



Reading the Signs

Written by: Drummond Osborn & Robert Laura

Sept 2025

Did You Know? Corn

As the Midwest corn crop moves from farm to fork, we thought we'd share a few facts.

The average ear of corn has 800 kernels in 16 rows.

An ear of corn has one silk strand for every kernel.

Corn is used in foods like cereal, potato chips, soft drinks, cooking oil, and many more.

Corn is used in non-food items like fireworks, glue, fabric, crayons, fuels, paint, laundry detergent, cosmetics, and plastics.

An acre of corn eliminates 8 tons of carbon dioxide from our air.

91 gallons of water is needed to produce one pound of corn.

1 bushel of corn can sweeten 400 cans of soda.

While many consider corn a vegetable, it's actually both a grain and a fruit.

Corn is grown on every continent but Antarctica.

The U.S. produces about 1/3 of the world's corn.

Source:

Mydadssweetcorn.com



Ongoing tariff tensions and continued (though lessening) economic uncertainty couldn't dampen global stocks continuing their moves higher. The S&P 500 rose 2.2%, pushed by big tech, while the blue-chip Dow Jones Industrial Avg, eeked out a 0.08% gain. The positive U.S. numbers, supported by stronger than expected 2nd quarter corporate earnings along with broadened spending on AI, were widely felt with mid-cap stocks gaining nearly 2% and small-cap stocks rising 1%. Overseas developed nations mirrored the Dow with gains of 0.07%. The global move toward Artificial Intelligence will continue to be a global trend.

In fact, Morgan Stanley projects that AI related investments could exceed \$2.9 trillion in spending from 2025 to 2028 on chips, servers and data-center infrastructure. Those investments could contribute as much as 0.5% of U.S. GDP growth this year and next. Those are impressive figures but we are unsure how long AI can mask other challenges.

As summer begins to wind down, it feels like the market risks are just heating up. Manufacturing appears to be slowing, the jobs picture is getting murky, and the wars in Ukraine and the Middle East remain tense and easily agitated. Details around trade policies and tariff rates remain unclear, and questions still remain around the possible upcoming Fed rate cut including size of the cuts and whether the cuts are too early, late, or just right.

We won't know for a couple quarters, but our guess is that we get the expected 25 basis point reduction which won't be a major market catalyst, suggesting that other factors will be the driving force. To provide some perspective on that, we can use a summer-time road-trip as a metaphor. Whether your trip is part of a family tradition or you're headed toward a new destination, along the way you will encounter a variety of road signs. Deer Crossing, Blind Curve Ahead, Stay In Lane, Do Not Enter, and Yield to name a few. Right now, the Yield sign really grabs our attention because it announces the interaction of multiple forces on a single sign. Blindly speeding through the area can end in disaster but so can slamming on the brakes as you approach. A Yield sign calls for caution and demands the driver to grip the wheel, keep eyes on the road and process all the variables in order to proceed safely.

As we approach the intersection of what's next for markets, the road seems smooth and the navigation system doesn't show any specific slow-downs ahead. We all know too well, that the issue at hand is that the nav system doesn't update until after you see red brake lights and just passed the last exit to avoid the problem. Going forward, trouble will show up, it's just a matter of whether it's a minor break-down on the shoulder or a flipped semi-truck trailer requiring a lengthy detour.

As a result, we continue to be positive on the remainder of 2025, but we are taking our foot off the gas and moving to the middle lane by reducing growth exposure and small-cap allocations. Valuations and expectations remain elevated in the fast, tech heavy lanes and there isn't enough evidence to slide all the way over to the slow lane. Instead, we prefer the middle of the road and continue to favor solid dividend companies and some added international exposure.

Trivia with Some Humor

- 1) Ever since I started a new job at the Everglades, I've been _____.
- 2) During the earthquake, the bank loan went into _____.
- 3) Herb gardeners who work extra hours get _____ and a half
- 4) The origami class saw stationery costs increase _____.

Heart-felt finances

What's your plan?

What's your passion?

Where do you volunteer?

Who do you love? The financial benefits of sharing your money can be measurable. After all if you save a dollar in taxes, its an extra dollar to share.

Historically, charitable tax deductions were available only to itemizers. Beginning in 2026, the recently signed tax act permanently restores charitable deductions for NON-itemizers, up to a maximum of \$1,000 for singles and \$2,000 for joint filers.

Can't wait for 2026? There are several ways to make/ itemize larger donations in 2025 which can be distributed for charitable uses in future years.

Leaving gifts in your Will can rob you of experiencing the present day smiles of "THANKS". 529 Education Saving Plans aren't new, but they are still powerful. While earning can grow tax-free, Indiana residents receive a tax credit (up to \$1,500).

There's a balance of Intellect & Emotion to all financial decisions. But don't let your eyes glaze over when you hear the phrase "TAX CODE" We'll help navigate the numbers, while you simply answer: *What's Your Plan for Sharing with Others?*



Drummond Osborn, CFP® RICP®
OSBORN Wealth Mgmt
(219) 362-8567

AVOIDING GETTING SCAMMED!

Financial scams targeting older Americans are exploding and artificial intelligence is playing a growing role.

Losses reported by victims 60 and older soared from \$122 million in 2020 to nearly \$700 million in 2024, according to the Federal Trade Commission. The most devastating cases, for example, victims lose more than \$100,000 also jumped eightfold to \$445 million in the last four years.

Reports of scams draining \$10,000 or more quadrupled over the same period, often wiping out life savings in days. Despite the sizable amount of loses, many experts suspect the FTC numbers understate the extent and scope of senior fraud.

The harsh reality is that senior fraud, like other forms is often underreported because it's common for people to feel embarrassed or ashamed for falling for it, so they don't tell anyone.

The scams generally involve someone contacting consumers to alert them to a fake and urgent problem and then persuading them to transfer their money to "keep it safe," but the money is being sent to the scammers. According to the FTC, scams usually take three forms:

- 1 "Someone is using your accounts"
- 2 "Your information is being used to commit crimes"
- 3 "Your computer has been compromised."

Scammers often disseminate false information about steps you need to take or to get your personal information so they can access your accounts or steal your identity. Here are three steps you can take to protect your accounts and information.

1. Slow Down Before Acting

Scammers often pressure you to "act now." Take your time, verify the facts, and never rush into a decision.

2. Hang Up On Unfamiliar Callers

If you don't recognize the number or the caller, let it go to voicemail. Most legitimate organizations will leave a message.

3. Guard Personal Information

Never give out your Social Security number, bank details, Medicare number, or passwords over the phone, email, or text unless you initiated the contact.

4. Verify Before You Click Or Answer

If you have been made aware of an issue, don't immediately click or call the number provided. Navigate to the site you know and trust and login there or call the official number, not the number provided

5. Shred Sensitive Documents

Before tossing bills, statements, or anything with personal info, shred it to prevent identity theft.

Source: Federal Trade Commission, Bloomberg News, ChaptGPT

Trivia Answers

- | | |
|------------|------------|
| 1) Swamped | 2) Default |
| 3) Thyme | 4) Tenfold |

Disclaimer: SYNERGOS Financial Group dba as OSBORN Wealth Management is a Registered Investment Advisor registered in the States of Indiana and Michigan and is not affiliated with any bank or broker/dealer. This material is for informational purposes only and does not constitute an offer to sell or a solicitation to buy or sell any security mentioned herein. Investments may not be FDIC insured.