

Stocks were mixed last week as investors gauged potential outcomes of the Middle East conflict amid an ongoing ceasefire.

The Standard & Poor's 500 Index rose 0.55 percent, while the Nasdaq Composite Index advanced 1.50 percent. By contrast, the Dow Jones Industrial Average fell 0.44 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, declined 2.75 percent.^{1,2}

Mixed Markets As Investors Look Ahead

Stocks began the week lower after tensions in the Middle East escalated over the weekend. They remained under pressure through Tuesday's close as Wednesday's expiration of the ceasefire loomed.³

Markets opened higher on Wednesday as investors cheered a ceasefire extension, while solid Q1 corporate earnings results boosted market momentum. Oil prices rose above \$100/barrel, and all three major stock averages closed higher, with the S&P 500 and Nasdaq logging new all-time highs.⁴

The S&P and Nasdaq recovered from a slump in software stocks, while higher oil prices put stocks under pressure, logging fresh intraday highs along the way. Investors appeared increasingly desensitized to the Middle East conflict.^{5,6}



YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
Nasdaq Composite	11.38%	5.33%	47.19%	80.90%
S&P 500	8.09%	4.22%	33.87%	82.86%
MSCI EAFE	7.94%	6.11%	28.33%	55.03%
Dow Jones Industrial Average	6.79%	3.08%	26.60%	59.38%

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	4.31%	4.39%	-1.82% ▼
04/24/26		4.24%	1.65% ▲
		4.32%	-0.23% ▼

Source: YCharts.com, April 25, 2026. Weekly performance is measured from Monday, April 20 to Friday, April 24. 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.

Consumer Paradox

Fresh news on Friday showed consumer sentiment slipped to an all-time low in April. Consumers may be thinking about inflation, the job market, and geopolitical tensions.⁷

However, the paradox is that consumers keep spending. Last Tuesday's retail sales report showed consumer spending rose 1.7 percent in March, the highest monthly rise in more than 3 years.⁸

This Week: Key Economic Data

Tuesday: S&P Case-Shiller Home Price Index. Consumer Confidence.

Wednesday: Durable Goods. Housing Starts (Feb+Mar)*. Building Permits (Feb+Mar)*. U.S. Trade Balance in Goods. Retail & Wholesale Inventories. FOMC Interest Rate Decision. Fed Chair Press Conference.

Thursday: GDP (Q1). Weekly Jobless Claims. Employment Cost Index. Personal Consumption Expenditures (PCE) Index. Leading Economic Indicators.

*indicates federal data release delayed by government shutdown

Source: Investors Business Daily - Econoday Economic calendar; April 24, 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: Verizon Communications Inc. (VZ), Cadence Design Systems, Inc. (CAD)

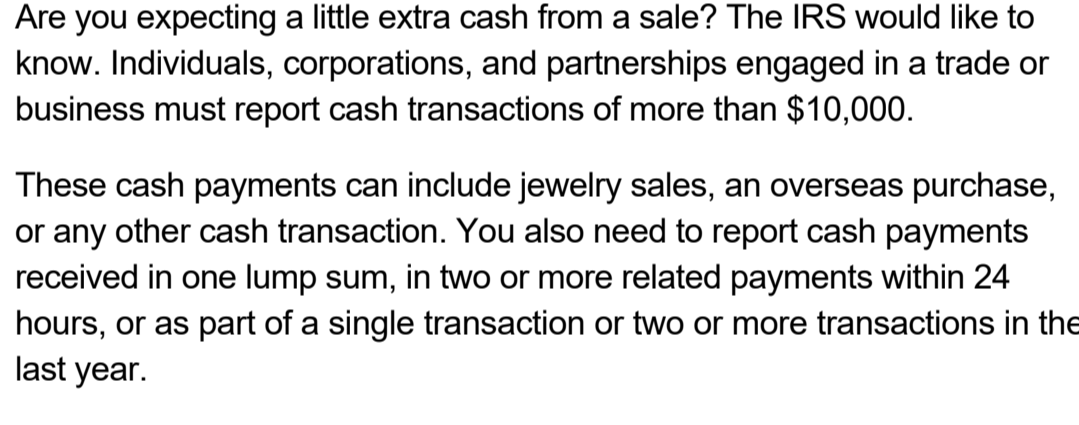
Tuesday: Visa Inc. (V), The Coca-Cola Company (KO), T-Mobile-US, Inc. (TMUS), Corning Incorporated (GLW), Booking Holdings Inc. (BKNG), Welltower Inc. (WELL), S&P Global Inc. (SPGI), Starbucks Corporation (SBUX), Spotify Technology (SPOT)

Wednesday: Alphabet Inc. (GOOG/GOOGL), Microsoft Corporation (MSFT), Amazon.com, Inc. (AMZN), Meta Platforms, Inc. (META), AbbVie, Inc. (ABBV), KLA Corporation (KLAC), Amphenol Corporation (APH), Qualcomm Incorporated (QCOM), Equinix, Inc. (EQIX)

Thursday: Apple Inc. (AAPL), Eli Lilly and Company (LLY), Mastercard Incorporated (MA), Caterpillar Inc. (CAT), Merck & CO., Inc. (MRK), Amgen Inc. (AMGN), ConocoPhillips (COP), Sandisk Corporation (SNDK), Western Digital Corporation (WDC), Stryker Corporation (SYK), Parker-Hannifin Corporation (PH), Bristol Myers Squibb Company (BMY), Altria Group, Inc. (MO), The Home Depot (HD)

Friday: Berkshire Hathaway, Inc. (BRK.A/BRK.B), Exxon Mobil Corporation (XOM), Chevron Corporation (CVX)

Source: Zacks, April 24, 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.



"Always it's spring and everyone's in love and flowers pick themselves."

— E.E. Cummings



Reporting Cash Payments

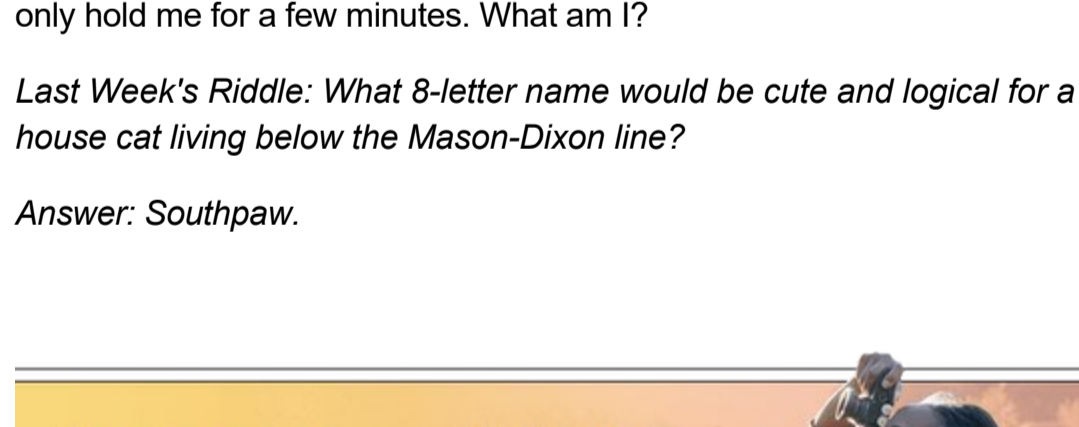
Are you expecting a little extra cash from a sale? The IRS would like to know. Individuals, corporations, and partnerships engaged in a trade or business must report cash transactions of more than \$10,000.

These cash payments can include jewelry sales, an overseas purchase, or any other cash transaction. You also need to report cash payments received in one lump sum, in two or more related payments within 24 hours, or as part of a single transaction or two or more transactions in the last year.

File Form 8300, titled Report of Cash Payments Over \$10,000 Received in a Trade or Business. This form requires information about the benefactor and the recipient of the cash, a description of the transaction, and information about any other parties involved.

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



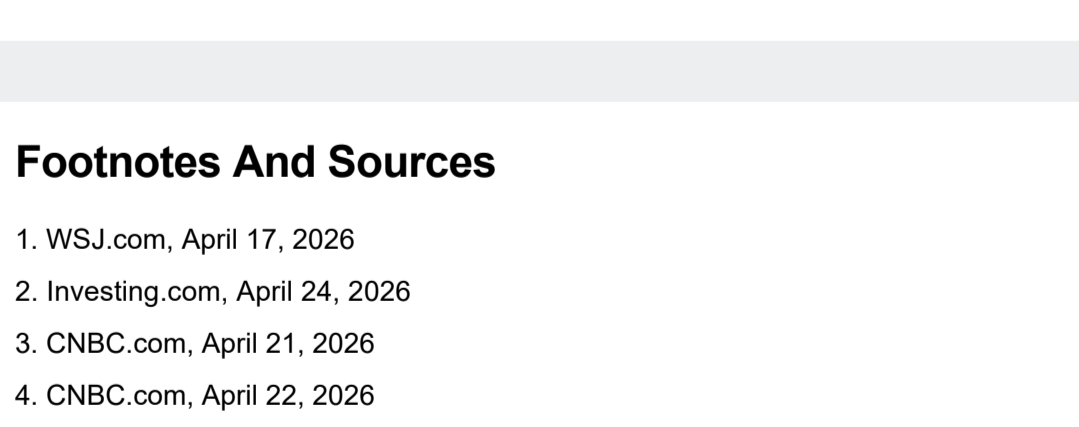
The Health Benefits Of A Meat-Free Day

The overwhelming health benefits of a plant-based diet are clear, but becoming entirely vegetarian or vegan is not for everyone. Luckily, one can still enjoy many health benefits by being "meat-free" for just one day per week. Here are some of the main benefits of this healthy lifestyle transition:

- You'll be reducing your consumption of potentially dangerous processed meat – According to the World Health Organization, processed meats rank alongside cigarettes as a major cause of cancer.
- You'll decrease your risk of heart disease—Coronary heart disease is linked to a meat-based diet, and most cardiovascular diseases can be prevented by switching to a plant-based diet.
- You'll be ingesting more vitamins, minerals, and fiber – On your meat-free days, you will likely prioritize other foods such as veggies, fruits, whole grains, and other plant-based products. This variety will help you round out your diet.

These are merely a few benefits of being meat-free for a day. Want more inspiration? Google "Meatless Monday" for recipe suggestions.

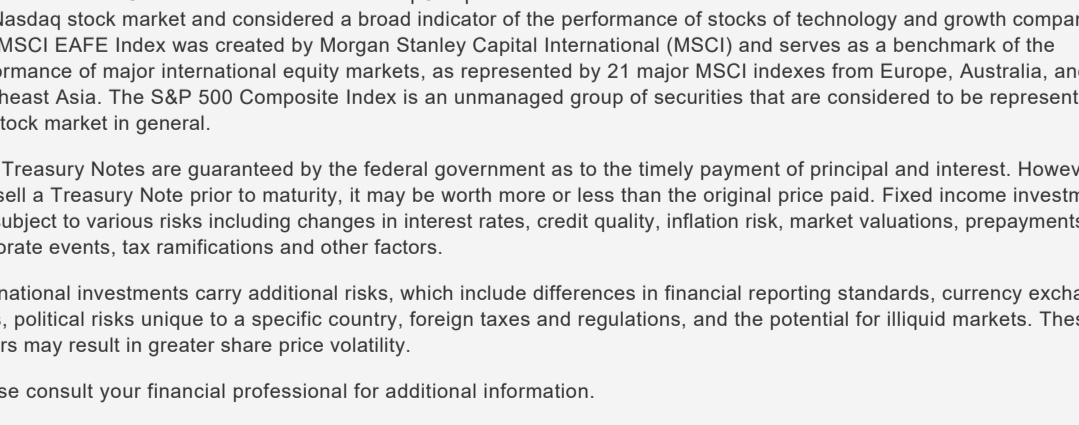
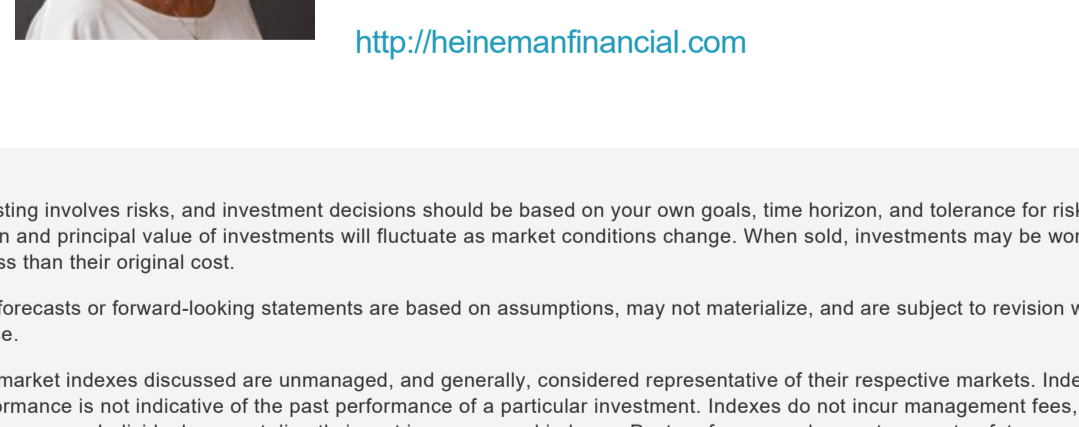
Tip adapted from MindFood.com¹⁰



I am astonishingly light, but even the strongest person in the world can only hold me for a few minutes. What am I?

Last Week's Riddle: *What 8-letter name would be cute and logical for a house cat living below the Mason-Dixon line?*

Answer: *Southpaw.*

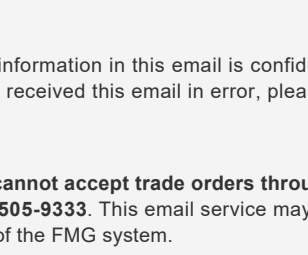


Phoenicopterus Roseus (pink flamingo) Alar de Uyuni district, Bolivia

Salar de Uyuni, Salar de Uyuni, Bolivia

Footnotes And Sources

1. WSJ.com, April 17, 2026
2. Investing.com, April 24, 2026
3. CNBC.com, April 21, 2026
4. CNBC.com, April 22, 2026
5. CNBC.com, April 23, 2026
6. WSJ.com, April 24, 2026
7. CNBC.com, April 24, 2026
8. WSJ.com, April 21, 2026
9. IRS.gov, January 17, 2025
10. MindFood.com, 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 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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