

# 12 WISHES FOR THE NEW YEAR

As the countdown begins and the ball starts to fall,  
We celebrate the resilience that carried us through it all.

DOGE dimmed early, like a star fading fast,  
But OBBB shone brightly—fueling growth built to last.

Tariffs from Liberation Day sent markets on a ride,  
Through twists and turns, they finished in stride.

AI kept glowing, its brilliance in sight,  
DeepSeek could not halt its shimmering flight.

Stocks sang songs of record-high cheer,  
While silver and gold rang louder this year.

Inflation eased more than most had guessed,  
And lower fuel costs left budgets less stressed.

As the US debt clock climbed— too high, some say,  
The Fed cut rates to brighten the day.

Shutdown delays tried to dim the year's glow,  
Yet fireworks of earnings stole the show.

Now families gather where hearts feel warm,  
Wishing joy, health and peace in every form.

Here's to 2026 and dreams coming true—  
May success and good fortune keep finding you!

Diversify wisely, stay nimble and strong—  
Don't let the headlines steer you wrong!

As the old year fades and the new one draws near,  
May prosperity grow throughout the year.

With brimming optimism as our guide,  
Here are twelve wishes for the markets we hope will abide.

With New Year's magic and festive cheer,  
May these wishes for the markets soon appear—  
To make this one unforgettable year!

– Larry Adam, CFA, CIMA®, CFP®  
Chief Investment Officer



1

With America's 250<sup>th</sup>  
birthday in store,  
We wish for one  
United States  
forevermore!



2

As the Fed trims rates  
with a measured hand,  
Two percent or more growth  
would be truly grand.



3

We'd jump for joy,  
we'd shout with glee,  
To see an  
unemployment rate  
that starts with a three.



4

We'll raise a glass  
with cheers galore,  
As the bull keeps running  
into year four!



5

Five gold bars  
would surely delight,  
But Dow above fifty  
thousand?  
What a sight!



6

When fuel costs fall,  
spirits start to soar,  
We wish for oil  
under sixty once more.



7

While markets are weary  
of long-dated debt,  
Near seven percent  
muni yields (TEY),  
it's not something to fret.



8

With balance sheets strong  
and risk held at bay,  
We wish for investment-  
grade spreads under eighty  
to stay.



9

Small firms drive jobs  
and the economy's best,  
Keep loan rates below nine  
and growth should manifest.



10

Don't count on P/E expansion  
to carry the day,  
Let earnings growth above  
ten percent lead the way.



11

May earnings shine bright  
and broaden their glow,  
As all eleven equity sectors  
put on a positive show!



12

For consumer confidence  
to reach new heights,  
Twelve months of gains  
would be a streak  
that excites!

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