Heineman Financial Strategies

Stocks declined over an unusually volatile week as midterm results shifted control of Congress and markets responded.

The Standard & Poor's 500 Index declined 2.68 percent, while the Nasdaq Composite Index dropped 3.37 percent. The Dow Jones Industrial Average ended 0.94 percent lower. The MSCI EAFE Index, which tracks developed overseas stock markets, slid 1.95 percent. [1,2]

A Volatile Week

Stocks were mixed to start the week, kicking off November with a continued rotation out of technology stocks in favor of more defensive names.[3,4]

Markets then jumped midweek as investors believed a decisive midterm election result would help reduce political uncertainty risk. Economically sensitive stocks led the rally, while chip stocks and other tech names trailed. The Dow Industrials rose over 3 percent—its best day in more than 1½ years.[5]

But stocks were under steady pressure on Thursday, with tech leading all three major market averages down. Investors continued to rotate out of the AI trade as anxiety grew about what's next. The Nasdaq dropped 5¼ percent while the S&P 500 slid 4.4 percent.[6]

The week wrapped on a positive note with markets pushing higher on Friday as investors cheered a better-than-expected jobs report, which helped buoy investor sentiment.[7]



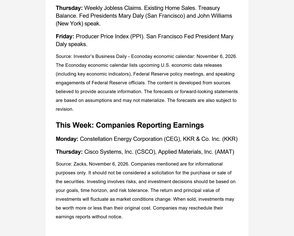
YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
MSCI EAFE	0.91%	19.94%	24.26%	53.90%
Dow Jones Industrial Average	0.56%	8.36%	13.66%	65.85%
S&P 500	-2.35%	8.43%	9.46%	68.27%
Nasdaq Composite	-4.16%	5.11%	4.99%	57.96%

S&P 500 Daily Close



Nov 1, 2024, 12:00 AM EDT Powered by YCHARTS

10-Year Note Review

Indicator Name Data	Latest Value	1M Ago 6M Ago 1Y Ago	1M Change 6M Change 1Y Change
10 Year Treasury Rate 11/06/24	**4.06%**	5.07% 4.58% 4.11%	-1.00% ▼ -0.52% ▼ -0.05% ▲

Source: YCharts.com, November 7, 2026. Weekly performance is measured from Monday, November 2 to Friday, November 6. 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.

AI Anxiety

So why did markets rally the day after midterm election results were in? Markets seemed to welcome greater clarity about the political landscape.[8]

Anxiety returned on Thursday. In the past several weeks, investors have become increasingly concerned about AI stock valuations and have focused on data center buildouts. Those factors had already clouded the AI trade, so the election results brought some issues back into focus.[8]

One bright spot for the week was the price of oil. Some believe that lower prices could help ease inflation concerns if the trend continues.[8]

This Week: Key Economic Data

Monday: Wholesale Trade. Fed Presidents Austan Goolsbee (Chicago) and Thomas Barkin (Richmond) speak.

Tuesday: NFIB Small Business Optimism Index, Consumer Price Index (CPI), New York Fed report: Q3 Household Debt & Credit, Fed Presidents Jeff Schmid (Kansas City) and Anna Paulson (Philadelphia) speak.

Thursday: *Weekly Jobless Claims, Existing Home Sales.* Treasury Balance. Fed Presidents Mary Daly (San Francisco) and John Williams (New York) speak.

Friday: Producer Price Index (PPI), San Francisco Fed President Mary Daly speaks.

Source: Investor's Business Daily - Economay economic calendar: November 6, 2026. The Economay 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: Constellation Energy Corporation (CEG), KKR & Co. Inc. (KKR)

Thursday: Cisco Systems, Inc. (CSCO), Applied Materials, Inc. (AMAT)

Source: Zacks, November 6, 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.



"Change happens by listening and then starting a dialogue with the people who are doing something you don't believe is right."

– Jane Goodall



Apples: The Snack That Keeps Giving

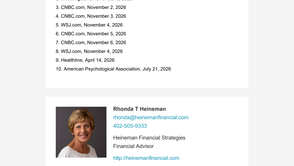
An apple a day does more than keep the doctor away; it keeps afternoon hunger at bay, too. Packed with fiber, vitamin C, and antioxidants, apples are one of the most satisfying grab-and-go snacks around. Beyond snacking, try thinly slicing them into a grilled cheese sandwich for a sweet-savory twist, or dice them into your morning oatmeal for natural sweetness without added sugar. Their crunch also makes them a surprisingly great substitute for crackers on a cheese board.

Tip adapted from Healthline[9]

Exercise Your Brain, Not Just Your Body

Physical fitness gets a lot of attention, but keeping your mind sharp is just as important. Regular brain exercise has been linked to improved memory, faster processing speed, better executive function, and stronger cognitive health over time. The good news is that brain training doesn't have to feel like work. Try attending a local class in something completely new: pottery, a foreign language, or painting. Socializing regularly, spending time in nature, and working through puzzles like crosswords or number games are all excellent ways to keep your mind active and engaged.

Tip adapted from American Psychological Association[10]



It grows down, yet it also grows up. What is it?

Last Week's Riddle: You throw it out when you need to use it. You bring it up when you don't. As you travel, it goes with you. What is it?

Answer: An anchor.





Rocca Calascio Castle

Calascio, provincia dell'Aquila, Italy

Footnotes and Sources

1. WSJ.com, November 6, 2026
2. Investing.com, November 6, 2026
3. CNBC.com, November 2, 2026
4. CNBC.com, November 3, 2026
5. WSJ.com, November 4, 2026
6. CNBC.com, November 5, 2026
7. CNBC.com, November 6, 2026
8. WSJ.com, November 4, 2026
9. Healthline, April 14, 2026
10. American Psychological Association, July 21, 2026

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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 that are considered representative of the broad market for stocks of medium- and small-sized 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 Asia. The Bloomberg U.S. Aggregate Index is an unmanaged group of securities that are considered to be representative of the whole market in general.

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