



Acorn Financial Services

From the Desk of DeAnna Hunsberger | February 2017



After seeing his shadow this morning, it looks like Punxsutawney Phil is going to need more acorns to make it through the projected 6 more weeks of winter!

Speaking of projections, we see many people trying to predict the aftermath of January 25th and the Dow closing above 20,000 for the first time ever. With many sectors of the stock market at all-time highs, some investors are worrying about whether the stock market is due for a decline. We are here to remind you that predicting the markets is a perfidious affair—at the begging of 2016 the market took a steep drop and many experts issued dire predictions. 2016 happened to be a fantastic market year. For further encouragement, [the chart](#) below shows that stock market highs don't necessarily mean big declines.

As you prepare for tax season, you may find yourself surrounded by piles of paperwork and disorganized electronic statements. Take a look at [this article](#) for tips on organizing your financial documents. It is never too early to start saving for your children or grandchildren, as college costs continue to rise. There is [more than one way to save for college](#), and some accounts give you a tax break at the same time.

If you've already given up on your New Year's resolutions to lose weight or get in shape, then you may like these ideas for resolutions that help [give a boost to your finances](#) this year. And finally, our last reminder is to not forget about the loved ones in your life on St. Valentine's Day. If they happen to be chocolate lovers, [this guide](#) will direct you to truffles that are sure to delight.

We wish you a fantastic February!

Until Next Time,
Your Acorn Team



Do All-Time Highs Mean Overvalued Markets?

We worry when markets are low and then we worry when markets are high. But a little understanding can help ease the worry and keep us focused on the long-term potential of markets to reward patient investors.



How to Organize Your Financial Documents

Whether you think of yourself as a minimalist or a bit of a packrat, these ideas can help you get a handle on your financial paperwork and electronic documents and statements.



529 vs. Roth IRA: Which Is Best for College Savings?

Both plans can help you save for college while giving you tax breaks, allowing your money to go even farther. Learn which option may work best for you.



8 New Year's Resolutions That Will Save You Thousands of Dollars

These aren't your typical resolutions but you may be inspired to shape up in a whole new way.

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