

April 16, 2025

Raymond F. Saleeby, Jr
President

Saleeby & Associates, Inc.

Where Trust And Confidence Are Paramount™

While doing my research for investment opportunities, I find many fascinating articles which I have enjoyed sharing with you. I've selected a few articles this month that I hope you enjoy reading.

Optimistically Yours,



Raymond F. Saleeby Jr.

Did You Know

Roth IRAs are all the rage with the young crowd

<https://www.foxbusiness.com/personal-finance/roth-iras-all-rage-young-crowd>

The IRS could collect \$500 billion less in tax revenue, report says, and the U.S. may run out of cash in a few months without a debt-ceiling hike

<https://fortune.com/2025/03/24/irs-tax-revenue-500-billion-cash-x-date-debt-ceiling-default-deadline/>

A guide to refinancing your mortgage when the time is right

<https://www.bloomberg.com/explainers/how-to-refinance-your-mortgage?sref=Ro2vIlyD>

How to make major money decisions right now: A WSJ guide

<https://www.wsj.com/personal-finance/investment-decisions-now-e3947d20>

Billionaire Peter Thiel warns of a looming real estate 'catastrophe' – a 'massive hit to the lower middle class and young people' who can't buy homes

<https://finance.yahoo.com/news/billionaire-peter-thiel-warns-looming-170746602.html?guccounter=1>

Europe becomes a Union: U.S. government-funded innovation (chart)

<https://ritholtz.com/2025/03/10-monday-am-reads-423/>

Nine ways to protect yourself from 'Impostor' voice scams

<https://www.wsj.com/tech/personal-tech/ai-voice-imposter-scam-tips-99ce7164>

The cult of baby tech

<https://www.businessinsider.com/millennial-parents-baby-gear-children-tech-ai-data-tracking-apps-2025-3>

Did You Know (Continued)

A young generation goes to work for Mom and Dad Inc.

<https://www.wsj.com/lifestyle/careers/a-young-generation-goes-to-work-for-mom-and-dad-inc-3371f830>

How Missouri became a cannabis mecca

<https://www.wsj.com/us-news/missouri-cannabis-market-business-34dd47ad>

Finland is the happiest country in the world for the eighth year in a row

<https://www.cnbc.com/2025/03/19/world-happiness-report-2025-finland-is-the-happiest-country.html>

Trump pardons Nikola founder convicted of fraud

<https://www.foxbusiness.com/politics/trump-pardons-nikola-founder-convicted-fraud>

After 50 million miles, Waymos crash a lot less than human drivers

<https://ritholtz.com/2025/03/10-monday-am-reads-422/>

The David Rubenstein Show: David Agus M.D. (video)

<https://www.youtube.com/watch?v=iEu7oYWe4wg>

The latest in hernia repair: New techniques, new research

<https://www.wsj.com/health/wellness/hernia-repair-new-techniques-research-9fe2fd53?mod=googlenewsfeed&st=av7TgL>

Disclaimer

- Past performance is not a guarantee of future results.
- While the information has been obtained from sources we believe to be reliable, Saleeby & Associates, Inc./Raymond Saleeby and/or Cutter & Company does not guarantee its accuracy or completeness. Yields are annualized and also from sources we believe to be reliable.
- Securities and Investment Advisory Services offered through Cutter & Company, Inc.; 15415 Clayton Road, Ballwin, MO 63011 (636) 537-8770; member FINRA, and SIPC

Saleeby & Associates, Inc.

Achieving your goals is our passion

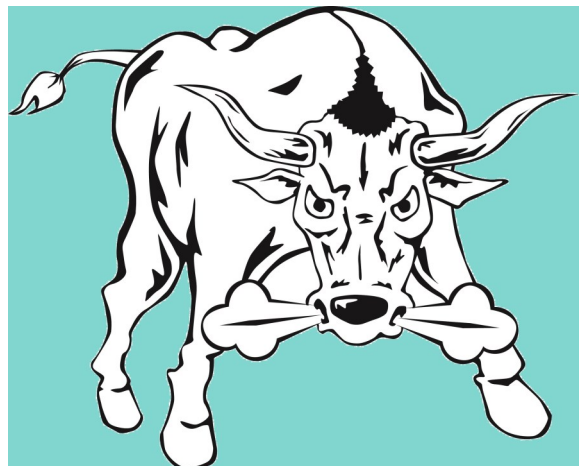
11301 Olive Blvd.
Creve Coeur, MO 63141

Phone: 314-997-7486

Fax: 314-997-1417

E-mail: rsaleeby@cutterco.com

**Check us out at
[saleebyandassociates.com](https://www.saleebyandassociates.com)**



***Disclaimer:** Saleeby & Associates does not provide tax advice. Please consult with your tax advisor with regard to your personal situation. By clicking on these links, you will be redirected to a third party server. We have not independently verified the information available through these links. The link is provided to you as a matter of interest.*