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MARKET PULSE
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Did You Know? Turkey

The wild turkey is native to North America and more athletic than the Thanksgiving centerpiece suggests. Wild turkeys can run about 25 miles per hour and fly in short bursts at up to 55 miles per hour. They also roost in trees at night.

Domestic turkeys are a different story. They're bred to be so heavy that most can't fly at all.

Only male turkeys, called toms, gobble. The fleshy flap hanging over a turkey's beak is called a snood, and it can change color when the bird is excited.

In a 1784 letter to his daughter, Benjamin Franklin called the turkey a "more respectable bird" than the bald eagle.

Turkey wasn't always the dinner star: Historians aren't certain turkey was served at the 1621 Plymouth harvest celebration. Contemporary accounts mention wildfowl and venison.

In 1953, Swanson overestimated Thanksgiving demand and ended up with about 260 tons of frozen turkey. A salesman suggested packing it into aluminum trays with sides, and the TV dinner was created.

The White House turkey pardon became an official tradition in 1989 under President George H.W. Bush.

Source: Internet search and Ai

Seat Belt Sign Is On: Turbulence Ahead



October delivered a split decision. The Dow gained 1.7%, while the S&P 500 slipped 0.9% and the Nasdaq Composite fell 5.3%, its worst month since March 2025. The S&P 500 and Nasdaq set record closes on October 6, then drifted lower to finish the month with a third straight weekly decline. Inflation, elevated borrowing costs, and the conflict involving Iran weighed on sentiment, while consumer spending, corporate profits, and business investment suggested the economy remained resilient.

November started with clear skies. Stocks initially rallied following the November 3rd midterms. Then the turbulence hit. By November 20th, the Dow had fallen 7%, the S&P 500 had lost 8.8%, and the Nasdaq had plunged 11.1%. The major indexes had experienced a brutal sell-off, with the S&P 500 falling into correction territory.

Then, just when investors were reaching for their oxygen masks, the markets staged a remarkable comeback! On November 23rd, the Dow soared 3%, while the S&P 500 surged 4.7% and the Nasdaq jumped 6.5%. The sudden reversal illustrates how quickly sentiment can change and why trying to time the market can be so difficult. Like turbulence, a correction feels alarming in the moment, but it is a normal part of the journey. The more important question is whether the bumps reflect a temporary change in expectations or real damage to the economy.

So far, the economic instruments look reasonably healthy. Employers added 165,000 jobs in October, exceeding expectations, while unemployment dipped to 4.1%. Oil prices have retreated significantly from October highs, and the 10-year Treasury yield remains near 4.9%. However, stubborn inflation, higher borrowing costs, and questions surrounding AI profitability continue to create uncertainty.

History suggests smoother flying may lie ahead. Over the past 30 years, November has been positive approximately 80% of the time, while December has risen roughly 74% of the time over the past four decades. December's strength often arrives late in the month during the traditional Santa Claus rally. Historically, even when November has declined, December has frequently delivered positive returns.

Looking further ahead, 2027 will mark the third year of the presidential election cycle, historically one of the strongest periods for stocks. Nevertheless, inflation, interest rates, corporate earnings, and geopolitical developments will ultimately matter more than seasonal patterns. As we approach year-end, we'll be monitoring employment, inflation, corporate earnings, and the Federal Reserve's December interest-rate decision. We'll also assess how the new Congress might influence taxes, federal spending, energy policy, and regulations.

While we plan to do some minor portfolio adjustments as we head into year end, based on what we have seen over the last couple weeks, it’s important for investors to remain seated and keep their seat belts fastened.

Trivia

What was the first product ever scanned with a UPC barcode, in 1974?

Which continent has no native ants?

Which U.S. president was the first to appear on television?

What was the first product ever sold on Amazon?

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Retirement Remodel or Renovation

Over the years, Amie and I have tackled our share of DIY home projects. I'm handy around the house, and she loves home design, so we make a pretty good team. Our primary bathroom, however, was still sporting its original 1988 glory and was long overdue for an update.

What started as a wish list for a bigger shower, double sinks, and a new look quickly grew into something more ambitious. As we considered our future needs, we added a water closet, a larger walk-in closet, and even an upstairs laundry room.

Realizing the project was beyond our DIY abilities, we brought in a contractor named Jerry. After reviewing our plans, he called with an observation that stuck with me: "Before we go over the numbers, you need to understand that this isn't a bathroom remodel. It's a total renovation." The scope was much bigger than we realized and would require more time, money, planning, and patience than we had anticipated. It struck me how frequently people make this same miscalculation when it comes to retirement.

Many people approach retirement as a simple remodel of their existing life. They envision removing work, adding some leisure activities, updating their daily schedule, and enjoying the finished product. But removing work from your life is like removing a load-bearing wall from your home. You may not fully appreciate how much it supports until you take it away.

For decades, our careers have shaped our schedules, relationships, identities, sense of purpose, and even how we measure our self-worth. Retirement doesn't simply remove work from the equation. It changes the equation altogether.

Anyone who has undertaken a major home renovation knows that some of the biggest challenges aren't visible until demolition begins. Retirement is no different. For years, work may have provided a convenient distraction from strained relationships, unhealthy habits, or a lack of interests and friendships outside of our careers. When work goes away, those issues don't necessarily disappear with it.

Retirement doesn't automatically fix the things we've been putting off. It often exposes them. That's why I encourage people to conduct a personal inspection before retiring, taking inventory of their mental, physical, social, spiritual, and financial well-being.

One of the reasons our bathroom project expanded was that we shifted our thinking from what we didn't like about the existing space to what could be possible. We started designing for our future needs, not just our current ones. Retirement planning should follow the same philosophy. Rather than simply asking what you'll do when you stop working, consider who you want to become, what will give your days meaning, how your relationships will evolve, and what needs to change today to support the life you want tomorrow.

Trivia Answers

1) A pack of Wrigley's Juicy Fruit gum
2) Antarctica
3) Franklin D. Roosevelt
4) A book

Source: Claude and Chat GPT

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