



DSA FINANCIAL GROUP, INC.

Stocks notched a solid gain last week as upbeat comments from the Fed helped stocks snap their four-week losing streak.

The Standard & Poor's 500 index rose 0.51 percent, while the Nasdaq Composite Index picked up 0.17 percent. The Dow Jones Industrial Average led, gaining 1.20 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, rose 0.75 percent.^{1,2}

A Solid Week

Stocks opened the week higher despite weaker-than-expected retail sales. On Tuesday, stocks pulled back on disappointing economic data and renewed Middle East tensions.^{3,4}

Stocks roared higher Wednesday as investors looked forward to the Federal Reserve's meeting. As widely expected, the Fed kept rates steady, but Fed Chair Powell's comments buoyed investors' spirits.⁵

Stocks dipped Thursday and opened lower Friday, but investors showed some confidence by pushing prices higher into Friday's close.⁶



YCHARTS Weekly Market Insights (WMI)

Name	1M TR	YTD TR	1Y TR	5Y TR
Dow Jones Industrial Average	-4.84%	-0.99%	8.07%	141.9%
MSCI EAFE	2.75%	10.97%	10.72%	108.2%
Nasdaq Composite	-11.30%	-8.24%	8.85%	167.3%
S&P 500	-7.31%	-3.42%	9.86%	165.5%



Indicator Name	Latest Value	1M Ago	3M Ago	1Y Ago	1M Change	3M Change	1Y Change
10 Year Treasury Rate	4.25%	4.42%	4.52%	4.27%	-3.85% ▼	-5.97% ▼	-4.47% ▼

Source: YCharts.com, March 22, 2025. Weekly performance is measured from Monday, March 17, to Friday, March 21. 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.

The Fed Stays Positive

Amid all the market turbulence of late, the Fed was a steadying influence. At his post-meeting press conference, Fed Chair Powell stressed that the economy remained strong and suggested that any impact from tariffs on inflation would be short-term.

But the primary reason investors cheered came down to this: most Fed officials still penciled in two interest rate cuts for this year. In late January, Powell said the central bank was in no hurry to adjust its policy stance, which unsettled the markets.⁷

This Week: Key Economic Data

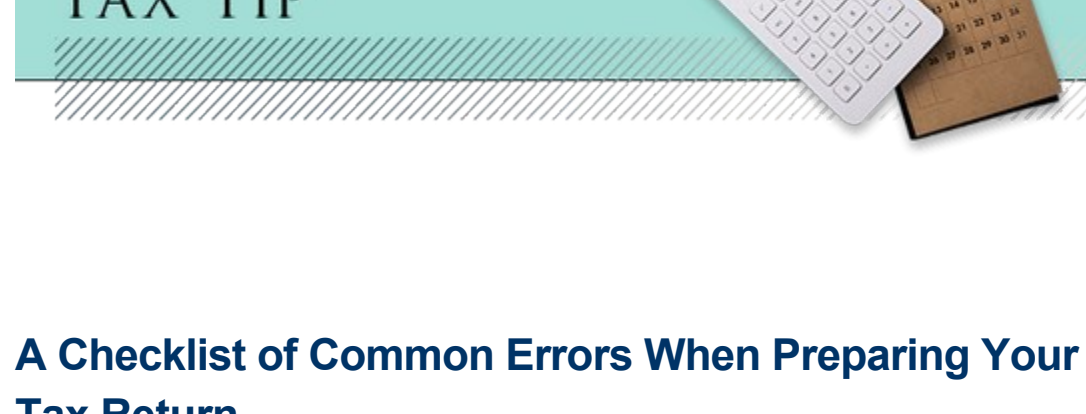
- Monday:** PMI Composite—Services and Manufacturing.
- Tuesday:** Case-Shiller Home Price Index. Consumer Confidence. New Home Sales.
- Wednesday:** Durable Goods Orders. St. Louis Fed President Alberto Musalem speaks.
- Thursday:** Gross Domestic Product (GDP). Trade Balance in Goods. Weekly Jobless Claims. Retail & Wholesale Inventories. Pending Home Sales. Richmond Fed President Tom Barkin speaks.
- Friday:** Personal Consumption & Expenditures (PCE) Index. Consumer Sentiment.

Source: Investors Business Daily - Econoday economic calendar; March 21, 2025. 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 be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

This Week: Companies Reporting Earnings

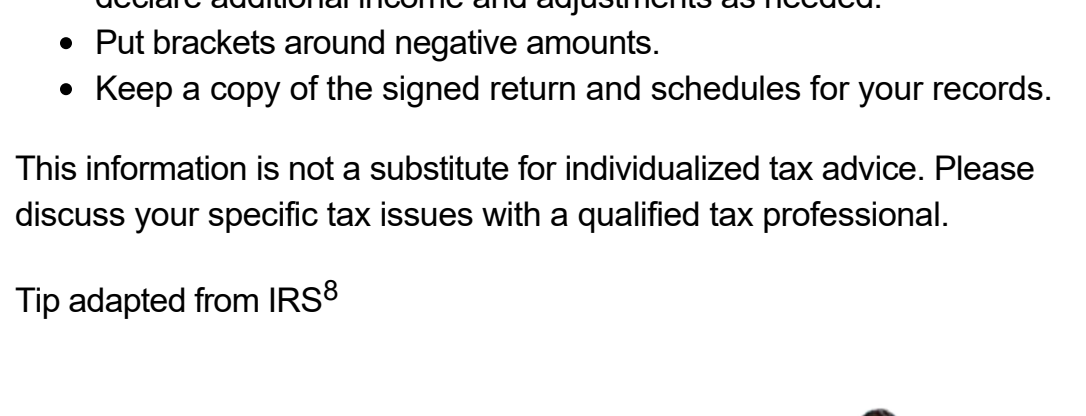
- Tuesday:** McCormick & Company, Incorporated (MKC, MKC.V), GameStop Corp. (GME)
- Wednesday:** Cintas Corporation (CTAS), Paychex, Inc. (PAYX)
- Thursday:** Lululemon Athletica Inc. (LULU)

Source: Zacks, March 21, 2025. 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 own goals, time horizon, and tolerance for risk. 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 when they report earnings without notice.



"There's only one corner of the universe you can be certain of improving, and that's your own self."

—Aldous Huxley



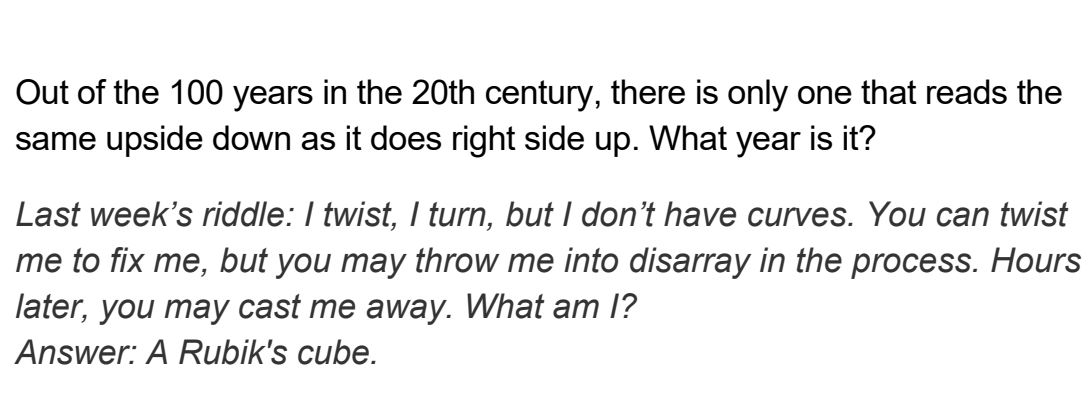
A Checklist of Common Errors When Preparing Your Tax Return

Properly preparing your tax return can be tricky, but here are some tips to help you avoid common errors:

- Submitting your tax return online ensures greater accuracy than mailing it in. The e-file system can detect common errors and send your filing back to you for you to correct, saving you a ton of time in processing and delays.
- Print or type your full name, taxpayer identification number (SSN), and address (including zip code) clearly.
- Choose only one correct filing status.
- Enter your income on the correct lines and include a Form 1040 to declare additional income and adjustments as needed.
- Put brackets around negative amounts.
- Keep a copy of the signed return and schedules for your records.

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

Tip adapted from IRS⁸



What is Mindfulness?

You may have heard various definitions of mindfulness here and there or have your own ideas about what it is. Do you completely clear your mind? Is there more to it?

Interestingly, mindfulness is as simple as it sounds. It refers to being fully present in where and what you're doing. You can practice mindfulness while driving, walking your dog, or playing with your children. It's practicing being in the here and now and not letting your mind take you out of the present moment. These obsessive thoughts can lead to anxiety and stress.

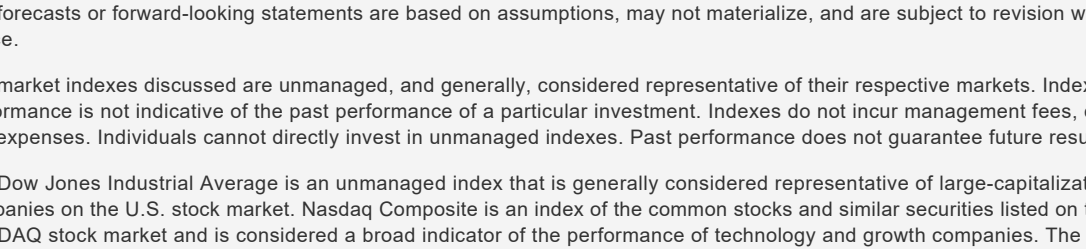
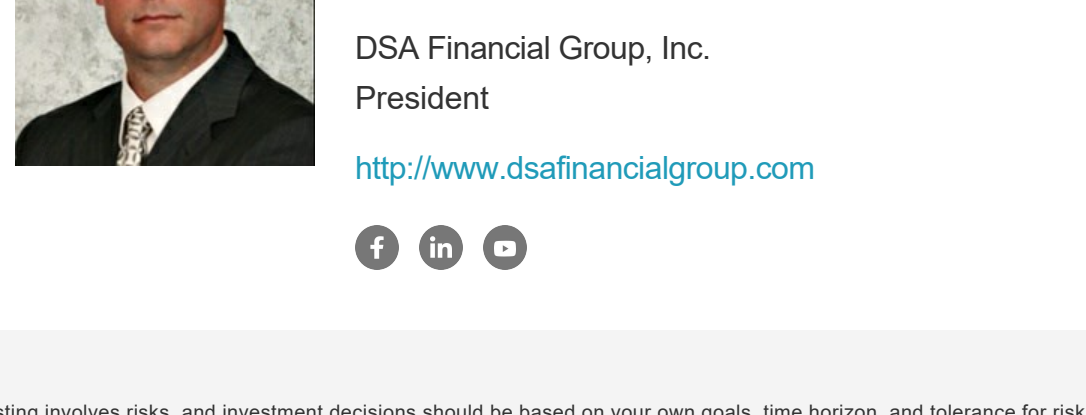
To practice mindfulness, take a simple activity, like drinking your cup of coffee, and think about every sensation you're experiencing. It takes practice, but is worth it to improve your mental strength!

Tip adapted from Mindful⁹



Out of the 100 years in the 20th century, there is only one that reads the same upside down as it does right side up. What year is it?

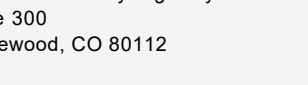
Last week's riddle: I twist, I turn, I don't have curves. You can twist me to fix me, but you may throw me into disarray in the process. Hours later, you may cast me away. What am I?
Answer: A Rubik's cube.



Morning mists over the Tarn Millau, France

Footnotes and Sources

1. The Wall Street Journal, March 21, 2025
2. Investing.com, March 21, 2025
3. The Wall Street Journal, March 17, 2025
4. CNBC.com, March 18, 2025
5. The Wall Street Journal, March 19, 2025
6. The Wall Street Journal, March 21, 2025
7. CNBC.com, March 18, 2025
8. IRS.gov, May 16, 2024
9. Mindful, October 3, 2024



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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. Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is 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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