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WEALTH & WELLNESS GROUP

Did You Know? 7 Wonders

The 7 Wonders of the World are famous landmarks that are so incredible that people from all over the globe travel to see them. There are 2 main lists. The Modern Wonders and the Ancient Wonders.

Modern 7 Wonders:

The Great Wall of China:
13,000 miles of Wall

The Colosseum in Rome:
Stadium for 50,000 Romans.

Petra, Jordan:
The city carved in stone

Christ the Redeemer, Brazil:
8-story statue of Jesus

Chichén Itzá, Mexico:
Temple of Math and Stars

The Taj Mahal, India:
A palace built for love

Machu Picchu, Peru:
The lost city in the clouds

Ancient 7 Wonders:

Great Pyramid of Giza (Egypt)
(Only one still standing today)

The Hanging Gardens of
Babylon (Iraq)

The Statue of Zeus at
Olympia (Greece)

The Temple of Artemis at
Ephesus (Turkey)

The Mausoleum at
Halicarnassus (Turkey)

The Colossus of Rhodes
(Greece)

Lighthouse of Alexandria
(Egypt).

Source: Barracudas.co.uk



November was a resilient month for markets. Just a week or so away from the month's close, the Dow was down 3.8%, the S&P 500 was off 4.4%, and the Nasdaq had lost 8%. But in a remarkable comeback, the Dow and S&P eked out gains of less than 1%. The tech-heavy Nasdaq finished the month strongly but lagged the other two indexes, ending down 1.5% in November.

The downturn in the Nasdaq ended a seven-month win streak and despite miniscule returns for both the S&P 500 and Dow, they notch their seventh consecutive winning month. The last time the indexes pulled off a major monthly comeback like this was August 2024.

During the month a pullback in tech stocks weighed on the major averages as doubt swirled around AI stock valuations and the future profitability of them. However, a sharp shift in expectations for a December Fed rate cut helped kickstart the recent market run.

Earlier this month the Fed delivered a 25-basis point cut. It was its third rate cut this year and has been well received by the markets so far. This ongoing Fed easing is expected to lead to a broadening of the market, giving sectors outside of tech the opportunity to shine and possibly take the current bull market higher as we move into and through 2026.

As part of this broadening, we see the benefits of AI evolving and expanding into blue chip companies that can benefit from it through productivity enhancements and efficiencies. For example, consumer staple companies like Procter & Gamble or Kimberly Clark are adopting AI to address cost pressures, manage complex supply chains, address demand volatility, and to fend off competition. With improved efficiencies, reduced costs, and stronger brand loyalty, company profitability should climb along with stock valuations.

As a result, we maintain a near-term sense of confidence, yet we would characterize our overall sentiment as “*uncomfortably bullish*.” Similar to the way we started the year, there are a variety of things that remain unclear and could easily flip market sentiment. For example, President Trump's Tariffs, U.S. economic growth, geopolitical concerns in Gaza, Ukraine, and now Venezuela, as well as stretched valuations for the largest tech companies.

The last point on stretched valuations remains front of mind for us. Simply put, lofty stock multiples and ratios leave little margin for error on company growth and profitability. That makes mega cap tech stocks (and the large percentage of the major indices they make up) susceptible to sharp reversals. That's a fancy way of saying we expect ongoing volatility in the tech space.

That being said, the “*wall of worry*” we just highlighted doesn't feel as big or onerous when we also have a resilient consumer, cheap oil, low bond yields, and a Fed who is expected to continue to lower interest rates. All of which tend to be favorable for stocks.

Going forward, we plan to continue to build positions in companies that can benefit most by using AI rather than being burdened by the cost of building it. This includes sectors like industrials, consumer staples, and healthcare. Additionally, with more interest rate cuts expected in 2026, we see opportunities in interest rate sensitive sectors like real estate and utilities. Warm Wishes for a Happy Holiday Season & New Year!

Trivia:

- 1) Which is the only vowel on a standard keyboard that is not on the top line of letters?
- 2) What unique feature does the Pangolin have that is different from other mammals?
- 3) In the Disney movie Frozen, what is the name of the reindeer?
- 4) How many of the Seven Wonders of the World are man-made?



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What Your Effortless Spending Reveals About Your Purpose

When I talk to people or groups about unlocking their purpose, many people assume that finding it requires a dramatic breakthrough or a major “aha” moment. While that can happen, the reality is, some of the most important clues are hiding in plain sight, specifically, in the places where it’s effortless to spend money.

Let me explain: A pastor friend of mine recently shared that he gains a significant portion of his “self-esteem” from knowledge. As a pastor and teacher, he feels a responsibility to know and understand a variety of things. As a result, He buys books without hesitation... without guilt... and without debate.

For him, books are more than objects. They’re evidence that he’s doing what his “calling” demands and he believes that the more he learns, the more valuable he is to other people. Books reinforce his identity and represent growth, preparation, and wisdom. All essential qualities to what he believes make him effective in his work.

The simple, often hidden truth is this: Your effortless spending offers essential clues to what you value, where you find meaning, and sometimes, what you believe makes you valuable.

Questions That Reveal Hidden Purpose

Whether you are years away from retirement, recently retired, or a seasoned retiree, whenever you feel your identity shifting, you can use the following questions to begin to unearth some direction for what’s next:

Where does money flow easily, almost automatically?
(Hobbies, tools, travel, learning, creativity, relationships?)

What purchases make you feel more confident, capable, or connected?

What do you buy because it reinforces part of your self-esteem?

What did your career require you to invest in that shaped your sense of value?

What aspects of your personal life naturally draw effortless investing?

If there were no financial consequences, where would you spend freely?

These aren’t just spending patterns, their identity patterns. That’s why effortless spending becomes such a powerful tool in or around retirement. It uncovers what you naturally value feels authentic to you, rather than focusing on what your job requires or what others expect.

These clues can point you toward passions you’ve lost touch with, gifts and talents you haven’t used in years, activities that give you energy, communities where you feel most at home, and personal ways you find meaning.

Purpose isn’t something you have to invent or discover after a long, arduous journey. It can start by examining your instinctive, joyful, unquestioned investments in the things that mean the most to you.

Trivia Answers

- 1) The letter A
- 2) Scales
- 3) Sven
- 4) All 7

Source: rd.com

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