



# Dignum Dialogue

Keeping You in the Know

## Happy New Year!

Happy New Year! The New Year is usually a time for change. We make resolutions to improve our health, to spend more time with family or to get better at something we normally do. Dignum Financial Partners is embracing all these goals. You will see with this newsletter many changes. If you completed our “Preference Survey”, your newsletter will be customized to the choices you elected. We are genuinely excited about this new capability. It provides what you want so you don’t have to sift through information which is not applicable to you.

By now you should have received your annual “bookmark” of the Dignum Financial Partners’ 2020 client events. These events are also tailored around normal New Year’s resolutions – February we’ll bring a seminar from the MIT Age Lab about aging. October creates an opportunity to spend quality time with your children and grandchildren at our first ever Halloween event. Please look for information of these events in the mail soon.

Thank you again for your “partnership” with Dignum Financial Partners. We wish you a happy, safe and prosperous New Year!

# Latest Insights for You

## Good News for This Year: The Standard Deduction Is Going Up

[Learn how](#) much of a bump the IRS is giving taxpayers who don't itemize their deductions for the 2020 tax year.

**Taxes and Investments: Keep More of What You Earn** Worried about the effect of taxes on your investment earnings? [Discover several ideas](#) for decreasing your income tax burden.

## Market Update at a Glance

- A solid December capped off an impressive quarter and year for markets here and abroad. U.S. markets were up more than 25 percent, and international markets showed strong double-digit gains.
- At 2.1 percent, third-quarter GDP growth was stronger than expected, fueled in part by strength in consumer spending. This calmed concerns of a more serious economic slowdown.
- Political and trade-related risks remain a concern and could lead to market volatility in 2020.



*Source: Bloomberg*

## In the Community

Many of you may be unaware, that in 2016, Kim championed a 501(c)3 non-profit – Fairway to Heaven. The mission of Fairway to Heaven is to hold golf events benefiting existing non-profits in Tarrant County, Texas. Each year non-profits from Tarrant County submit applications to be eligible to be selected as the beneficiary for the annual tournament. On October 21, 2019, Fairway to Heaven held their third golf tournament benefiting LeaderKids Fort Worth.

All revenue raised after tournament expenses is 100% passed through to each year's beneficiary. We're proud to announce that each year this figure grows. LeaderKids will be the recipient of a cash donation of \$42,500. Past beneficiaries include Focus on Teens and the Young Women's Leadership Academy.

If you are involved in a small non-profit in Tarrant County, you might want to share information on the application process beginning February 1, 2020.

## Upcoming Events

- **Jan. 20** MLK, Jr. Day – our offices and the NYSE will be closed
- **Feb. 2** Shana's Birthday
- **Feb. 5** MIT Age Lab Seminar
- **Feb. 9 – 12** Kim will be attending Commonwealth's Chairman's Conference in Palm Beach
- **Feb. 17** President's Day – our offices and the NYSE will be closed.
- **Mar. 6 – 9** Dignum Financial Partner's Annual Retreat – our offices will be closed

## Inspirational Video



Punching a time card doesn't usually factor into one's retirement goals, but for this 97-year-old supermarket bag boy, a hard day's work makes for a life well lived.



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