



Newsletter

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Hello Again,

Are we enjoying Spring as far?? I know I am!! You may recall my prediction or hope from previous newsletters that we were not going to see one last blast of Winter... Are we in the clear?

OK! From unexpected weather patterns to unexpected economic patterns... It is ok to admit that sometimes economic and other news can be worrisome or disturbing. Personally, I consciously think back to the Financial Crisis of 2008, the "Tech Wreck" of 2001, or the recent Pandemic, and there were some dark moments.

After 25-plus years in the financial industry, I will share a few insights. The common people feel are real. The news dumbest is not reassuring. It is ok to acknowledge that the uncertainty of the economy with inflation, interest rate movements, market volatility, and global events is troubling.

You may have heard that one method to get past this is to think of a long-term view. Another path to getting through any concerns is to think about real people in your life, business or community leaders that you know or who you are aware of, who are persevering through tough times to get ahead.

One of my favorite ways to get through challenging economic times is to think that we are investing in America's Consumers and Entrepreneurs. And yes, we are even putting our faith in the American public.

There are scientific, medical, and technological breakthroughs happening right now. You may be aware that the travel and restaurant industry is going strong. Unemployment is still very low. There is a new trend you might have heard about called "revenge" where retail industries are seeing production back to the USA. America's Consumers and Entrepreneurs are still working to move forward.

We are sharing some recent insights from LPL Research. It is not homework... Just optional if you choose to take a look. We use many research reports from LPL, and also many other firms every day. It can be overwhelming to make sense of or get clarity. It is just a sampling to let you see how we get info and determine the best path forward.

The two items below, LPL Market Signals and The Talking Point with Quincy, you can watch and listen to these selections by clicking on the link.

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**Worthwhile Topics**

[LPL's Customer Client Letter - 03/15/23](#)

[Weekly Market Commentary - The 2011-2012 LPL Conference and University of Maine - 03/07/23](#)

[Weekly Market Commentary - Who is Right? Fed vs Markets - 04/03/23](#)

[Weekly Market Commentary - Earnings Preview - Markets Continue - 04/10/23](#)

[Potential Risk of Recession and Inflation Data | LPL Market Signals - 04/11/23](#)

[Week of Key Inflation Data and Earnings | LPL's Talking Point with Quincy - 04/11/23](#)

[Crabby - 04/03/23](#)

[Strong March Despite Bank Stress | LPL Global Portfolio Strategy April 2023](#)

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This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor.

**A RESILIENT MARCH**



The financial markets' resilient performance during March was shifting, despite pockets of uncertainty surrounding the strength of the economy—and to mention concerns over the durability of the banking system. The ability of the market to navigate nearly two weeks of headline-related risk tested the underlying resilience of the market's capacity to look ahead.

Moreover, it underpinned our conviction that despite setbacks, including bouts of volatility, we will see the beginnings of a new bull market emerge, especially as the Federal Reserve (Fed) winds down its campaign to quell inflation. By all indicators, the Fed is edging closer to its final interest rate hike, which should help bolster both consumer and business confidence.

According to The Conference Board, consumer confidence inched slightly higher during March, reflecting a solid labor market with an unemployment rate of 3.6%—the lowest it has been in over 50 years. In addition, the National Association of Home Builders (NAHB) confidence index continued to climb higher in March, representing the third straight month of improvement. With mortgage rates falling lower, sales of new homes began to pick up during the month, and many industry experts were commenting that the housing market may be on the cusp of "bottoming out."

Read the full report by [clicking here](#).

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