Budget: Having a good budget is a huge part of a successful financial plan, so it's wise to revisit it periodically. Look at areas where you may be spending, as well as areas where you have more budgeted than you're spending. The goal here is to track your finances without having to spend huge amounts of time every month. After all, you want to be as wise with your time as your money.

2. Check Your Tax Withholdings: It's tax season, and that big refund feels good! But, essentially it means that you've given the government an interest free loan for the year, and so it may be wise to revisit how much you're having withheld.

3. Take a Home Inventory: If you have homeowners insurance, you need an inventory of all your possessions. An inventory will make it much easier to replace your items

in case of a disaster. If you don't yet have an inventory, take photos of most of the items in your home, especially expensive items like electronics and furniture. Make sure you're also keeping track of approximately how much you paid for them.

4. Cut Your Bills: If it's been awhile since you shopped around for better rates on your car insurance, cable, cellphone plan, even things like utilities, this is a good time to see if you can reduce your costs. It's a good idea to do this at least once a year, to make sure you're not overpaying.

5. Revisit Your Insurance Coverage: People tend to have a "set it and forget it" mentality when it comes to homeowners and life insurance policies, and it could be costing you in the long term, or in the event of an incident. It's a good idea to review your coverage periodically, especially if you've had a new addition to the family or had a significant raise. As housing costs and construction also continue to rise, it may be necessary to upgrade your policy to ensure you can rebuild in case of a complete loss of property.

"No winter lasts forever; no spring skips its turn" - Hal Borland

The Financial QuarterbackSM
The Pro Football Hall of Fame





HEALTHWATCH

Seniors who stay active mentally may be able to help keep their mind sharp longer. “When it comes to brain power, much like your muscles, the ‘use it or lose it’ concept applies,” says Dana Anspach, CEO and founder of Sensible Money in Scottsdale, Arizona.

“Retirees who engage in life-long learning keep their brain engaged by challenging themselves to learn new skills. It’s important to find things you’re curious about and dive in. And in retirement, you have the time to do it.”

Taking classes in retirement can also be a way to meet new people with similar interests and socialize. “You can go lots of places to learn. You can purchase CDs or DVDs. You can learn from great teachers,” Frank says. “We have a sense of community. You will meet people in classroom and continue conversing after class. We’re all teaching and learning together.”

Some colleges allow seniors to audit classes tuition-free. Other universities charge a flat fee to retirees who audit classes, such as \$50. Many state university systems allow retiree residents above a certain age, usually 60 or 65, to take for-credit classes. Community colleges may also offer low- or no-cost programs for retirees.

Psychiatrist and consumer health expert Janet Taylor says people who continue to learn in retirement are among the most content and happy. “Those who are lifelong learners realize that just because you are retired or over a certain age doesn’t mean you don’t want to continue to learn and grow,” Taylor says. “Those that are active, read books, go on field trips and always discovering seem to be happy in retirement.”

Source: <https://money.usnews.com/money/retirement/articles/why-some-retirees-go-back-to-school-at-65>

ECONOMIC COMMENTARY

Investment Directions - Spring Forward

Once again, spring is near, a time of growth, renewal and restoration. But with concerns over slowing growth, uncertainty around economic and earnings outlooks, and ever-present U.S.-China and European political risks, investors should be prepared for potential spring volatility. Our take on the major themes for this quarter:

U.S. Equities: The Healthy Healthcare Sector

In an environment of slowing growth and less certain earnings outlooks, the traditional defensive qualities and resilient earnings growth of healthcare stocks are appealing. Plus, valuations broadly look reasonable compared to historical levels. Tactical investors may consider getting more granular with the medical devices industry.

Developed markets: What Next for Brexit?

With Theresa May’s Brexit plan resoundingly defeated, she must now renegotiate a deal. We believe the United Kingdom is likely to avoid a hard exit with an extension of the March 29 deadline to exit and gain time to draft a passable proposal. But lingering uncertainty is likely to keep U.K. assets under pressure while a deeper slowdown in European and global growth only accentuates the challenges. We remain underweight in U.K. and European equities.

Emerging Markets: China Looking Ahead

Although Chinese equities tumbled in 2018, we continue to favor China as well as emerging markets overall. Although trade tensions are likely to persist, we believe frictions will subside in the short run. And we find trade tensions are reasonably priced into Chinese equities. Meanwhile, accommodative policy measures and sustained earnings growth in China could lift investor sentiment.

Fixed income: Ballast Matters

In 2018, investors were rightly concerned about duration risk as interest rates rose due to Fed tightening, inflation fears and rising deficits. But during December’s equity sell-off, yields fell—long-duration U.S. Treasuries (as measured by the ICE U.S. Treasury 20+ Year Index) returned +5.6%—a stark reminder of the key role bonds can play as a diversifier in a portfolio. We favor holding long-duration Treasuries and highly rated investment grade bonds for this purpose.



9035 Sweet Valley Drive
Valley View, Ohio 44125
1-888-313-4009

FOLLOW US

If you would like to receive our newsletter through email, please email Annika at Annika@lineweaver.net

TRIVIA

Spring Trivia

The earliest known use of the term “spring cleaning” was in 1857.

We’ve used the word “spring” for the season since the 16th century.

On the first day of spring, the sunrise and sunset are about 12 hours apart.

CLIENT SPOTLIGHT

Joe Jaros



Recently, long-time Lineweaver client Joe Jaros was featured in an article about his hard work and dedication toward his dream of becoming a small business owner. The article, by Forbes writer Bob House, talks about Joe’s journey working for Marco’s Pizza, from his humble beginnings as a pizza delivery driver, to general manager, co-owner, and eventually, franchise owner. Joe currently owns seven Marco’s Pizza locations all across Ohio, and was awarded the 2017 Franchisee of the Year award.

Wanting to give back to hard-working, ambitious employees like himself, Joe actively seeks out others wanting to get into the business, and helps them to realize their own goals. He mentors such employees until they prove they are capable leaders, and once they have, makes them shareholders of the store, and eventually, owners.

Please join us in celebrating Joe’s success story, and his support for all aspiring small business owners! To read the full article, visit us at Lineweaver.net for the electronic version of our newsletter.

Securities offered through Triad Advisors, LLC, member FINRA/SIPC. Advisory services offered through Lineweaver Wealth Advisors, LLC. Lineweaver Wealth Advisors is not affiliated with Triad Advisors, LLC. This is for informational purposes only and should not be construed as tax or legal advice. Consult your tax or legal advisor in regard to your specific situation.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board’s initial and ongoing certification requirements.