

He saw his shadow! That means six more weeks of winter, but don't get too upset. Punxsutawney Phil is only correct 39% of the time. So there's still a chance for an early spring!



Of course, February is probably best known for Valentine's Day. I have sprinkled a few stocks to watch throughout this note that have a crush on – romantic spenders, if you will. This is only for fun, I'm *not advising* you to buy any of these stocks.



Stock to buy:



Nearly **60 million** pounds of chocolate candy will be consumed during the week of Valentine's Day--enough to fill **20** Olympic swimming pools (2)

Stock to Buy:



This is also the time when clients start to gather up their tax documents. Here is a brief update on timing of 1099s.

## 1099 Reports Availability

*Schwab began mailing Form 1099s to clients on January 27, 2015. This process should take approximately two weeks to complete, so long as there are no corrected 1099s.*

Form 1099s are also available for clients to view electronically after February 17, 2015 via the Caissa Website through the Schwab Login tab.

**Personal bundles** are in the process of being created by Denise and should be completed by the week of February 23. Once available, you can download the bundled files from the Sharefile Tab on the Caissa website. We are more than happy to share these with your accountant for your convenience.

The 2015 January markets gave us a roller coaster ride just as they did last year. This provides us a time to remember how valuable it is to have plans that dampen market volatility so we can stay the course. Take a look at our market summary for more details.

And speaking of roller coasters and rides, we are going to brave Disney World with Dillon (kids under 3 are free!) the last week of February. I am not sure which feeling is stronger: my excitement to see Dillon experience Mickey or my anxiety of the plane ride down with a 2 year old. Let's just hope we don't leave the park like this:



Look in your mailbox for you Valentines...  
and your 1099s!!

Thankfully rhyming isn't a requirement for  
financial planning. Happy February!!!

Kelly

Valentine's Day diners said they expected to spend an average of \$139, a 63% increase over the typical date night average of \$85 per couple.<sup>(6)</sup>

**Stock to buy:**

