

Weekly Market Insight

April 11, 2022

Stock prices fell last week in response to the Fed's plan to combat inflation, which staked out a more aggressive stance than investors had anticipated.

The Dow Jones Industrial Average slipped 0.28%, while the Standard & Poor's 500 fell 1.27%. The Nasdaq Composite index dropped 3.86% for the week. The MSCI EAFE index, which tracks developed overseas stock markets, slid 2.05%.^{1,2,3}

MARKET INSIGHTS



Market Index	Close	Week	Y-T-D
DJIA	34,721.12	-0.28%	-4.45%
NASDAQ	13,711.00	-3.86%	-12.36%
MSCI-EAFE	2,126.57	-2.05%	-8.97%
S&P 500	4,488.28	-1.27%	-5.83%



Treasury	Close	Week	Y-T-D
10-Year Note	2.72%	+0.34%	+1.20%

Sources: The Wall Street Journal, April 8, 2022; Treasury.gov, April 8, 2022
Weekly performance for the Dow Jones Industrial Average, Standard & Poor's 500 Index, and NASDAQ Composite Index is measured from the close of trading on Friday, April 1, to Friday, April 8, close. Weekly performance for the MSCI EAFE is measured from Friday, April 1, open to Thursday, April 7, close. Weekly and year-to-date 10-year Treasury note yield are expressed in basis points.

Fed Roils Markets

After a positive start to the week, stock prices turned lower on a more hawkish tone from Fed officials. On Tuesday, investors were surprised by comments from Fed governor Lael Brainard, one of the Fed's more dovish members, who suggested the Fed could take a more aggressive approach with interest rates.

The unease extended into Wednesday when minutes of the last Federal Open Market Committee (FOMC) meeting were released, signaling a potentially faster pace in both interest rate hikes and the wind-down of the Fed's balance sheet. Yields climbed steadily throughout the week as the bond market digested this new information. Particularly hard hit were high valuation stocks, as reflected in the 4% drop in the Nasdaq.

Fed Minutes

After raising the federal funds rate by 0.25% last month, the minutes from the March FOMC meeting made it clear the Fed is serious about fighting inflation with higher interest rates.

Fed officials indicated they might have hiked rates by a half percentage point in March had it not been for the uncertainty created by the invasion of Ukraine. Multiple Fed officials suggested that future rate hikes may reach 0.5%. Fed officials also discussed allowing up to a \$95 billion monthly run off the Fed's balance sheet, a faster pace than the market expected.⁴

This Week: Key Economic Data

Tuesday: Consumer Price Index (CPI).

Wednesday: Producer Price Index (PPI).

Thursday: Jobless Claims. Retail Sales. Consumer Sentiment.

Friday: Industrial Production.

Source: Econoday, April 8, 2022

The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

This Week: Companies Reporting Earnings

Tuesday: CarMax, Inc. (KMX), Albertsons Companies, Inc. (ACI).

Wednesday: JPMorgan Chase & Co. (JPM), Delta Air Lines, Inc. (DAL), BlackRock, Inc. (BLK).

Thursday: UnitedHealth Group (UNH), The Goldman Sachs Group, Inc. (GS), Wells Fargo & Co. (WFC), Morgan Stanley (MS), The PNC Financial Services Group, Inc. (PNC).

Source: Zacks, April 8, 2022

Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule when they report earnings without notice.

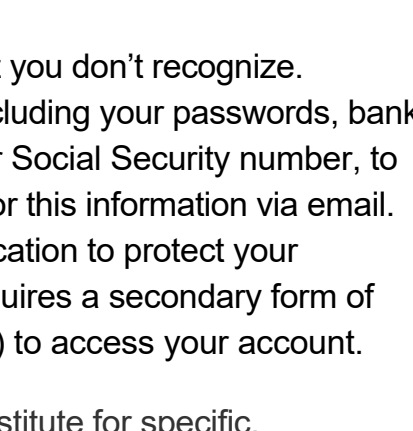
FOOD FOR THOUGHT



"It has always seemed strange to me that in our endless discussions about education so little stress is laid on the pleasure of becoming an educated person, the enormous interest it adds to life."

— Edith Hamilton

TAX TIP



Beware of Phishing Scams

A phishing scam is when someone pretends to be a trusted source, such as a bank, tax preparer, or credit card company, to access your personal information.

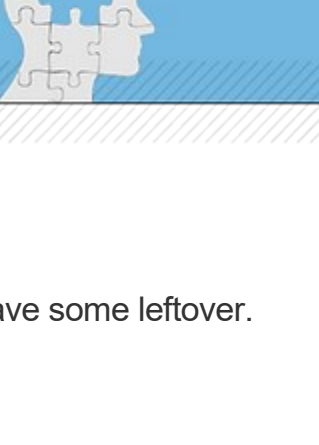
To avoid falling victim to a phishing scam, here are some recommendations from the IRS:

- Never open an email from a sender that you don't recognize.
- Never disclose personal information, including your passwords, bank account number, credit card number, or Social Security number, to anyone online. The IRS will never ask for this information via email.
- When possible, use two-factor authentication to protect your accounts. Two-factor authentication requires a secondary form of identification (such as a phone number) to access your account.

* 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 professional.

Tip adapted from IRS.gov⁵

HEALTHY LIVING TIP



What's the Deal With Downward Dog?

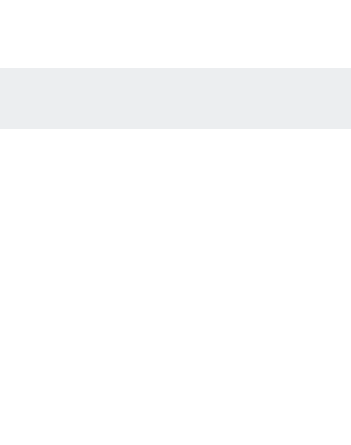
Even if you've never set foot on a yoga mat, you've probably heard of one of the most popular poses called Downward Dog.

The pose is so popular because it has many benefits, such as increased flexibility and spinal strength. In yoga, it's a resting posture to let your muscles lengthen and straighten. It can help stretch your back, neck, hamstrings, and calves. You can sit in the pose without moving (a static hold) or "walk the dog," which includes pushing your heels toward the ground to stretch out your calves.

If you're new to downward dog, practice proper form by bending your knees and focusing on lengthening your back and arms. Ideally, your body should be in an inverted "V" shape. Eventually, you may be able to straighten your legs and have your heels touch the floor!

Tip adapted from Do You⁶

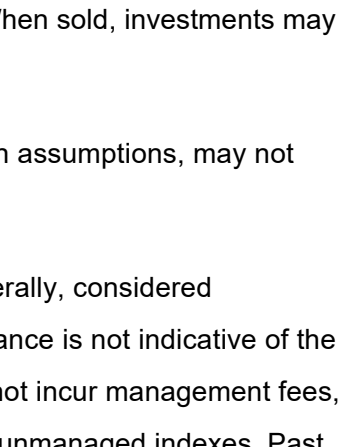
WEEKLY RIDDLE



When you take away the whole from this, you still have some leftover. What is it?

Last week's riddle: What do a shark, a zipper, and a comb all have in common? Answer: They all have teeth.

PHOTO OF THE WEEK



Female Kingfisher perched upon a moss-covered branch, United Kingdom

Footnotes and Sources

1. The Wall Street Journal, April 8, 2022

2. The Wall Street Journal, April 8, 2022

3. The Wall Street Journal, April 8, 2022

4. CNBC, April 6, 2022

5. IRS.gov, August 26, 2021

6. DoYou.com, September 30, 2021

Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

The forecasts or forward-looking statements are based on assumptions, may not materialize, and are subject to revision without notice.

The market indexes discussed are unmanaged, and generally, considered representative of their respective markets. Index performance is not indicative of the past performance of a particular investment. Indexes do not incur management fees, costs, and expenses. Individuals should not directly invest in unmanaged indexes. Past performance does not guarantee future results.

The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

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Please consult your financial professional for additional information.

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