



WEALTH & WELLNESS GROUP

POLICY UNCERTAINTY IS THE NEW BASELINE

Did You Know? Postage Stamps

The study and collection of stamps and postal history is referred to as Philately. It is the world's oldest formal collecting hobby, dating back to the mid-1800's.

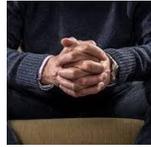
Great Britain issued the first pre-paid postage stamp (the Penny Black) in 1840, and it featured a portrait of Queen Victoria. The United States followed suit 7 years later, issuing two 'first' postage stamps: President George Washington on a 10 cent stamp and Benjamin Franklin, the first post-master, on the 5 cent stamp.

The "Inverted Jenny," is the most famous error stamp. It is a blue and red, 24-cent airmail stamp with an upside down airplane. During the inaugural flight of the new air mail service the plane flipped over and landed upside down. An original, unused version is valued at \$400,000.

The National Postal Museum, features nearly 20 current and permanent exhibits. It includes stamps from around the world, tributes to mail carriers, the Pony Express, and Airmail in America.

Some famous folks collected including Amelia Earhart, Charlie Chaplin, Queen Elizabeth II, President Franklin D. Roosevelt & John Lennon.

Source: [Antiquetrader.com](https://www.antiquetrader.com)



February delivered a broadly forgettable performance across the major U.S. equity benchmarks. The Nasdaq posted its worst monthly performance since March 2025, falling roughly 3.4%. The S&P 500 declined 0.9%, registering its second negative month in the past three. The Dow was the lone bright spot among the three, eking out a modest gain of approximately 0.2%.

On the headwind side, the most powerful drag was the continued unraveling of the artificial intelligence trade that had been so dominant. The Magnificent Seven (Alphabet, Amazon, Apple, Meta, Nvidia, Microsoft, and Tesla) collectively declined 7.3% in February, their worst month since March 2025 and a stark reversal from the group that powered broad gains throughout 2023, 2024, and much of 2025.

If February was uncomfortable, March has been more so. All three major indexes have fallen for four consecutive weeks heading into the back half of the month, posting their worst stretch of weekly percentage declines since April's tariff turmoil. The Nasdaq has now declined enough to approach correction territory (a drop of 10% or more from a recent peak) while the S&P 500 sits nearly 7% below its all-time high.

The military conflict with Iran has fundamentally altered the market's trajectory. The oil shock has been immediate and jarring with Crude prices surging more than 40% since the conflict began. Combined with recent economic data, this presents a genuinely mixed picture for Spring 2026. In February Nonfarm payrolls dropped by 92,000 versus expectations of a 60,000 gain. The unemployment rate sits at 4.4% but job creation has essentially stalled. On inflation, recent CPI numbers came in at 2.4% but the recent oil shock is expected to push inflation meaningfully higher in the near term.

As we move through the final weeks of the first quarter, several key issues will shape the investing landscape ahead. First and most urgently is the duration of the conflict in Iran. Second, we will be watching corporate earnings season, specifically the tech sector's guidance on AI capital expenditures and commentary from consumer-facing companies on what they are seeing in spending patterns amid higher gas prices.

Third is the ongoing policy volatility emanating from Washington. This year alone has already brought meaningful uncertainty around tariffs, credit card rate caps, drug pricing, and proposed limits on private equity purchasing housing. The appointment of a new Federal Reserve Chair will be another variable that markets will need to digest. Overall, a key take-away is that policy volatility is no longer an occasional disruption, it is a baseline condition we must assume will persist.

Moving forward, patience will be critical. Being a "fast follower" allows us to respond to improving conditions without taking on unnecessary risk during periods of heightened uncertainty. Dividends also play an important role, providing income to offset some of the impact of market downturns. Ultimately, the goal is to remain focused on long-term fundamentals. By staying disciplined, maintaining diversification, and emphasizing quality, we can navigate these challenges while remaining positioned for future opportunities.

Trivia:

- 1) In the TV show "Mork & Mindy," what is the Orken greeting for hello and farewell?
- 2) Which Colorado river is named after a common kitchen item?
- 3) Is an avocado a fruit or a vegetable?
- 4) Four words in the English language end in "dous?" Can you name at least 3?

Welcome Alexis Campbell

We're excited to welcome Alexis Campbell to the Wealth and Wellness Group as our new Operations and Client Account Specialist!

Alexis brings over five years of customer service experience to our team and essential skills including a penchant for details, follow-up and organization. She is eager to grow her expertise as she transitions from the insurance field into the financial services industry.

Originally from Clio, Michigan, she is a graduate of Mott Community College and currently resides in Howell.

Outside of work, she is a self-proclaimed foodie who enjoys cooking and fine dining... is a passionate animal lover including her 20-pound cat named Ozzie, and enjoys spending time outside fishing and hunting.

Please join us in giving Alexis a warm welcome, we're thrilled to have her!



Alexis Campbell
(810) 852-9885
alexis.campbell@welthandwellnessgroup.com

Retirement And The Discipline We Learn Early In Life



An old photo of me and my Mom jogging together

I recently came across this meme photo online... and laughed out loud.

Maybe it was a parent, grandparent or a combination, but we all have an early accountability partner that jogs alongside us in our life journey. For me, my mom was my first accountability partner, and she had a way of making sure me and my 3 brothers stayed on track and did what we were supposed to do.

These regular jogging sessions taught me a lot about responsibility, honesty, and the value of helping others. Expectations like finishing chores, keeping commitments, saving money, or working through challenges are designed to help children develop habits and skills that carry into adulthood.

In adult life, those same disciplines show up in meaningful ways. People who learn structure and accountability early tend to be better at managing their careers, setting goals, and maintaining healthy routines. Discipline also helps individuals navigate adversity, because they are accustomed to persistence and problem-solving rather than giving up when circumstances become difficult.

These habits become especially important when planning for retirement. Financial security in later life rarely happens by accident. It is usually the result of decades of disciplined behaviors such as saving consistently, living within one's means, and making thoughtful financial decisions. The same patience and long-term thinking that parents encourage in childhood often translate into steady investing and staying committed to a plan even when markets fluctuate.

Discipline also plays a role beyond finances in retirement. People who learned structure growing up often adapt better to the lifestyle changes retirement brings. They are more likely to create routines, pursue meaningful activities, stay active, and maintain relationships. In this way, early forms of discipline don't just help people prepare financially, it also helps them build a purposeful and fulfilling life once they get there.

The simple point I am trying to make is that people don't start from scratch in retirement. They bring their habits, patterns, and discipline with them. So, retirement isn't just a transition, it's a reveal. Consider the following questions:

- Growing up, what were you taught about responsibility and follow-through?
- What habits or routines from your early life still show up today?
- What does (or will) discipline look like in this phase of life?
- What new disciplines do you need to develop for this next phase of life?
- Where could structure actually create more freedom for you?
- What is one habit you could build that would improve your retirement experience?

Trivia Answers

- 1) "Nanu nanu"
- 2) Fryingpan River
- 3) It's a fruit
- 4) Hazardous, horrendous, tremendous and stupendous

The information is for informational and educational purposes only and should not be construed as investment, tax, legal, or financial advice. Nothing constitutes a recommendation to buy or sell any security, nor is it intended to be personalized advice. Investing involves risk, including the possible loss of principal. No investment strategy can guarantee success or protect against loss. Past performance is not a guarantee of future results. Investment returns will fluctuate and may be lower or higher than the performance mentioned or reported. *Wealth and Wellness Group* is a Registered Investment Adviser registered in the State of Michigan. Our Form ADV and Privacy Policy are available by visiting WealthAndWellnessGroup.com.