



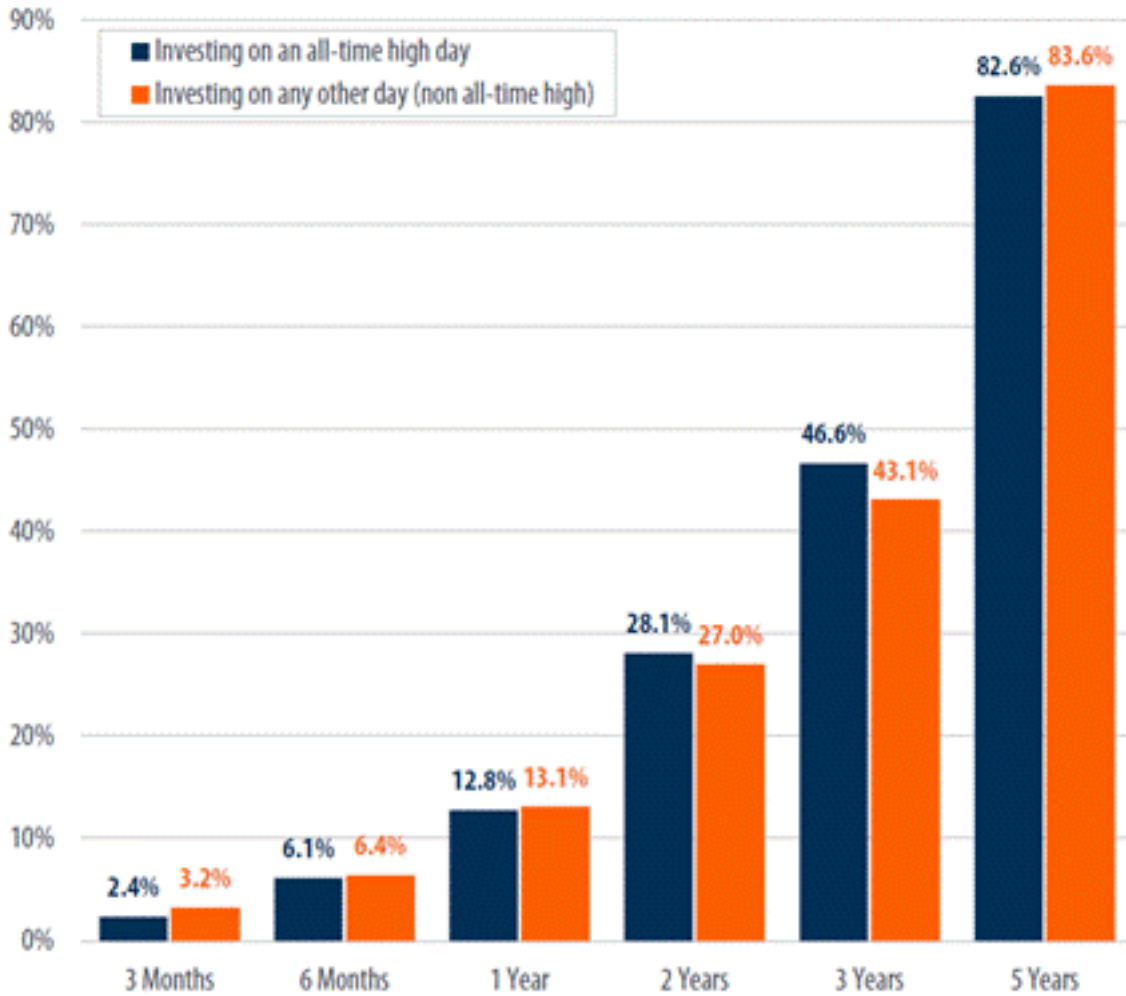
A Message From Mary Sterk

It's summertime and both the temperature and the markets are hot! A couple of thoughts on the current economic happenings:

- The quarter closed near record highs on the Dow*. While volatility continues, the trend as definitely been in an upwards direction.
- Last quarter we talked a lot about tariffs. We are starting to see deals being made with many countries that we hope to be profitable in the long run. The temporary tariffs are causing price increase in certain industries, which may calm down as deals continue to be struck.
- The Big Beautiful Bill is being discussed on every TV News station I see. Upon passing, it will take time to digest the changes and how they affect you... it is a big, long bill! Rest assured we will communicate more when we know more.
- Interest rates held steady this quarter. The Fed meets again at the end of July so we will see if there is enough momentum to justify a rate cut.

We often get questions when markets are near a high surrounding the timing of investing. Many clients worry that investing in the high might lead to major losses if the market dramatically goes down. After all, we have all heard the saying "Buy Low, Sell High." Of course, downturns occur, but markets historically tend to rise over time. What I want to convey is that historical data suggest that investing on an all-time high day yields similar forward returns as investing on any other day. In fact, the new high sometimes becomes the floor that markets do not dip below again. This chart from First Trust** shows the cumulative difference between investing on an all-time high day versus ANY other day. As you can see, there isn't a tremendous amount of difference. So, we do believe that it's not about timing the market, its time IN the market that can create a win.

Average Cumulative S&P 500 Index Total Returns



Some news from the home front – we welcomed a new person to our team this quarter. Cole Horacek joined us in the role of Client Service Specialist. We aim to take good care of our clients, and we believe in investing in great team members to provide high level service!

Enjoy your summer. As always, feel free to reach out with any questions or concerns.

Thank you,
Mary Sterk, CFP ®, CEO & Founder

Sources – *Osaic MarketView

** First Trust, Bloomberg Data from 1/2/75-10/31/2024.
Past performance is no guarantee of future results.