

**Sun City Summerlin Computer Club**

**\$ Internet Investing SIG \$**

**Tom Burt**

**June 18, 2026**

# SIG Meeting Schedule

- The Internet Investing SIG meets every month on the third Thursday morning at **9:30 AM**.
- Investing SIG Chat Line
  - *Subscribe:* [SCSCCInvestingSIG+subscribe@groups.io](mailto:SCSCCInvestingSIG+subscribe@groups.io)
  - *Post:* [SCSCCInvestingSIG@groups.io](mailto:SCSCCInvestingSIG@groups.io)
- The upcoming session dates will be:

July 16, 2026  
August 20, 2026  
September 17, 2026  
October 15, 2026  
November 19, 2026  
December 17, 2026

January 21, 2027  
February 18, 2027  
March 18, 2027  
April 15, 2027  
May 20, 2027  
June 17, 2027

# Fundamentals Review – June 18, 2026

- Dollar slightly stronger against foreign currencies / commodities.
  - Oil (WTI) – still priced in dollars – is around **\$75.32** / barrel.
  - Stock indexes reached all-time highs late last week, closed down after FOMC announcement.
  - Dow 30: **51,493** S&P 500: **7,420**, Nasdaq: **26,022** Russell 2000: **2,9818**, Gold: **\$4,276**, Silver: **\$67.95**, Bitcoin: **\$64,301**, EUR/USD: **\$1.150**
  - S&P PE ratio (Multpl TTM) is **32.4** vs 16.20 long term mean  
([https://www.gurufocus.com/economic\\_indicators/57/pe-ratio-ttm-for-the-sp-500](https://www.gurufocus.com/economic_indicators/57/pe-ratio-ttm-for-the-sp-500)).
- Key interest rates have eased slightly (bond prices have risen).
  - 1-year Treasury – about **3.85%**; 10-year Treasury - about **4.46%**; 30-year Treasury - about **4.93%**.
  - 30-year fixed mortgage – **6.50%**; 15-year fixed mortgage – **6.38%**. ; Prime – **6.75%**
- Q1 2026 GDP growth YoY (2<sup>nd</sup> revision) was **+1.6%**. GDP is **\$31.8 Trillion**.
- At its 06/16/2026 FOMC meeting, the Fed held FF rate steady at 3.63% (3.5% – 3.75% range). Next meeting is 07/28/2026.
- Gov't BLS May 2026 - US job unemployment: **4.3%**; new non-farm jobs: **172,000**.
  - <https://www.bls.gov/news.release/pdf/empsit.pdf>
- Official Inflation Rates YoY for May 2026: CPI **+4.2%**, PPI **+6.5%**.
  - <https://www.usinflationcalculator.com/inflation/current-inflation-rates/>
  - LV Regular Gasoline **\$4.499** at Costco, **\$5.169** at Chevron.

# Fundamentals Review – May 20, 2026

- Dollar slightly stronger against foreign currencies / commodities.
  - Oil (WTI) – still priced in dollars – is around **\$98.84** / barrel.
  - Stock indexes reached all-time highs late last week, faded and now have rebounded.
  - Dow 30: **50,009** S&P 500: **7,433**, Nasdaq: **26,270** Russell 2000: **2,817**, Gold: **\$4,541**, Silver: **\$75.65**, Bitcoin: **\$77,311**, EUR/USD: **\$1.163**
  - S&P PE ratio (Multpl TTM) is **31.66** vs 16.20 long term mean  
([https://www.gurufocus.com/economic\\_indicators/57/pe-ratio-ttm-for-the-sp-500](https://www.gurufocus.com/economic_indicators/57/pe-ratio-ttm-for-the-sp-500)).
- Key interest rates have risen slightly (bond prices have dropped).
  - 1-year Treasury – about **3.81%**; 10-year Treasury - about **4.572**; 30-year Treasury - about **5.12%**.
  - 30-year fixed mortgage – **6.75%**; 15-year fixed mortgage – **6.00%**. ; Prime – **6.75%**
- Q1 2026 GDP growth YoY (1<sup>st</sup> revision) was **+2.0%**. GDP is **\$31.86 Trillion**.
- At its 04/28/2026 FOMC meeting, the Fed held FF rate steady at 3.63% (3.5% – 3.75% range). Next meeting is 06/16/2026.
- Gov't BLS Claims April 2026 US Job Unemployment was **4.3%**.
  - <https://www.bls.gov/news.release/pdf/empsit.pdf>
- Official Inflation Rates YoY for April 2026: CPI +3.8%, PPI +6.0%.
  - <https://www.usinflationcalculator.com/inflation/current-inflation-rates/>
  - LV Regular Gasoline **\$4.889** at Costco, **\$5.709** at Chevron.

# Fundamentals Review – April 14, 2026

- Dollar slightly stronger against foreign currencies / commodities.
  - Oil (WTI) – still priced in dollars – is around **\$90.82** / barrel.
  - Stock indexes reached all-time highs in early January, faded and now have rebounded.
  - Dow 30: **48,464** S&P 500: **7,023**, Nasdaq: **24,016** Russell 2000: **2,714**, Gold: **\$4,816**, Silver: **\$79.39**, Bitcoin: **\$75,057**, EUR/USD: **\$1.181**
  - S&P PE ratio (TTM) is **29.9** vs 16.20 long term mean  
([https://www.gurufocus.com/economic\\_indicators/57/pe-ratio-ttm-for-the-sp-500](https://www.gurufocus.com/economic_indicators/57/pe-ratio-ttm-for-the-sp-500)).
- Key interest rates have risen slightly (bond prices have dropped).
  - 1-year Treasury – about **3.68%**; 10-year Treasury - about **4.282**; 30-year Treasury - about **4.89%**.
  - 30-year fixed mortgage – **6.47%**; 15-year fixed mortgage – **5.91%**. ; Prime – **6.75%**
- Q4 2025 GDP growth QoQ (3<sup>rd</sup> revision) was **+0.5%**. GDP is **\$31.4 Trillion**.
- At its 03/17/2026 FOMC meeting, the Fed held FF rate steady at 3.63% (3.5% – 3.75% range). Next meeting is 04/28/2026.
- Gov't BLS Claims March 2026 US Job Unemployment was **4.3%**.
  - <https://www.bls.gov/news.release/pdf/empsit.pdf>
- Official Inflation Rates YoY for March 2026: CPI +3.4%, PPI +4.0%.
  - <https://www.usinflationcalculator.com/inflation/current-inflation-rates/>
  - LV Regular Gasoline **\$4.579** at Costco, **\$5.309** at Chevron.

# News Bits & Bytes

- **ZeroHedge: CA Wealth Tax – Coming for Everyone?**
  - <https://www.zerohedge.com/political/californias-wealth-tax-coming-everyone>
- **ZeroHedge: Godzilla El Nino Coming This Summer**
  - <https://www.zerohedge.com/weather/we-are-being-warned-godzilla-el-nino-could-absolutely-devastate-global-food-production>
- **Bottom Line: Estate Planning – Next of Kin Order**
  - <https://www.bottomlineinc.com/money/financial-planning/estate-planning/what-is-the-next-of-kin-order/>
- **Yahoo Finance: Social Security Trust Fund Exhaustion**
  - <https://finance.yahoo.com/economy/policy/articles/social-security-just-updated-timeline-140700345.html>
- **Forbes: Listing of Top Stablecoins**
  - <https://www.forbes.com/digital-assets/categories/stablecoins/>
- **Bottom Line: Estate Planning for Blended Families**
  - <https://www.bottomlineinc.com/money/financial-planning/estate-planning/estate-planning-for-blended-families/>
- **Investopedia: Baby Boomers Carrying Debt into Retirement**
  - <https://www.investopedia.com/baby-boomers-are-carrying-debt-into-retirement-heres-how-much-11996238>
- **CNBC: Commercial Quantum Computers in 7 Years**
  - <https://www.cnbc.com/2026/06/17/amazon-quantum-computing-timeline.html>

# Tom's Recent (and Future) Financial Moves

- **Disclaimer: These are not recommendations! Your financial situation and market circumstances are likely different.**
- **Trades:**
  - *No stock trades since last month.*
  - *Still looking at longer term Treasuries (30-year yield ~4.95%)*
- **Bond yields up (prices down). Dollar has strengthened slightly. Yields on preferred stock ETFs, bank CDs, money market funds are still fairly good. Fixed income assets prices holding. May want to lock in yields.**
- **Defense contractors may do well as U.S. replenishes spent missiles, ammo, supplies.**
- **Still looking at Utilities, Uranium miners, Copper, Robotics / Automation / AI**
  - *No way to meet future power demand with renewables (wind, solar); nuclear seeing a resurgence.*
  - *Flight from high-tax northern blue states to the south will increase demand for power there. May see more flight from NYC as Mayor Zohran Mamdani wants to lower estate tax exemption to \$750,000.*
  - *Electric vehicles and utility transmission lines require lots of copper, rare earth metals, lithium.*
- **Boomers are Getting Older – Need More Health Care**
  - *Weight loss drugs in high demand. Doctors are pushing them. Oral forms becoming available. Costs should come down.*
  - *High cost of assisted living, nursing home care driving trend to “aging at home”.*

# The High Cost of Being Connected (1)

- **Modern daily life all but demands that we have one or more communications connections**
  - *Internet: cable, cellular data or 5G stationary*
  - *Landline and/or Cell phone*
  - *TV: Over the air, cable, satellite, one or more streaming services*
- **All of these connections are delivered by “for profit” providers you contract with**
  - *Many charge by the month – some offer discounts for full-year or longer contracts*
  - *Often there are discounts for bundling services (e.g. Internet and telephone)*
  - *Traditional monopolies are facing competition from new providers (e.g. cable vs fiber Internet)*
- **It’s helpful to make an inventory spreadsheet to detail out your service contracts and costs**
  - *Understand your total communications expense*
  - *Look for duplication / redundancy (e.g. two different streaming services offering the same channels)*
  - *Explore alternatives offering lower cost or better service (more speed, more features, more reliability)*
  - *For TV entertainment & news, check Suppose.tv (<https://www.suppose.tv/tv>) for best mix*
  - *Also check out “Streaming TV 2026” class: <https://www.scscclab.com/smnr/StreamingTV-2026.pdf>*

# The High Cost of Being Connected (2)

- **Potential ways to lower costs:**
  - *Cancel streaming subscriptions you're not using*
  - *Right-size your Internet connection – don't pay for more speed than you need*  
<https://www.coxcable-online.com/internet-lp/>
  - *With providers who keep raising rates, call and threaten to cancel*
  - *Consider switching landline service to one of the VOIP providers: OOMA, Vonage (you may have to buy a VOIP adapter to plug into your router)*  
<https://www.pcmag.com/picks/the-best-voip-home-phone-services>  
<https://www.ooma.com/home-phone-service/>
  - *Or consider going cell-phone only*
  - *Get local channels over-the-air for free (you'll need an antenna)*
- **For “Live TV” consider one of the “live” streaming services:**
  - *YouTube TV*
  - *Hulu+ (Now owned by Disney – may convert to Disney+)*
  - *Sling TV*
- **For “on demand” streaming, there are many free streams (with ads)**
  - *There are also many podcasts and personal channels on YouTube*

# Open Discussion