

Stocks fell over a shortened trading week as higher oil prices rattled investors.

The Standard & Poor's 500 Index declined 0.80 percent, while the Nasdaq Composite Index edged down 0.66 percent. The Dow Jones Industrial Average fell 1.57 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, skidded 1.39 percent.^{1,2}

Sluggish Start

Stocks fell in response to higher oil prices at Tuesday's opening bell as investors returned from the long Labor Day weekend. Investors kept one eye on diplomatic efforts in the Middle East and another on fresh inflation reports due out later in the week.³

Stocks were under pressure again on Wednesday as oil prices continued climbing. After the Treasury Department announced it was tripling its long-dated debt buyback program (to as much as \$6 billion), the yield on the 10-year Treasury note rose to a 3-year high. Investors continued to fret over inflation as the week progressed, putting further pressure on stocks.^{4,5}

On Friday, stocks rebounded after news that annualized inflation held steady in August, puzzling some who expected stocks to decline. Oil prices fell, and markets rebounded to finish a tough week on an upbeat note.⁶



Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
MSCI EAFE	-1.49%	12.88%	19.61%	56.65%
Nasdaq Composite	-1.89%	12.69%	19.89%	78.98%
S&P 500	-1.96%	11.80%	17.59%	82.90%
Dow Jones Industrial Average	-3.31%	9.57%	16.32%	65.31%

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	4.96%	4.70%	5.53% ▲
09/11/26		4.45%	11.46% ▲
		4.01%	23.69% ▲

Source: YCharts.com, September 12, 2026. Weekly performance is measured from Friday, September 4 to Friday, September 11. 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.

Inflation Reports

Wholesale inflation was released on Thursday; PPI, or the Producer Price Index, rose 0.4 percent in August over the prior month, in line with expectations. Stocks were under pressure despite the tame results.⁷

But on Friday, the latest CPI (Consumer Price Index) report showed that year-over-year retail inflation in August held steady at 3.4 percent. Traders appeared to look past the report, with the question shifting from whether the Fed will adjust rates this year to how many times the Fed may need to act.⁸

This Week: Key Economic Data

Tuesday: Federal Open Market Committee (FOMC) Meeting, Day 1.

Wednesday: Federal Open Market Committee (FOMC) Meeting, Day 2. Retail Sales. Import Prices. Manufacturing & Trade Inventories. NAHB Housing Market Index. Fed interest rate decision.

Thursday: Housing Starts. Weekly Jobless Claims. Pending Home Sales.

Friday: Industrial Production. Capacity Utilization. Leading Indicators.

Source: Investor's Business Daily - Econoday economic calendar: September 11, 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

No major companies are reporting this week.

Source: Zacks, September 11, 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 may 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.

FOOD FOR THOUGHT

"Fight for the things that you care about, but do it in a way that will lead others to join you."

—Ruth Bader Ginsburg

TRY IT THIS WAY!

Turn Errands Into A Scavenger Hunt

Everyday errands don't have to feel like a chore. For kids, they can be an adventure. Before your next grocery run or trip to the hardware store, put together a simple scavenger hunt list tailored to wherever you're headed. Challenge younger kids to find items by color or shape, while older ones can compare prices or read labels. It turns a routine outing into an engaging, educational experience that the whole family can enjoy together.

Tip adapted from theeverymom.com⁹

Strength Training Strategies For Every Level

If you would like to build muscle mass, sometimes the simplest strategies are optimal. For example, becoming proficient at the "big four" exercises can help you create a strong (literally) foundation. These four moves include the squat, deadlift, bench, and shoulder press. You can work on some of your body's major muscle groups with these simple movements.

Another strategy involves using dumbbells and barbells. While the fancy machines in the gym may seem fun and enticing, mastering the foundational movements with free weights requires skill. Free-weight and bodyweight training are among the most effective and simplest exercises.

Lastly, maintain a log and track your progress. Even doing one more rep or lifting five more pounds counts as progress. These achievements will keep you motivated and make it easier to track your progress as you get stronger.

Tip adapted from Men's Journal¹⁰

WEEKLY RIDDLE

A 400-yard long promenade has an ornate brass bench every 100 yards on both sides, including ones at its beginning and end. So in total, how many benches are there along this promenade?

How do you spell "hard water" using only three letters?

Answer: Use the letters I-C-E.

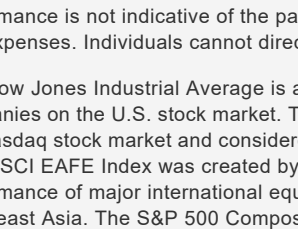
PHOTO OF THE WEEK



*Bison in winter
Yellowstone NP, WY, United States*

Footnotes And Sources

1. WSJ.com, September 11, 2026
2. Investing.com, September 11, 2026
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10. Mensjournal.com, November 18, 2025



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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 cannot 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. 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.

U.S. Treasury Notes are guaranteed by the federal government as to the timely payment of principal and interest. However, if you sell a Treasury Note prior to maturity, it may be worth more or less than the original price paid. Fixed income investments are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors.

International investments carry additional risks, which include differences in financial reporting standards, currency exchange rates, political risks unique to a specific country, foreign taxes and regulations, and the potential for illiquid markets. These factors may result in greater share price volatility.

Please consult your financial professional for additional information.

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