

May Wealth Advisors Quarterly Quip *Special Christmas Edition*



Merry Christmas from our family to yours!

Festive Christmas melodies and vibrant holiday adornments joyfully announce the arrival of the holiday season. As we cozy up in warmth, the assurance of precious moments with our loved ones adds an extra layer of comfort.

Distinguished as the most wonderful time of the year, the holidays encourage us to embrace a slower pace, savoring the final days of the year in the company of family and friends. Whether gathered around a crackling fireplace sharing stories, embarking on a quest with the little ones to select a Christmas tree that fills the air with its invigorating scent, or staying up to enjoy timeless classics like "A Christmas Story" while baking cookies, this season, brimming with sweet nostalgia, provides the perfect opportunity to reflect on life's true blessings. It prompts gratitude for all that we have and instills a sense of readiness for the adventures the upcoming year may unfold.

Irrespective of the unique holiday traditions you hold dear, our wish for you is to revel in the celebrations with you loved ones, remembering what this season is ultimately about, and creating memories that will be cherished for years to come.

In observance of the festive season, both the financial markets and our office will be closed on Monday, December 25. Additionally, as we welcome the New Year, both the financial markets and our office will observe the holiday by closing on Monday, January 1. Should the need arise, rest assured that you can access your account(s) using Raymond James Client Access at any time throughout the year.

Wishing you and your loved ones a joyous holiday season, may the spirit of the festivities guide you into the new year with boundless joy and optimism.

We greatly value our relationship with you and appreciate the trust you've placed in us.

Merry Christmas, Happy Hanukah and Happy New Year!

Our Christmas Family Traditions



The May's

We used to create cherished memories by bringing our children to Disney World each year for their annual Christmas picture. Dressed in matching sweaters against the enchanting backdrop of Disney, we captured these moments in time. Today, those snapshots from years past adorn our Christmas tree, a heartwarming display of the joy and magic that have become a treasured part of our family tradition.



The McDermott's

Annually, we engage in a heartwarming tradition of crafting homemade salt dough and molding handprint ornaments, capturing the essence of our children's growth over the years. Beyond that, we've embarked on the delightful journey of creating unique ornaments with the kids, transforming our family tree into a vibrant tapestry of shared creativity and cherished

moments.

We are thrilled to share the exciting news that our family will be welcoming another baby boy, expected to arrive April 5, 2024. Our hearts are brimming with anticipation as we eagerly await the newest addition to our growing family.

The Golder's



Christmas is all about getting together with family and friends. Over the years, I try to follow old traditions and make new memories. Christmas, I think is one of my most favorite times of the year. Each year I try to do something and make new memories. Now that I am a Grandma to 2 beautiful girls, Addyson and Zaylyn, we follow the Elf on the Shelf, bake cookies, decorate a new ornament and on Christmas Eve, we dress in our matching PJ's and watch old movies. Merry Christmas to all!!

THE 12 DAYS OF CHRISTMAS

'Twas the night before Christmas, and gathered around the tree,
We reflect on how the economy and markets did in 2023!

While the term 'recession' echoed its sound,
No such downturn this year was found!

Back in March, small bank collapses prompted fear,
But quick Fed action kept the financial sector clear.

With rate hikes over and Powell tucked in bed,
Dreams of a soft landing danced in his head.

Job creation remained strong far and wide,
As inflation pressures started to subside.

From Lionel Messi to Barbie to Taylor Swift,
Sports, films, concerts—a prosperous lift!

While mega-cap tech stocks rose evermore,
The rest of the market felt somewhat of a snore.

As cash became the favored quest,
Longer-dated bonds were put to the test.

To build wealth, health, and joy with family and friends,
It's our wish to you as this year ends.

Now the cookies are cooling, the gifts are wrapped,
And next year's potential waits to be mapped!

Markets would give a loud standing ovation,
If 2024 goes by without a return of inflation.

We've crafted a wish list of things in our focus,
Hoping for a recession so mild, markets barely notice.

Our dreams and wishes aren't completely out of view,
As each has the possibility of coming true.

With a little Christmas spirit and some holiday cheer,
These gifts from our true love (the financial markets) would prove
It's the most wonderful time of the year!

— Larry Adam, CFA, CIMA®, CFP®, Chief Investment Officer




1

Around the world we hope
tensions decrease,
On top of our list:
One year of world peace.



2

Inflation closer to two
percent would be grand,
And hopefully no more
interest rate hikes planned!



3

The ten-year yield
we'd cheer to see,
Would be one
starting with a three!




4

Making a list, checking it twice,
Unemployment under four
percent sure would be nice!



5

As the Fed eases up on
the rate hike reins,
The S&P could soar to
5,000 boosted by gains!



6

Instead of pipers piping,
or drummers drumming,
We want to see six percent
mortgage rates coming!




7

Dividend growth above
seven percent, hooray!
That would make
investors' Christmas Day!



8

As we hope the world
stays safe from peril,
We'd toast to oil below
\$85 a barrel.



9

Junk bond yields under nine,
Would prove that corporate
America's health is fine.



10

Ten percent or more earnings
growth in mega-cap tech,
Would put strong equity
performance on deck.



11

What could be a more
beautiful sight,
Than all eleven sectors'
performance taking flight.



12

If pockets keep jingling
and spending stays bright,
A recession-free 12
months, what a delight!

There is no assurance the "wishes" mentioned will occur. Investing involves risk, and investors may incur a profit or a loss. All expressions of opinion reflect the judgment of the chief investment officer and are subject to change. Past performance is not an indication of future results and there is no assurance that any of the forecasts mentioned will occur. The S&P 500 is an unmanaged index of 500 widely held stocks. The NASDAQ Composite Index is an unmanaged index of all common stocks listed on the NASDAQ National Stock Market. An investment cannot be made directly in these indexes. The performance mentioned does not include fees and charges, which would reduce an investor's returns. International investing involves additional risks, such as currency fluctuations, differing financial accounting standards and possible political and economic instability. These risks are greater in emerging markets. Dividends are not guaranteed and will fluctuate.

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RAYMOND JAMES

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The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market.

May Wealth Advisors | 8143 FL-54, Ste 106, Trinity, FL 34655

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