

Hope won out over fear last week as investors set their sights on a Middle East ceasefire holding and optimistic prospects for the Strait of Hormuz reopening.

The Standard & Poor's 500 Index rose 3.56 percent, while the Nasdaq Composite Index picked up 4.68 percent. The Dow Jones Industrial Average advanced 3.04 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, increased 4.52 percent.^{1,2}

Ceasefire Optimism

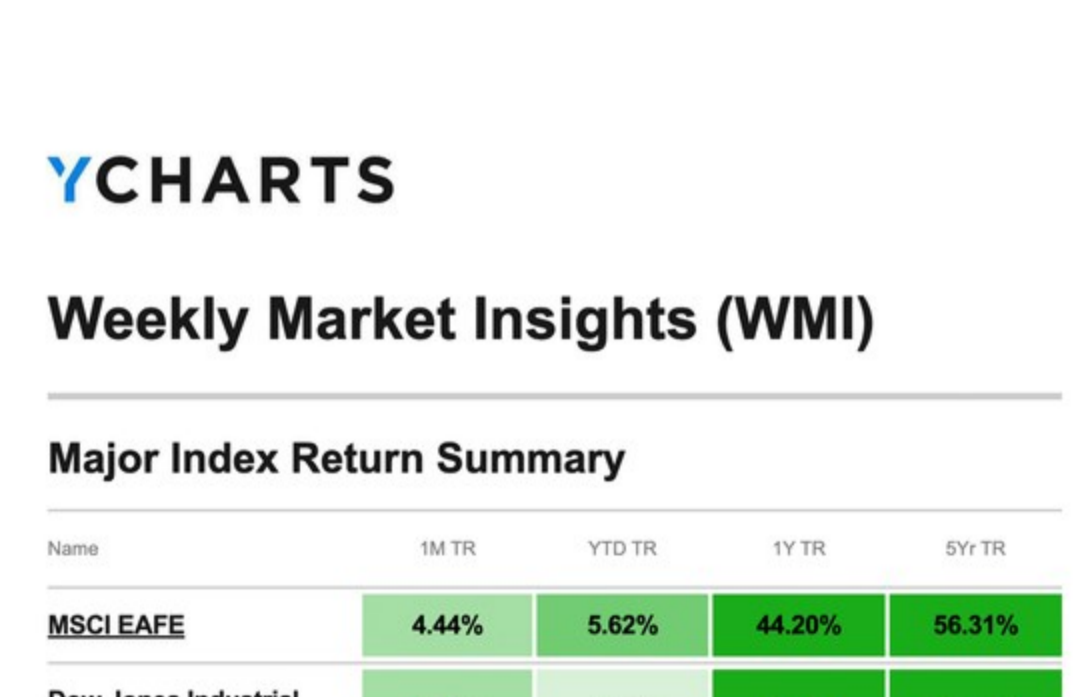
Stocks opened the week to modest gains, with the S&P 500 rising for the fourth consecutive trading day. Investors warily eyed the U.S.-imposed April 7 deadline for Iran to allow the free flow of oil and commerce through the Strait of Hormuz or risk further attacks on its energy infrastructure.³

Stocks opened lower Tuesday but recovered late in the session on news that Pakistan asked the U.S. to push its deadline out by two weeks.⁴

Markets then pushed higher on Wednesday following White House comments that the U.S. was suspending attacks for two weeks while it considered a ceasefire proposal. All three major averages gained more than 2.5 percent on Wednesday alone as tech stocks led the rally.⁵

The relief rally continued through Thursday as the Dow Industrials turned positive for the year.

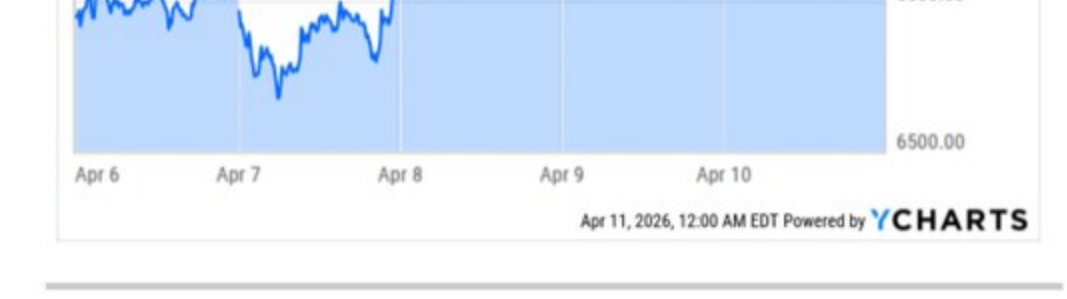
On Friday, the markets shrugged off news that headline inflation rose to a two-year high in March. Stocks also looked past a disappointing consumer sentiment reading.^{6,7}



YCHARTS

Weekly Market Insights (WMI)

Name	1M TR	YTD TR	1Y TR	5Y TR
MSCI EAFE	4.44%	5.62%	44.20%	56.31%
Dow Jones Industrial Average	1.04%	0.70%	20.70%	56.88%
Nasdaq Composite	0.62%	-1.64%	34.11%	70.35%
S&P 500	0.53%	0.03%	26.64%	77.75%



10-Year Note Review

Indicator Name	Latest Value	1M Ago	3M Ago	1Y Ago	1M Change	3M Change	1Y Change
10 Year Treasury Rate	4.31%	4.15%	4.18%	4.40%	3.86% ▲	3.11% ▲	-2.05% ▼

Source: YCharts.com, April 11, 2026. Weekly performance is measured from Monday, April 6 to Friday, April 10. 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.

Mixed Inflation Report

The overall Consumer Price Index rose in March, but a closer look revealed the reason investors were nonplussed by the results.

"Headline" inflation, economist-speak for the overall inflation rate, rose 3.8 percent year over year last month. That was up from 2.4 percent in February and its highest level since April 2024. But underlying inflation stayed cool. That's because much of the rise in overall inflation was attributed to a 21 percent spike in gas prices, an outcome many investors expected.

So "core" inflation, which excludes energy and food prices, came in at 2.7 percent year over year, slightly below expectations.⁸

This Week: Key Economic Data

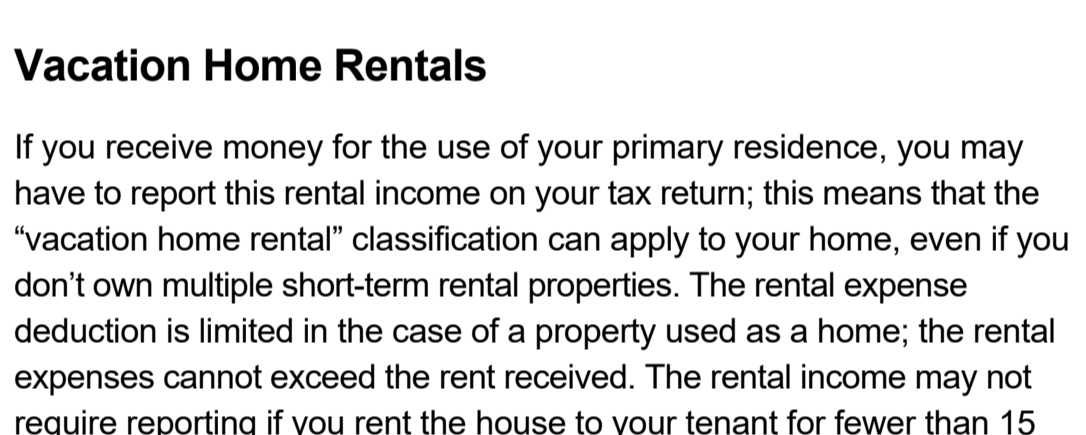
- Monday:** Existing Home Sales. Fed governor Stephen Miran speaks.
- Tuesday:** NFIB Small Business Optimism Index. Producer Price Index (PPI). Fed governor Michael Barr speaks. Fed Presidents Susan Collins (Boston), Tom Barkin (Richmond), and Anna Paulson (Philadelphia) speak together on a panel about the rural economy.
- Wednesday:** Import Prices. Home Builder Confidence. Fed Official speeches: Michael Barr and Fed Vice Chair for Supervision Michelle Bowman speak. Fed Beige Book.
- Thursday:** Weekly Jobless Claims. Industrial Production. Capacity Utilization. Fed Official speeches: New York Fed President John Williams and Stephen Miran.
- Friday:** Housing Starts. Building Permits. Fed Official speeches: Tom Barkin and Christopher Waller.

Source: Investors Business Daily - Econoday economic calendar: April 10, 2026. 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 provide accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts are also subject to revision.

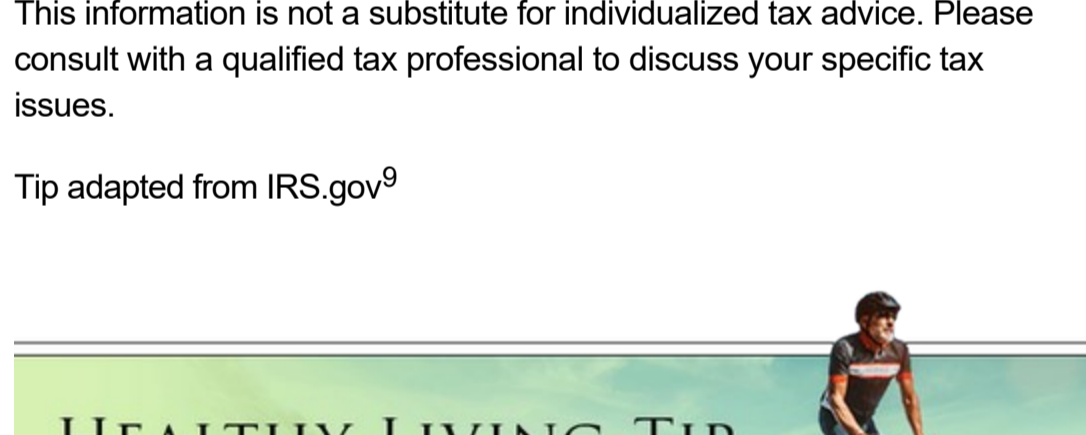
This Week: Companies Reporting Earnings

- Monday:** Goldman Sachs (GS), Fastenal (FAST)
- Tuesday:** JPMorgan Chase (JPM), Johnson & Johnson (JNJ), Wells Fargo (WFC), Citigroup (C), BlackRock (BLK)
- Wednesday:** Bank of America (BAC), Morgan Stanley (MS), Progressive (PGR), PNC Financial Services (PNC), Kinder Morgan (KMI)
- Thursday:** Netflix (NFLX), PepsiCo (PEP), Abbott Laboratories (ABT), Charles Schwab (SCHW), Prologis (PLD), Bank of New York Mellon (BK), U.S. Bancorp (USB), Marsh (MRS), The Travelers Companies (TRV)
- Friday:** Truist Financial (TFC)

Source: Zacks, April 10, 2026. 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 goals, time horizon, and risk tolerance. 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 their earnings reports without notice.



"Your life does not get better by chance, it gets better by change."
- Jim Rohn



Vacation Home Rentals

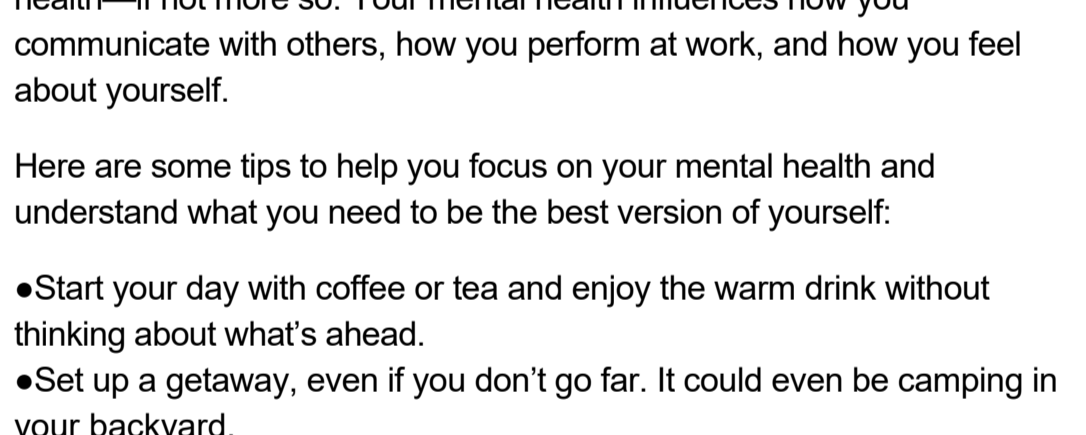
If you receive money for the use of your primary residence, you may have to report this rental income on your tax return; this means that the "vacation home rental" classification can apply to your home, even if you don't own limited short-term rental properties. The rental expense deduction is limited in the case of a property used as a home; the rental expenses cannot exceed the rent received. The rental income may not require reporting if you rent the house to your tenant for fewer than 15 days during the year.

A vacation home is a house, apartment, condominium, or other dwelling that you use to generate income, but you can also use it as a residence during the year. For tax purposes, it's critical to divide the expenses of a property into personal and business purposes.

To report rental income and rental expenses, use Schedule E. In addition, rental income may be subject to a net investment income tax.

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

Tip adapted from IRS.gov⁹



Taking Care Of Your Mental Health

Taking care of your mental health is just as important as your physical health—if not more so. Your mental health influences how you communicate with others, how you perform at work, and how you feel about yourself.

Here are some tips to help you focus on your mental health and understand what you need to be the best version of yourself:

- Start your day with coffee or tea and enjoy the warm drink without thinking about what's ahead.
- Set up a getaway, even if you don't go far. It could even be camping in your backyard.
- Think of something in your life you want to improve and figure out what you can do to take a step in the right direction.
- Learn something new, whether that's a recipe, a song, a poem, or a skill.
- Show some love to someone in your life. Write a letter, send a text, or give a loved one a phone call.
- Go off the grid and leave your smartphone at home for a day (or a few hours).

Tip adapted from Mental Health America¹⁰



A ship cruised out of the Pacific Ocean and into the Atlantic Ocean through the Panama Canal, but as it went through the Panama Canal, it didn't travel east. How is this possible?

Last week's riddle: I never complain, no matter where I go around in circles, yet I move straight ahead. What am I?

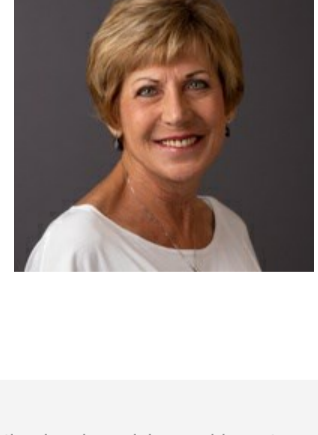
Answer: A wheel.



Al Dallah Teapot, Doha Corniche, Qatar
 Doha, Ad Dawhah, Qatar

Footnotes And Sources

1. WSJ.com, April 10, 2026
2. Investing.com, April 10, 2026
3. CNBC.com, April 6, 2026
4. CNBC.com, April 7, 2026
5. CNBC.com, April 8, 2026
6. WSJ.com, April 9, 2026
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9. IRS.gov, September 16, 2025
10. Mhanational.org, November 17, 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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