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The Voice of Democracy



By Dr. Jim Haas

Democracy spoke last week, and its message was loud and clear: America can do better.

Make no mistake, the election was a clear rebuttal of Donald Trump and of Republicans in Congress who have tolerated his corruption, cruelty, and countless lies and have refused to insist that the costly tariffs, of which he is so fond, and his costly—and deadly—decision to attack Iran be approved by Congress. Beginning January 3rd, both the House and Senate will be led by Democrats. For the first time in decades, the majority of governors will be Democrats.

Trump's party collapsed on a Tuesday night on live TV. It was a rout. No party has lost so many seats in Congress and in state offices since 1958 during a serious recession. Why now? Tariffs and the unprovoked attack on Iran are major reasons, but so are Trump's open corruption, his sending of armed ICE agents into cities to terrorize and capture illegal immigrants, his pardoning hundreds of January 6th convicted criminals, his appointing unqualified people like Pete "Testosterone" Hegseth to cabinet positions, his cozying up to right-wing dictators from Putin to Orban to Kim Jong Un, his alienating and even insulting NATO members and other allies, and more.

Another reason for the rout was Republican mid-decade redistricting in seven states. Knowing their policies were so unpopular that that they would likely lose congressional seats, they chose to cheat. Ironically, they lost most of their newly drawn "safe" districts. Most Americans dislike cheaters.

One observer said the election "wiped out a generation of Republican leaders." The question is how Republicans can salvage anything from the wreckage. The first step is to use their best judgment regarding legislation and not just rubber-stamp what Trump wants. The next step is to stop thinking of Democrats as enemies but as colleagues with differing opinions about how best to serve the people. Another step applies to both parties: less ideology and more practicality. If, for example, Medicare for All can be shown to provide high-quality care to everyone at lower cost, do it. The test is not what "ism" some might call it; the test is how well it works for the people.

What should Democrats do with their new power? Hakeem Jeffries, who may become Speaker of the House, proposes to introduce four pieces of legislation in the first 100 hours after January 3rd, all having to do with affordability:

- Reinstate expired Affordable Care Act health care premium subsidies.
- Reverse the nearly $1 trillion in Medicaid cuts included in the president's domestic policy law.
- Move to end Trump's tariffs and restore congressional power over trade policy.
- Direct Trump to end the war in Iran or seek authorization from Congress to continue it.

All these proposals are popular with voters and should attract bipartisan support. Beyond these, other Democratic priorities include banning stock trades by lawmakers and investigating Trump's pay-for-pardons industry, corruption in public contracting (including no-bid contracts), bribery, extortion, and more than $1 billion in cryptocurrency going to the Trump family from anonymous sources. Other investigations will be of human rights violations by ICE and Homeland Security and the release of the Epstein files. An unqualified cabinet member or two may be impeached.

Democrats should take care not to spend too much time and energy on investigations. The priorities are to improve the lives of ordinary people by making goods and services more affordable, to begin rebuilding America's respect in the world, and to tackle the looming dangers of climate change and AI.

Donald Trump likes to visit the Reflecting Pool and tell reporters how wonderful he is. Perhaps he should go there alone, ponder the Lincoln Memorial, and reflect on why Lincoln was a great president while Trump will never be.

Stock Market Insights

The Midterm Elections Are Over. Good News for Stocks?

Joe Shearrer, CPFA® is Vice President and Wealth Advisor at Fervent Wealth Management

If there is one thing investors have learned over the last several years, it's that the stock market rarely runs short on things to worry about. Elections, interest rates, inflation, tariffs, geopolitical conflicts and economic uncertainty seem to provide a never-ending stream of headlines. With the midterm elections now behind us, investors are once again left asking an important question: What happens next?

The 2026 midterm elections delivered a significant political shift, with Democrats gaining control of both chambers of Congress. That creates a divided government, with a Republican president facing a Democratic-controlled House and Senate. Naturally, investors are trying to determine what this means for their portfolio.

The initial market reaction was somewhat telling. While uncertainty surrounding the election results initially pressured futures, markets recovered as investors began considering the possibility that divided government could limit sweeping policy changes. Historically, investors have often viewed political gridlock as a positive because it can make significant legislative changes more difficult.

Perhaps the more interesting story is what history tells us about stock market performance following midterm elections. According to research from J.P. Morgan Asset Management, the S&P 500 has delivered a positive return in the 12 months following every midterm election dating back to 1950. The average gain during those periods has been approximately 15%. That is an impressive historical trend, although it certainly does not guarantee a similar outcome this time around. Every election cycle unfolds against a different economic backdrop, and the market ultimately responds to much more than who controls Washington.

So what should investors be watching now?

First, corporate earnings. Over the long term, stock prices are driven largely by the ability of companies to generate profits and grow those profits over time. Tax policy, regulation and government spending can influence corporate performance, but ultimately, businesses still need to produce earnings to justify their valuations.

Second, interest rates and inflation remain critical. The Federal Reserve's decisions will likely have a much greater influence on the market than the political headlines coming out of Washington. The labor market, borrowing costs, consumer spending, and business expansion will all play important roles in determining the direction of the economy.

Finally, investors should pay attention to policy changes that could affect specific industries. Artificial intelligence regulation,



energy policy, corporate taxation and government spending could create opportunities and challenges for different sectors of the market. However, the ability of Congress to implement significant changes will be limited by the divided political environment.

For investors, this brings us back to a familiar principle: Don't confuse political uncertainty with investment risk. It is tempting to make portfolio decisions based on election results. Investors may feel more comfortable owning stocks when their preferred political party is in control and more inclined to move to cash when the opposing party wins. Unfortunately, that approach can be costly.

The market does not operate on a four-year presidential election cycle or a two-year congressional cycle. It operates on business cycles, earnings growth, economic conditions, interest rates and investor expectations. Rather than trying to predict how Washington will influence the next market move, investors should use this opportunity to evaluate what they actually own. Is the portfolio appropriately diversified? Does the level of risk align with their financial goals and time horizon? Are they positioned to withstand market volatility without being forced to make emotional decisions?

The election is over, but the headlines won't stop. There will always be another political development, economic report or geopolitical event capable of moving markets. The challenge isn't predicting what happens next in Washington. It's making sure your financial plan and portfolio are prepared for whatever happens next in the markets.

Invest accordingly, not politically.

Have a blessed week!

Joe Shearrer

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Tom's Tasty Treats

By Tom Valverde

A wonderful cookie that's full of the great ingredients of the Holidays is this week's tasty treat. Use your own imagination to pull out or add different ingredients to suit your family's likes.

Please give them a try:

TOM'S BEST HOLIDAY COOKIES

1 c Butter, soft
1 c Sugar
1 c Brown Sugar
3/4 c Pumpkin pie filling*
1/2 c Whole berry Cranberry sauce
1 t Vanilla
1 lg. Egg
2 1/2 c Flour
1 1/2 c Quick Oats
2 t Cinnamon
1/4 t Cloves
1 t Baking powder
3/4 t Salt
1 White Chocolate 'bar, coarsely chopped
1 c Pecans, coarsely chopped

Line 2 cookie sheets with parchment paper. Beat the butter with the sugar and brown sugar until light and fluffy, 6-7 minutes. In a large bowl, combine and whisk together the flour, quick oats, cinnamon, cloves, nutmeg, baking powder, and the salt. Add to the butter mixture gradually and stir to blend well. Add the white chocolate chunks and the pecans and stir well. Cover the bowl with plastic wrap and chill for 2 hours. This helps to harden the dough to prevent over- spreading when being baked. Preheat the oven to 350° after an hour and a half has passed.

With a tablespoon scoop, place the dough 2" apart on the cookie sheet. Bake at 350° for 15-16 minutes. Remove from the oven. Leave on the counter for 5 minutes. Transfer to a wire rack to cool.

These tasty cookies are good enough to serve your family on Thanksgiving.

Really different by the use of prepared * pumpkin pie filling and the canned whole berry Cranberry sauce. Together with the spices and additions of white chocolate_ and pecans, these cookies are really flavorful. They fill the house with the scents of the season.

The recipe will make about 6 dozen cookies, so plenty to share with your friends and family.

Enjoy!



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Quotes to Ponder

By Tom Valverde

The midterm elections were not a blue wave. They were a blue tsunami! Traditionally Republican states shifted toward Democrats, and even ruby-red Kansas elected its first Democratic U.S. senator since 1932. Senator-elect Adam Hamilton defeated Roger Marshall, who had served six years in the Senate and four years in the House. Good job, Senator Hamilton!

It was a stunning repudiation of President Trump. Democrats, independents and voters across demographic groups rejected his incivility, derogatory language and chaotic leadership. His treatment of members of Congress and world leaders has been totally out of bounds for a president of the United States. His administration has been marked by controversy, broken promises and what I consider open corruption.

Trump promised to drain the swamp, yet his family has reportedly grown billions of dollars wealthier. He promised to make America healthy again, yet supported policies threatening health coverage for millions. He promised no new wars, then attacked Iran. Senator Bernie Sanders has repeatedly criticized these contradictions. Meanwhile, proposed cuts to food assistance threatened struggling families, including children. Where were the Republicans in Congress willing to stand against these policies?

How Republicans expected to win the midterms is preposterous! Texas is turning blue, with Democrats winning major statewide races and Latino voters expressing growing dissatisfaction with immigration enforcement. The treatment of undocumented immigrants by ICE agents has raised serious concerns about accountability. It's one thing to support an improved immigration system, but quite another to support the methods being used by ICE.

One of the most remarkable developments was the shift among male voters. According to NPR, Democrats won the male vote for the first time since 2008, only the third time in 34 years. Many Americans simply grew tired of the chaos in Washington and the president's failure to address their everyday concerns.

Trump tried to help Republicans retain congressional control through partisan redistricting. In Missouri, opponents challenged a Republican congressional map, and the state's Supreme Court upheld their right to pursue a referendum. His administration also sought voter registration information from states, prompting legal challenges and concerns about voter privacy.

Then there was the extraordinary campaign spending. Elon Musk contributed approximately $445 million to political organizations supporting his preferred candidates. Other wealthy donors poured hundreds of millions more into Republican campaigns. What a waste! Despite their financial advantages, Republicans couldn't advertise their way out of an unfavorable political climate.

Politics requires good candidates, sound strategies and dedicated workers willing to canvass neighborhoods and speak directly with voters. That's the old-fashioned way, and it worked for Democrats. There was jubilation as election results came in, bringing many Americans a renewed sense of peace knowing that an out-of-control president would finally face meaningful checks on his power.

Thank you to the Kansas City-area and Kansas voters who elected Senator Adam Hamilton. He has much work ahead of him, and I look forward to hearing about his efforts on behalf of all Kansans.

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