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*"We are a fee-based professional practice integrating investment, tax and legal services built upon 3 bedrock principles: Performance, Integrity and Independence.*

*We'll bring you innovative planning ideas and unbiased advice. As a Fiduciary, we must always put your interests first. We invite you to learn more about our Firm and consider the benefits of joining our client family."*

*-Daniel Roccato, MBA, CPM*

*"He who pursues righteousness and love finds life, prosperity and honor" – Proverbs 21:21*

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*We deliver highly personalized, integrated financial services.*

*As a Fiduciary, we must put your interests first.*

*As an independent Registered Investment Advisor, we'll bring you innovative ideas and unbiased advice.*

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It's Spring and we have a few graduation Congratulations to Mary Kate Roccato, M.D. graduating from Cooper Medical School and Maggie Roccato graduating from Marjory Merry Academy. Mary Kate is beginning her residency at USC Irvine Medical Center and Maggie is off to Notre Dame. Well done!

Feedback has been very positive regarding our enhanced Financial Planning services. Let us know when you are ready to start your plan (we need to keep Angela busy).

Finally, we congratulate Nick for making the leap from being our number-crunching Analyst to our number-crunching Analyst. Enjoy the warm weather, Dan & Team.

**Spring - Summer 2018**  
Q&A: Can You Answer These Social Security Benefit Questions?  
Four Plans to Consider When Setting a Retirement Income Goal  
Why is it important to factor inflation into retirement planning?



**A Love Affair.....with Dividends!**

Remember 2015? We do. Following a strong performance in 2014, the markets greeted their way through the shake out crisis. Sprint was sporting US elections, etc. At one point, the S&P 500 index was down nearly 10%. But after all the drama, the market rebounded 2015 with a whimper (12.7%).

So far 2016 feels a lot like 2015. Will we finish the year flat? Down? Despite many expert prognosticators, no one really knows. Despite the uncertainty, there is one thing we can probably count on:

1. **The markets will be volatile.** Why? They usually are. Wars, interest rates, politics, bad weather, etc. will all take a toll at some point.
2. **The usual hucksters and D-list actors will see their pain continue.** Superior products (e.g. gold, art, real estate, fine settlements, etc.).
3. **Investors will fall in and out of love with one stock.** Fights that break out? Cryptocurrency? Wall Street will make sure that something will capture the imagination - and release - of investors.
4. **Dividends will likely comprise a significant portion of overall stock returns.**

**Align Affair with Dividends.**  
Long the members of our client family are well aware of our love affair with dividends. Why should you couldn't love stocks? So when it comes to engineering the stock allocations in our portfolio, we consistently favor "meatier" stocks. This means we are weight dividend paying stocks. Why?

1. Historically, dividends have accounted for approximately 41% of all stock returns. (Morningstar). This is compelling.

2. In down markets, receiving dividends gives investors to purchase more shares. Compactly, investors buy less shares as stock prices increase. This is a straight out of the Warren Buffet playbook.

3. Dividend stocks are in the top quartile during down markets (Investopedia).

4. When it comes to taxes, dividends are more investor friendly.

Of course, dividend stocks are not perfect. Any stock, including a blue-chip dividend stock can suffer a loss tomorrow. (Satan knows). And dividend stocks will usually lag the wider market. "Smart" stocks, during that market. But despite their risks, we like the idea of "buying smart" for our clients. Hence, the reason is one part of our investment strategy.

**Conclusion: Dividends.**  
Regardless of short term market gyrations, we maintain a clear, consistent investment strategy based on diversification, asset allocation and a focus on investments that generate income. As a tactical portfolio management team, we consistently "buy" dividend paying stocks, especially those that pay above average dividends such as pharmaceuticals, telecom and utilities. We often generate portfolio income. We can't control market performance. And 2016 could very well end up like 2015. But rest assured, we will be in a position every penny we can for you. That's our commitment to you. Thank you for allowing us to serve you, Dan & Team.



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