

From the desk of Robert C. Arne, CFP | May 8th, 2026



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Carpe Diem Financial Newsletter

Good News from April

Stock prices rose 10.4% in April—the best monthly performance in six years. And the butchery of war has taken a pause.



NASA's Artemis II moon rocket lifts off from the Kennedy Space Center's Launch Pad 39-B in Cape Canaveral, Fla., April 1, 2026. (AP Photo/Chris O'Meara)

Last Month Wrapped

Jump to the section you want to read first:

1. **[Stocks and the National Economy](#)**

Stock prices rose 10.4% in April—the best monthly performance in six years. Despite oil prices above \$100 per barrel, investors seem optimistic about corporate earnings and peacemaking.

2. **[Debt and the Dollar](#)**

Bond prices fell with higher yields as investors despair of rate cuts even with Trump's New Federal Reserve Chair, Both gold and the dollar fell about 1.4%

3. **[Santa Cruz County Mortgages and Housing](#)**

Dylan Linde, local realtor, reports on life in the mountains.

4. **[Federal Government and Taxes](#)**

The true price tag of the Iran war is closer to \$50 billion, U.S. officials told CBS News.

5. **[The Local Economy](#)**

In April, 30-year mortgage rates dipped 1.4%, bringing minuscule relief to home dreamers.

6. **[Reader Opinion and Poll Results](#)**

No survey in April while Robert was working hard on your taxes.

April Financial Statistics

Index	31-Mar	30-Apr	April Changes
S&P 500	\$6,529	\$7,208	110.4%
US Dollar Index DX-Y NYB	99.69	98.06	98.4%
10 Year Treasuries	4.30%	4.39%	102.1%
30 Year Mortgages	6.52%	6.43%	98.6%
Gold	\$4,737	\$4,637	97.9%
<i>SLV Housing Inventory</i>	75	80	106.7%
SLV Days on Market	68	60	88.2%
SLV Avg Sales Price	817,000	812,500	99.4%

Financial statistics from Marketwatch, Yahoo Finance, Realtor.com and Ycharts:

1.

Stocks and the Economy:

“Time in the market beats timing the market”

Stock prices rose 10.4% in April—the best monthly performance in six years. Despite oil prices above \$100 per barrel, investors seem optimistic about corporate earnings and peacemaking. “Corporate fundamental strength has overshadowed and offset uncertainty stemming from the Middle East conflict, the potential for higher inflation and questions around policy direction,” said Bill Merz, head of capital markets research at US Bank Asset Management.

2.

Debt and the Dollar:

Warfare and government debts

Bond prices fell with higher yields as investors despair of rate cuts even with Trump's New Federal Reserve Chair, Kevin Warsh, nearly seated in power. But a nearly unanimous vote to hold rates steady suggests few interest rate cuts in the near future.

3.

Santa Cruz County Mortgages and Housing:

Local Realtor Dylan Linde's take



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The Felton Farmers Market is back for another summer season, bringing fresh produce, local food, and a great community atmosphere back to the heart of the San Lorenzo Valley. Held weekly at St. John's Church along Highway 9, the market has become a staple of summer in Felton and a favorite stop for both locals and visitors. From organic fruits and vegetables to baked goods, flowers, artisan products, and hot food vendors, there's always something worth checking out.

Some of the regular vendors and local favorites you'll often find at Felton Farmers Market include:

- Casalegno Family Farm - known for garlic, beans, squash, tomatoes, and pears
- Triple Delight Blueberries - a seasonal favorite during early summer
- Rodoni Farms
- Live Earth Farm
- Kashiwase Farm
- Stackhouse Brothers Organic Farms
- Pacific Rare Specialty Foods & Plants
- Luna Dorada Farm - flowers, strawberries, greens, and summer crops
- H&H Fresh Fish - sustainable local seafood
- Eat Scrumptious Fish & Chips
- RoliRoti Rotisserie
- Penny Ice Creamery
- Beckmann's Bakery

- Companion Bakeshop
- True Edge Knife Sharpening

The market also plays an important role in supporting the above small farms and local businesses throughout Santa Cruz County. In a town that values local agriculture, outdoor living, and strong community ties, the Felton Farmers Market continues to be one of the best ways to experience the spirit of the valley during the summer months.



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4.

Federal Government and Taxes:

“The true price tag of the Iran war is closer to \$50 billion, U.S. officials familiar with internal assessments told CBS News, roughly double the public estimate the Pentagon cited in congressional testimony this week.” After a 2025 decline in Ukrainian aid, *MSN* reports that "spending approved by the U.S. Congress for 2026

has risen to over \$1 trillion, a substantial increase from 2025, and could rise further to \$1.5 trillion in 2027," it said. "Over half the military spending stems from the United States, Russia and China but now Europe raised military spending 14% to \$864 billion." Personal planning is not easy in an arms race.

Nationalpriorities.org laments "that \$59.39 million a day could instead cover the daily costs of Medicaid for more than four million Americans, or SNAP (food stamps) for more than 9.5 million Americans. Both programs were subject to significant cuts under last year's H.R. 1, with millions of Americans at risk of going hungry and without healthcare as a result."

But would victories over Iraq justify these sacrifices? And what victories?

5.

Local Economy:

Thirty-year mortgage rates fell from 6.52% to 6.43% in April making home purchases imperceptibly easier.

It is in war that the State really comes into its own: swelling in power, in number, in pride, in absolute dominion over the economy and the society. — Murray N. Rothbard

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