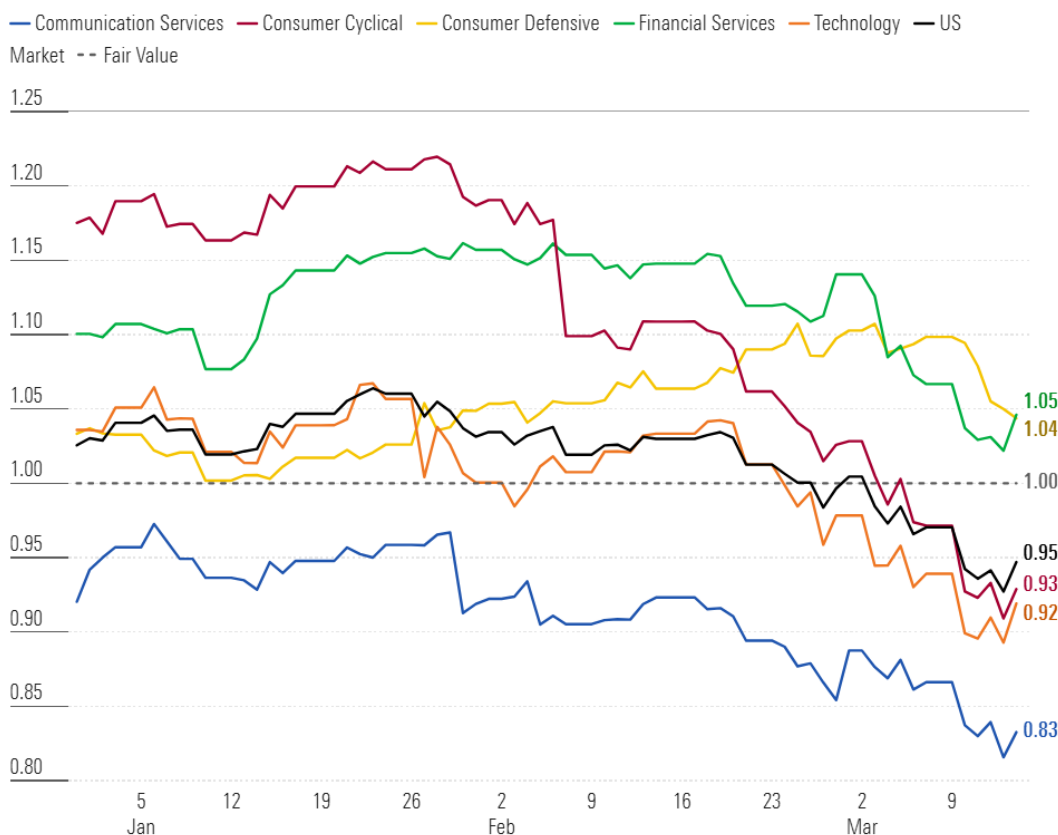


Quick update. Should you invest now in the stock market?

That is tough because the market has performed well in the long term. However, it is too hard to predict in this current political environment (without getting too political – almost impossible). The anti-business rhetoric coming out of the White House, the threats against our friends and allies, and the ANTI-BUSINESS tariffs, with more set for April 2nd, make this market a nightmare. Again, you cannot time it, but it has always performed well in the long term, even through the worst of times like 9/11, COVID-19, wars, and so on. The instability of this moment has given pause and concerns about the long-term effects on the US economy. So, as of NOW (March 21, 2025), I do not see many reasons to buy stocks. This could change in days.

I can give you better advice if you wish to talk with me, and I know your situation, age, financial situation, and much more. Please make an appointment if you wish. To see where we are APPROXIMATELY at this moment, these are the areas of the markets, and you can see where there might be better bargains. Uh, but there are more woes to come. Thank you for your time.

Sector Index Valuations



Source: Morningstar Direct. Data as of March 14, 2025.