

Stocks rose last week despite mixed signals on inflation as investors kept one eye on the Fed's September meeting.

The Standard & Poor's 500 Index advanced 0.94 percent, while the Nasdaq Composite Index added 0.81 percent. The Dow Jones Industrial Average rose 1.74 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, increased 2.16 percent.^{1,2}

Third Gain In Four Weeks

Stocks posted modest losses to start the week as investors braced for July consumer inflation reports. The White House's executive order on Monday extending the tariff deadline for China by 90 days failed to move markets in the other direction.³

Stocks then staged a two-day rally following the latest Consumer Price Index (CPI) report, which showed July inflation held steady over the prior month—beating expectations. The inflation news led some investors to move into small-cap stocks, with the Russell 2000 Index of small-cap stocks rising 5 percent over Tuesday and Wednesday.⁴

However, markets slipped Thursday as investors dug into the Producer Price Index (PPI) for July, which showed wholesale inflation hit a 3-year high last month; this was the third weekly gain in the past four weeks for each of the three major averages; the S&P and Nasdaq advanced four of the last five weeks.^{5,6,7}



YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
Nasdaq Composite	5.22%	12.87%	27.15%	104.5%
S&P 500	3.27%	10.84%	20.16%	106.7%
MSCI EAFE	2.98%	22.99%	19.96%	66.92%
Dow Jones Industrial Average	1.09%	6.61%	14.21%	77.23%

S&P 500 Daily Close



10-Year Note Review

Indicator Name	Latest Value	1M Ago	1M Change
Date		3M Ago	3M Change
		1Y Ago	1Y Change
10 Year Treasury Rate	4.33%	4.50%	-3.78% ▼
08/15/25		4.45%	-2.70% ▼
		3.92%	10.46% ▲

Source: YCharts.com, August 16, 2025. Weekly performance is measured from Monday, August 11, to Friday, August 15. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis points.

A Mixed Inflation Story

Inflation continues to give mixed signals, which can unsettle investors who anticipate the Fed adjusting rates at its September meeting.

Last week's CPI report showed that "headline" (retail) inflation held steady. Stocks rose in response, even though core inflation—excluding volatile food and energy prices—was hotter than economists expected.

Two days later, the PPI report revealed that inflation began to creep into wholesale prices in July. Stocks fell in response as investors processed the conflicting reports.^{8,9}

This Week: Key Economic Data

Monday: Homebuilder Confidence Index.

Tuesday: Housing Starts, Building Permits. Federal Reserve Official Michelle Bowman speaks.

Wednesday: Minutes from Fed's FOMC July Meeting. Federal Reserve Official Christopher Waller and Atlanta Fed President Raphael Bostic speak.

Thursday: Weekly Jobless Claims. Services & Manufacturing PMI Composite. Existing Home Sales. Leading Economic Indicators. 30-Year TIPS (Treasury Inflation-Protected Securities) Auction. Fed Balance Sheet. Atlanta Fed President Raphael Bostic speaks.

Friday: Fed Chair Jerome Powell speaks.

Source: Investors Business Daily - Econoday economic calendar; August 15, 2025
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

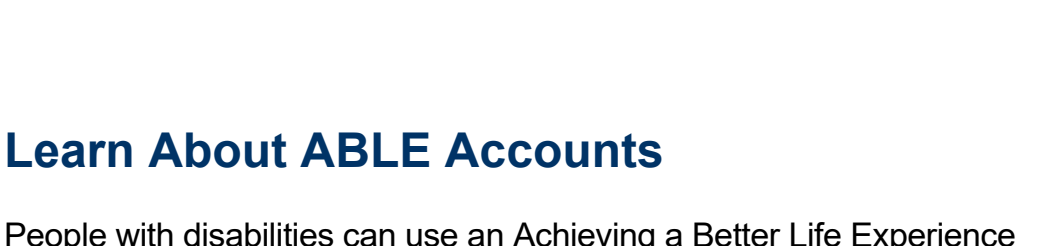
Monday: Palo Alto Networks, Inc. (PANW)

Tuesday: The Home Depot, Inc. (HD)

Wednesday: The TJX Companies, Inc. (TJX), Lowe's Companies, Inc. (LOW), Analog Devices, Inc. (ADI)

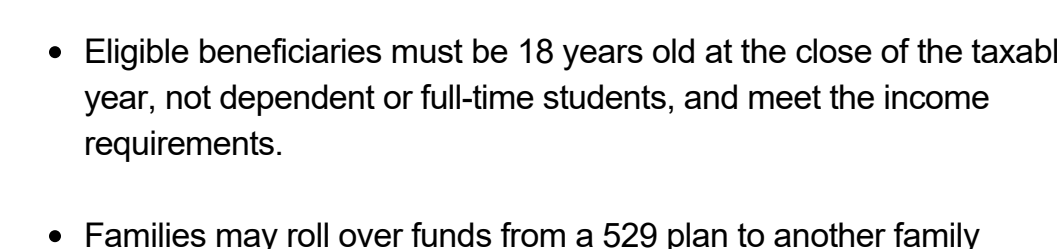
Thursday: Walmart Inc. (WMT), Intuit Inc. (INTU)

Source: Zacks, August 15, 2025. 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.



"If you would be loved, love and be lovable."

— Benjamin Franklin



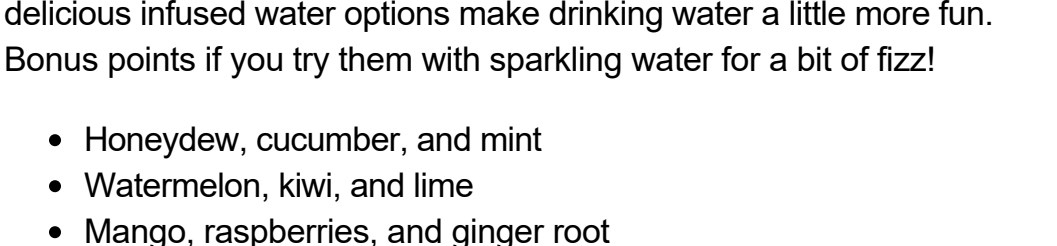
Learn About ABLE Accounts

People with disabilities can use an Achieving a Better Life Experience (ABLE) account to help pay qualified disability-related expenses. Here are some things to know about ABLE accounts:

- This tax-advantaged savings account doesn't affect their eligibility for government assistance programs.
- ABLE account-designated beneficiaries may be eligible to claim the saver's credit for a percentage of their contributions.
- Eligible beneficiaries must be 18 years old at the close of the taxable year, not dependent or full-time students, and meet the income requirements.
- Families may roll over funds from a 529 plan to another family member's ABLE account.
- Disability-related expenses include housing, education, transportation, health, prevention and wellness, employment training and support, assistive technology, and personal support services.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional.

Tip adapted from IRS¹⁰



Infused Water Recipes

Staying hydrated is essential for our overall health, and these fun, delicious infused water options make drinking water a little more fun.

Bonus infused if you try them with sparkling water for a bit of fizz!

- Honeydew, cucumber, and mint
- Watermelon, kiwi, and lime
- Mango, raspberries, and ginger root
- Blackberries, orange, and ginger root
- Grapefruit, pomegranate, and mint
- Pineapple, coconut, and lime
- Blueberries, lemon, and rosemary
- Strawberries, lemon, and basil

To infuse your water with these delicious combinations, just put all the ingredients in a pitcher, add water, and remove the fruits, veggies, or herbs in 24 hours. Drinking water has never been tastier or more beautiful.

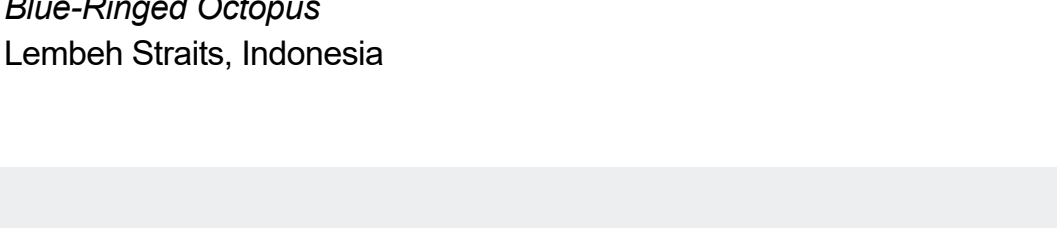
Tip Adapted from Culinary Hill¹¹



Create a 13-letter word using all 13 of the following letters: O A I I S T T R R D N A M.

Last Week's Riddle: What is worn by the foot and often bought by the yard?

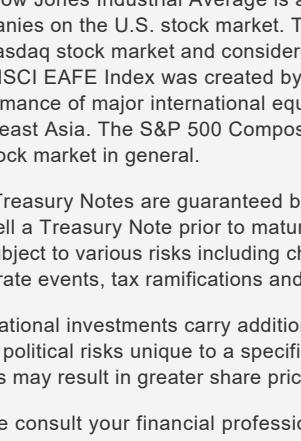
Answer: Carpet.



Blue-Ringed Octopus
Lembah Straits, Indonesia

Footnotes and Sources

1. WSJ.com, August 15, 2025
2. Investing.com, August 15, 2025
3. CNBC.com, August 11, 2025
4. CNBC.com, August 13, 2025
5. MarketWatch.com, August 14, 2025
6. WSJ.com, August 15, 2025
7. WSJ.com, August 15, 2025
8. CNBC.com, August 12, 2025
9. MarketWatch.com, August 14, 2025
10. IRS.gov, July 22, 2024
11. Culinary Hill, March 19, 2025



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The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. The Nasdaq Composite is an index of the common stocks and similar securities listed on the Nasdaq stock market and considered a broad indicator of the performance of stocks 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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