## 1st & 10 SUPER-Snoozer

February 13, 2026

As a Seattle Seahawks fan, winning the Super Bowl was fantastic, but watching it? Less so. It was a Super-Snoozer. Two great defenses duking it out will do that to you. I think most of us were dozing off after the first quarter, lulled to sleep by punts, field goals, weak commercials and halftime show controversy. Even as a fan, it was tedious although by the end I relished in the final result!

The stock market has felt that way too. Drudging along… a little up, a little down. As of today, the S&P 500 is basically flat for the first 6 weeks of the year. Will there be a breakthrough soon? The market is looking for a catalyst either way…something to spur a buying spree or a lion in the grass that could cause some disruption. Balance and diversification is key as always.

1. I'm not sure it was a senior moment, but the term idiot definitely comes to mind. I was in a rush. My truck was parked in our carport. I had started it and was preparing to leave for the day, letting the engine warm up. I then realized my wireless earbuds in our house, so I opened the door and got out not realizing I had already put the truck in reverse. It start backing up with my door open and before I could jump back in and hit the brake, the door had bent against a metal pole in our carport, bending the door further open and nearly ripping it off its hinges. Self-inflected car damage…let's just say it's not the first time. Speaking of self-inflected, one way to shoot yourself in the foot with your finances is to try to do it all yourself. Having a professional assist in various ways gives you a better chance of success, both in investing, financial planning, family protection, estate planning, etc. How about 101 Ways We Can Help?
2. Silver and Gold have lost their luster (Silver down over 30% recently), but is the runup over?
3. What would you do with $600bln? META will build data centers of course. The race is on with AMZN, MSFT, and GOOG all throwing billions and likely trillions to the AI universe.
4. What does a "K-Shaped economy" mean? (Video)
5. Rare earth stocks come back to earth. But they could rocket to the moon.
6. Do you remember IPOs? Yes they still exist. You would think with markets at near all-time highs, IPOs would be part of the boom, but you would be wrong. Until now. All the big investment banks are telling us IPOs are back. One way to take advantage of the IPO market? Private Equity. Reply and I can show you why.
7. Budgeting, Savings, Financial Education – Investopedia has some good stuff. Easy to read and understand, and easy to implement. Discipline and habits are key.
8. Tax season is upon us. There are more changes this year than usual thanks to the BBB. Here's a brief overview of some of the major changes. Do you need a Donor Advised Fund (DAF)?
9. ICE - I'm not getting political but ICE is everywhere. Literally. I'm tired of the snow and ice. Is it Spring yet? This winter has felt long, and I don't even live in the Northeast or Midwest! This ex-Californian is ready for warmer weather. Aren't you? The answer is yes unless you live in Southern California or Florida since 85 degrees frequented you recently.
10. As many of you know, I am a big John Maxwell fan. My kids laugh at how I repeat a lot of what he says. But an advisor, my job is to help you on YOUR FINANCIAL JOURNEY so his recent 2-minute encouragement hit home for how I operate and why I do what I do.

**Your Finances are a Journey…do you have a guide?**
**Don’t Go It Alone.**

Let me know how I can help.
God bless,

Josh