



'Twas the night before Christmas, when on the Stock Exchange  
The ones doing the trading have noticeably changed.  
With buyers and sellers home celebrating with kith and kin,  
Trading machines have taken over, moving markets on a whim.

The year began with bullish sentiment at an all-time high,  
But tariffs and trade wars quickly caused that optimism to run dry.  
Even Santa risked getting tangled in the trade and tariff mess;  
CBD-infused eggnog helps alleviate his stress.

Earnings, employment, and economic indicators remain strong,  
And with the Fed slowly raising rates, what could go wrong?  
Corporate debt is our main concern, and we've analyzed it closely;  
Without major refinancing, the outlook isn't too rosy.

Powell is now Fed chair—a Trump pick, after all—  
Staying the course on rate hikes despite the President's Twitter bawl.  
The Fed's autonomy is sacred, like red nose Rudolph's guiding light;  
Keeping the economy out of harm's way, by steering interest rates just right.

The House is back to blue, with the Senate slightly more red;  
Gridlock gives the market comfort, like cookies made of gingerbread.  
Twitter, however, will surely be a yule log ablaze;  
Aspersions will be cast about, keeping the Beltway in a daze.

A digitized workshop helps keep Santa's elves on track—  
A secure high-tech system even the Russians can't possibly hack!  
The Naughty and Nice Lists are now stored somewhere on the cloud,  
And if it's too snowy to see, Alexa can read them aloud.

Despite all the market noise, we stick to our knitting  
By investing in quality—hot Wall Street trends we're omitting.  
A long-term approach with diversification abound  
Gives us confidence in a process that's fundamental and sound.

With peace and joy in our hearts and our loved ones held close,  
We're reminded of what truly matters to us most.  
So from our families to yours, we hope all is merry and bright;  
Happy Holidays to all, and too all a good night!

*Michael  
Pratt*

*Matthew  
Collard*

*Larry  
Buck*

*Colin  
Pratt*

*Jennifer  
Campbell*

*Danielle  
Eggers*

*Jane  
Buck*

