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Written by Strata Financial Group, LLC

## Market Overview

Not even a government shutdown can stop this market. We had yet another green month in October, with the NASDAQ index leading the way, up 4.72%, per Morningstar. The Dow and S&P followed (up 2.59% and 2.34%, respectively), the Russell 2000 came in at 1.81%, and the Bloomberg Bond index brought up the rear, advancing 0.62% in October.

While we did see a 25-basis-point rate cut in October, it's possible it could be the last rate cut we see this year. The government shutdown has caused important reports, such as the monthly inflation report and jobs report, to be delayed. The Fed uses the data in these reports (among other factors) to make interest rate decisions. If the government shutdown continues and the Fed doesn't have updated data, they may opt to hold rates steady at their December meeting. Currently, the consensus is that we *will* get one more 25-basis-point rate cut this year (according to the [FedWatch Tool](#)), but that could change if the government shutdown lingers into December.

As for the stock market, it continues to set new records, despite the shutdown. Earnings season is off to a positive start as 64% of S&P 500 companies have reported their quarterly earnings as of the end of October ([FactSet](#)). Of those companies, 83% reported a positive EPS surprise and 79% a positive revenue surprise. However, the forward guidance has been mixed, as there still remains uncertainty regarding the government shutdown, tariffs, inflation, and employment data.

But even with all the indicators and data at our disposal, the upcoming holiday shopping season may ultimately serve as the clearest gauge of consumer confidence and economic momentum as we head into year end.

Visit our website to view our blog posts, past newsletters, and learn more about our company and team members.

[www.stratafinancial.com](http://www.stratafinancial.com)



## Market Indices

Source: Morningstar  
Percent annualized total return rates as of 10/31/2025

**Index Descriptions**

Global (including US)
International
500 largest US stocks
Tech-weighted US index
30 large blue-chip US stocks
US small cap stocks
US intermediate BBB+ bonds

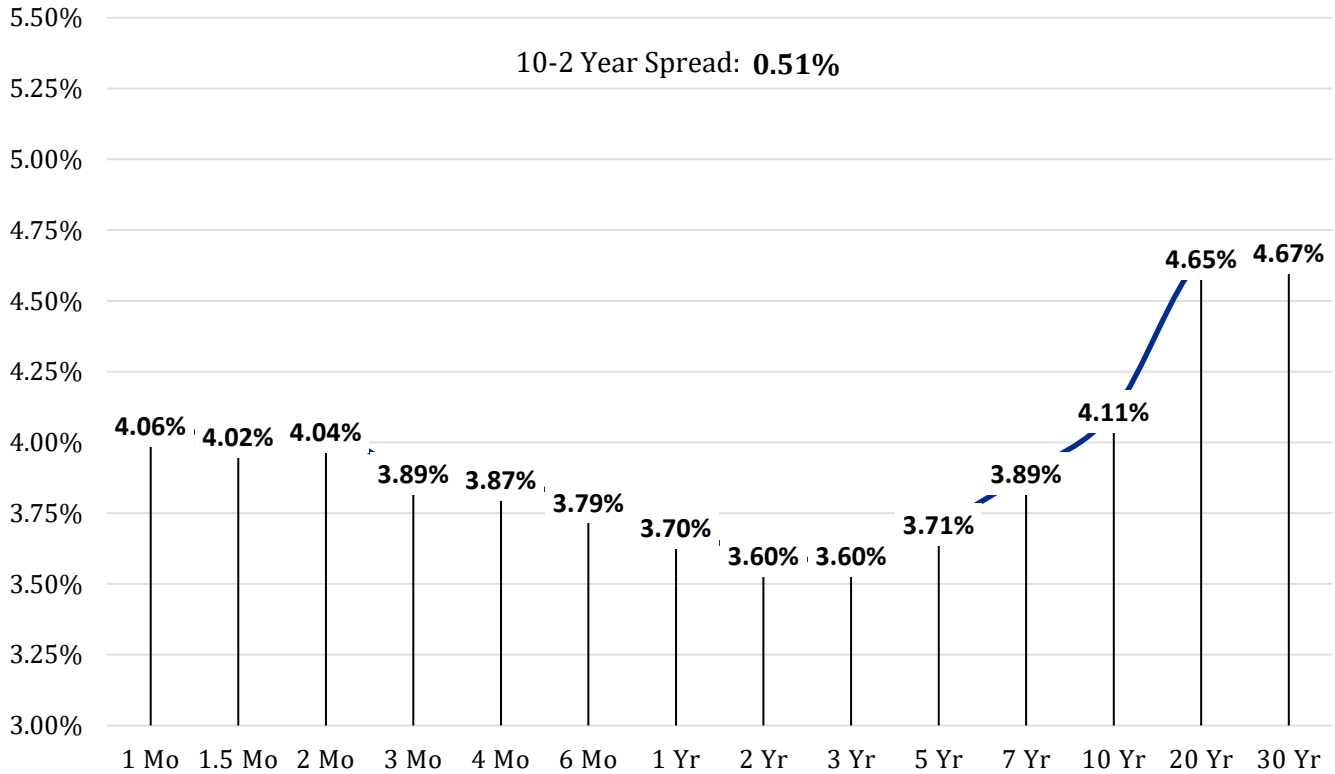
Index	YTD	1 Year	3 Year	5 Year	10 Year	15 Year
MSCI ACWI	21.09%	22.64%	21.64%	14.61%	11.31%	10.09%
MSCI ex US	28.57%	24.93%	20.30%	11.18%	7.67%	5.95%
S&P 500	17.52%	21.45%	22.68%	17.64%	14.64%	14.54%
NASDAQ	23.50%	31.99%	30.24%	17.68%	17.81%	17.34%
DJIA	13.34%	15.84%	15.48%	14.61%	12.85%	12.74%
Russell 2000	12.39%	14.41%	11.94%	11.50%	9.36%	10.25%
Bloomberg US Bond	6.80%	6.16%	5.60%	-0.24%	1.90%	2.27%

Indices cannot be invested in directly, are unmanaged, and do not incur management fees, costs, and expenses. Past performance is not a guarantee of future results.



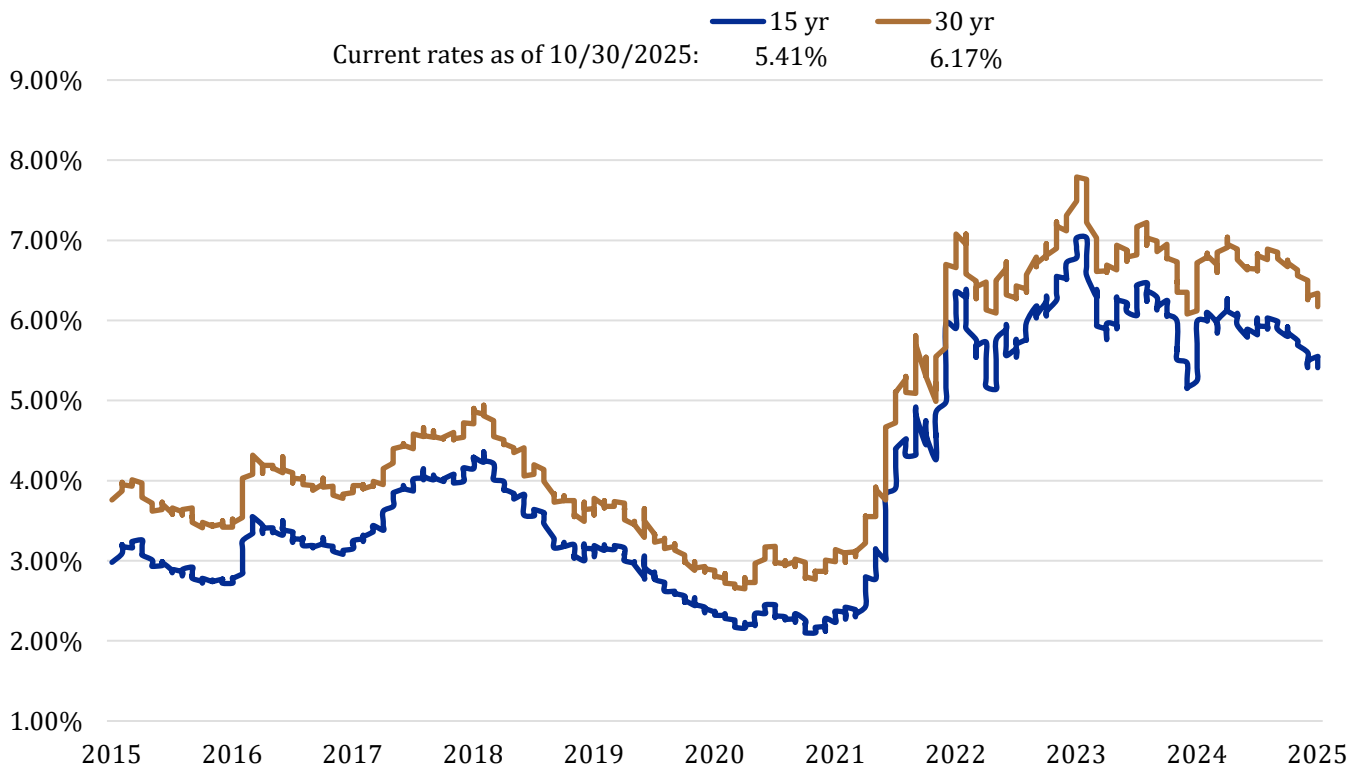
# Treasury Yield Curve

Source: U.S. Department of the Treasury  
Rates as of 10/31/2025



# Mortgage Rates

Source: Freddie Mac  
10-Year rolling weekly rates





## Featured Article

### Social Security Announces 2.8 Percent Benefit Increase for 2026

10/24/2025 – [Social Security Administration](#) (click [here](#) for the link to the article online)

Social Security benefits and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2025. (Note: Some recipients receive both Social Security benefits and SSI).

“Social Security is a promise kept, and the annual cost-of-living adjustment is one way we are working to make sure benefits reflect today’s economic realities and continue to provide a foundation of security,” said Social Security Administration Commissioner Frank J. Bisignano. “The cost-of-living adjustment is a vital part of how Social Security delivers on its mission.”

Some other adjustments that take effect in January of each year are based on the increase in average wages. For example, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security begins notifying recipients about their new benefit amount by mail starting in early December. Those who have a personal [my Social Security](#) account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. You can set up text or email alerts when a new message—such as your COLA notice—is available in your [my Social Security](#) account.

You will need to have a personal [my Social Security](#) account by November 19 to see your COLA notice online. To get started, visit [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount).

Information about Medicare changes for 2026 will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, the 2026 benefit amount will be available via [my Social Security’s](#) Message Center starting in late November. Those who do not have an online [my Social Security](#) account will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics. You can find more information about the 2026 COLA [here](#).

Year	COLA	Year	COLA	Year	COLA	Year	COLA
1978	5.9%	1990	4.7%	2002	2.6%	2014	1.5%
1979	6.5%	1991	5.4%	2003	1.4%	2015	1.7%
1980	9.9%	1992	3.7%	2004	2.1%	2016	0.0%
1981	14.3%	1993	3.0%	2005	2.7%	2017	0.3%
1982	11.2%	1994	2.6%	2006	4.1%	2018	2.0%
1983	7.4%	1995	2.8%	2007	3.3%	2019	2.8%
1984	3.5%	1996	2.6%	2008	2.3%	2020	1.6%
1985	3.5%	1997	2.9%	2009	5.8%	2021	1.3%
1986	3.1%	1998	2.1%	2010	0.0%	2022	5.9%
1987	1.3%	1999	1.3%	2011	0.0%	2023	8.7%
1988	4.2%	2000	2.5%	2012	3.6%	2024	3.2%
1989	4.0%	2001	3.5%	2013	1.7%	2025	2.5%

Source: IRS

## Strata News

### Our SIXTH Annual “401(K)anned Food Drive” is now LIVE!

As we enter this new season of giving, we are thrilled to once again partner with [Goodwill of Lorain County Food Pantry](#) to collect food for those in need in our community. We are collecting donations **NOW through November 15<sup>th</sup>**! View our flyer on the last page of this newsletter for more details on how you can help out!

### Client Spotlight

Congratulations to Richard A. Doritty, United States Air Force veteran, on being inducted into the [Ohio Veterans Hall of Fame](#). “Rich” Doritty, 84, has devoted his post-military life to honoring veterans, educating youth, and preserving the memory of fallen heroes. For over 20 years, he’s led the Delaware County Veterans Association, expanded Veterans Day programs, and created “Living History Day” to connect students with veterans. A founding member of the Ohio Fallen Heroes Memorial, he contributed 1,600 volunteer hours to its creation. His poem “An Ode to the Fallen” helped launch the project. Rich also volunteers at Motts Military Museum, the American Legion, and Honor Flight Columbus, embodying lifelong service and patriotism. Congratulations, Rich, and we thank you for your service!



## Community Service

We were excited to host our 3<sup>rd</sup> annual FREE Lorain County Community Document Shredding Event on Saturday October 18<sup>th</sup>, 2025. The [Lorain County Solid Waste Management District](#) parked their document shredding truck in the parking lot of our Sheffield Village office from 9:00AM until noon. We had some delicious doughnuts, bagels, and pastries, along with coffee, hot chocolate, and orange juice. Altogether, around 25 people stopped by and we were able to shred 936 pounds of paper! A huge thanks to the Lorain County Solid Waste Management District for making this event possible. And thanks to everyone who came out! See you next year!



Lorain County Solid Waste Management District



## The Strata Team



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## Disclosures

Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

Investing in securities involves risk, including the potential loss of principal invested.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful.

Stock investing includes risks, including fluctuating prices and loss of principal.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value, and may trade at prices above or below the ETF's net asset value (NAV). Upon redemption, the value of fund shares may be worth more or less than their original cost. ETFs carry additional risks such as not being diversified, possible trading halts, and index tracking errors.

Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective.

CDs are FDIC insured to specific limits and offer a fixed rate of return if held to maturity, whereas investing in securities is subject to market risk including loss of principal.

The MSCI US Broad Market Index captures broad US equity coverage. The index includes 3,204 constituents across large, mid, small and micro capitalizations, representing about 99% of the US equity universe.

The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index.

The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors.

The Russell 2000 Index is an unmanaged index generally representative of the 2,000 smallest companies in the Russell 3000 index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index.

The Bloomberg U.S. Government/Credit Index is an unmanaged market value weighted index composed of all U.S. government and government agency securities (other than mortgage backed) that are of investment grade with maturities of one year or more.

Government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

**THANK YOU** for reading our newsletter!  
Please feel free to reach out with any questions or comments.

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6<sup>th</sup> Annual

# 401(K)anned Food Drive

Benefitting

**WHEN:** November 1<sup>st</sup> — 15<sup>th</sup>



**WHAT TO DONATE:** Non-perishable foods

- Here are some of the most needed items:
  - Breakfast cereal
  - Peanut butter
  - Canned vegetables
  - Canned tuna/chicken
  - Canned soup/stew
  - Salt, pepper, spices
  - Sugar, flour
  - Cleaning products
  - Paper towels, toilet paper

**WHERE TO DONATE:** Any of the following locations:

- Strata Financial Group, 5058 Waterford Dr., Sheffield Village, OH 44035
- [Any Goodwill location](#) — make sure to say it's for the "Strata 401(K)anned Food Drive!"
- 35251 Queen Anns Way, Avon, OH 44011

**WHY DONATE:** Every 1.2 lbs of food donated provides 1 meal for a person in need in our community. 40% of those people are children.

**\*MONETARY DONATIONS ACCEPTED:** Every \$1.00 provides 5 meals!

- Checks can be made out to "Goodwill Industries of Lorain County" and sent to 145 Keep Ct., Elyria, OH 44035. \*Strata cannot accept money directly.
- Credit cards accepted via phone (440-244-3174) or in person at 145 Keep Ct., Elyria, OH 44035.

**THANK YOU!**

Questions? Contact KYLE at 513-535-3823