

Feeling uneasy about the market? Read this first

March 5, 2025

It's been hard to miss the wave of attention-grabbing headlines lately.

News cycles have been dominated by concerns over Big Tech's earnings, trade tensions, and a potential economic slowdown in 2025.

Even seasoned investors can feel uneasy when faced with headlines like these.

Tesla, Apple, and Amazon (companies that have long driven market trends) have all seen their earnings expectations fall this quarter.¹

Meanwhile, the presidential administration's increasing focus on tariffs over tax cuts could affect costs for businesses and consumers.²

It sometimes feels like an investor rollercoaster!

Speaking of rollercoasters...Heather and I recently visited Disney World. We enjoyed beautiful sunny weather and had a great time riding all the rides, new and old.



Now back to market events.

When uncertainty piles up, it's natural to ask: **Should I be doing something different?**

The truth is that uncertainty is part of investing. While past performance is not indicative of future results, there are **practical steps you can take to avoid letting anxiety dictate your financial decisions:**

1. Take a Step Back from the Headlines – News outlets thrive on drama, but short-term market movements often don't reflect long-term trends. Avoid making investment decisions based on **fear-driven news cycles**.

2. Focus on Your Personal Plan – Your portfolio is built around **your financial goals, risk tolerance, and time horizon** - not today's headlines. If your strategy was solid last month, it's likely still solid today.

3. See Volatility as a Natural Part of Investing – History has shown that markets fluctuate, with periods of volatility often followed by recovery over time (however, future outcomes are not guaranteed). Selling out of fear may lock in losses, while patient investors tend to benefit over time.

4. Check Your Emotions Before Making Moves – If you're feeling anxious, resist the urge to react impulsively. Instead, **talk to your advisor** (that's what I'm here for!) before making any major decisions.

5. Ask Questions & Stay Engaged – If you're concerned about how market conditions impact your investments, let's discuss it. **Stay informed but don't act out of fear.**

2025 will bring economic shifts, evolving government policies, and global uncertainty. But these are not new challenges.

Markets have weathered far worse, and long-term investors are usually rewarded for staying patient.

(Over the last 97 years, 94% of 10-year periods in the U.S. stock market were positive.³)

Let's connect if you have specific concerns or life changes that could impact your financial strategy.

Your investment plan should give you confidence, not stress. Just hit Reply on this email.

Before we go, here's a Dad joke that you don't need:

What do mermaids use to wash their fins?

Tide

Sincerely,

Art

Arthur Creel, Investment Advisor



339 Main Street, 2nd Floor
Franklin, Tennessee 37064
Office (615) 595-5825
Mobile (781) 635-2823
CarmichaelCreel.com

P.S. Market commentary reflects broad trends, but individual portfolios perform differently based on factors like risk tolerance, asset allocation, and investment objectives. If your results don't mirror the headlines, that's okay—it doesn't mean your plan isn't working as intended.

P.P.S. Super Bowl LIX made history in a way few expected—rookie Cooper DeJean of the Philadelphia Eagles became the first player to score a touchdown on his birthday during the Super Bowl! Talk about a birthday to remember!⁴

Sources:

1. Yahoo Finance, 2025 [URL: <https://finance.yahoo.com/news/big-tech-grip-market-shows-175717723.html>]
2. Bloomberg, 2025 [URL: <https://www.bloomberg.com/news/articles/2025-02-10/prioritizing-trade-wars-over-tax-cuts-creates-risk-for-us-economy>]
3. Capital Group, 2023 [URL: <https://www.capitalgroup.com/individual/planning/investing-fundamentals/time-not-timing-is-what-matters.html>]
4. TalkSport, 2025 [URL: <https://talksport.com/nfl/2881393/cooper-dejean-eagles-caitlin-clark-patrick-mahomes-super-bowl.com>]

Risk Disclosure: Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Past performance does not guarantee future results.

This material is for information purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. The content is developed from sources believed to be providing accurate information; no warranty, expressed or implied, is made regarding accuracy, adequacy, completeness, legality, reliability, or usefulness of any information. Consult your financial professional before making any investment decision. For illustrative use only.

This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific situation with a qualified tax professional.

Carmichael Creel Investments only transacts business in states where it is properly registered or excluded or exempt from registration requirements. For additional information regarding our services, or to receive a hard copy of our firm's disclosure documents (Form ADV Part 2A and Form ADV Part 2B), please call us at 615-595-5825 or visit our website at carmichaelcreel.com. No client or prospective client should assume any information presented or made available on this communication serves as the receipt of, or substitute for, personalized individual advice.

Investing in the markets involves gains and losses and may not be suitable for all investors. The information presented should not be considered a solicitation to buy or sell any security or to engage in a particular investment or financial planning strategy. Individual client asset allocations and investment strategies differ based on varying degrees of diversification and other factors. Diversification does not guarantee a profit or guarantee against a loss.