

# Social Security: Maximizing Your Benefit



On Wednesday, Jan. 30, Brian Beaulieu, ChFC®, AIF®, of Allen Insurance and Financial (located at 31 Chestnut St in Camden) offered a lunch & learn at Maine Coast Memorial Hospital on how individuals can take the guesswork out of one of the most important financial security decisions they may ever make. It was a lively presentation on the steps one can take to reap the rewards – rewards earned – by pinpointing the best time for an individual (and spouse) to start these benefits. A few years can mean tens of thousands of dollars, or more.

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser.

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# Weekly Market Summary – 1/28/13

The yield on the 10-year Treasury was as high as 1.99 percent early Monday morning, slightly above its most recent high of 1.94 percent a few weeks ago. This is well above the high end of the range the 10-year has been in since last summer, and we could continue to see upward pressure on yields in the short term. [Read more now.](#)

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# Weekly Market Summary – 1/22/13

Equity markets continued to trend higher last week on increased demand for higher risk investments. The S&P 500 Index gained nearly 1 percent, bringing its year-to-date gain to 4.28 percent. The small-cap Russell 2000 Index was the best performer, rising 1.37 percent, while international markets lagged and essentially broke even. [Read more now.](#)

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# Weekly Market Summary – 1/16/13

Equity markets continued their upward trend last week. The S&P 500 gained 43 basis points (0.43 percent) but found itself in the middle of the pack of the broad-based indices listed in the table below. The tech-heavy Nasdaq led domestic indices with a gain of 78 basis points (0.78 percent), but the MSCI EAFE Index was the best performer overall. The MSCI Emerging Markets Index trailed the other indices and was the only one in the red. [Read more now.](#)

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# Weekly Market Summary – 1/8/13

Equity markets shot upward out of the gate last week, largely due to news of an agreement on the tax side of the fiscal cliff debate. The S&P 500 Index gained 4.58 percent, but small-cap stocks, as measured by the Russell 2000 Index, were the best performers with a gain of more than 5.5 percent. [Read more now.](#)

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# Weekly Market Summary –

# 12/31/2012

Equity markets gave up some ground in the final full week of trading in 2012. Most domestic index losses fell just short of 2 percent. International markets bucked the trend and locked in positive performance, further distancing themselves from domestic markets for year-to-date performance. [Read more now.](#)

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## Weekly Market Summary – 12/27/2012

Despite a large sell-off on Friday, equity markets posted strong gains heading into the home stretch for 2012. The S&P 500 rose 1.21 percent, while small-cap stocks, measured by the Russell 2000 Index, were the biggest winners, gaining more than 3 percent. The Dow Jones Industrial Average held true to form: it not only lagged on the week but it is behind year-to-date as well. [Read more now.](#)

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## Weekly Market Summary –

# 12/17/2012

The Federal Reserve (Fed) announced last week that it will continue purchasing \$45 billion in longer-term Treasuries on a monthly basis and discontinue selling short-term securities. In addition, the Fed will continue purchasing \$40 billion in mortgage-backed securities per month, considerably expanding its balance sheet.

[Read more now.](#)

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## Weekly Market Summary – 12/11/2012

Equity markets were fairly strong last week, as the S&P 500 Index gained 0.20 percent. Weakness in technology-related names, however, worked to the disadvantage of the Nasdaq Composite, which lost ground on the week. [Read more now.](#)

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## Weekly Market Summary – 12/4/12

Equity markets posted modest gains last week. The S&P 500 Index gained 56 basis points (0.56 percent), but the higher-beta

Nasdaq Composite and Russell 2000 Index were the best performers, increasing well over 1 percent. The Dow Jones Industrial Average lagged. [Read more now.](#)