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Matthew Sauer is the Founder and Chief Investment Officer of the Mutual Fund Investor Guide family of newsletters. Each month he analyzes and provides buy, sell and hold recommendations for hundreds of mutual funds and ETFs in three newsletters: The Investor Guide to Fidelity Funds, The ETF Investor Guide and The Investor Guide to Vanguard Funds.

Matthew is also the Founder and Chief Investment Officer of MDS Wealth Advisors, a Registered Investment Advisor that provides personalized investment solutions.

Market Perspective: Rising Rates Weigh on Markets

Falling bond prices weighed on equities in September. The Dow Jones Industrial Average held up best among the major indexes but still slid 3.50 percent. Crude oil advanced above \$90 per barrel, while the 10-year Treasury yield pushed to a new multi-decade high. The U.S. Dollar Index climbed to its highest level since November 2022. Economic data showed the U.S. economy is heating up. The inflation picture remained mixed with home prices accelerating higher in August as U.S. homes hit their most unaffordable prices in history.

Despite large inflows over the past year, bond funds kept falling in September. The 30-year bond yield climbed to 4.94 percent, and the 10-year moved to 4.80 percent. The spread between the 2-year and 10-year Treasuries has been steepening since late July, when the 10-year yielded about 1 percent less than the 2-year. This inversion has faded to 0.42 percentage points in early October. This isn't the only inversion. The 30-year bond yields less than the 3-month Treasury, peaking at 1.80 percentage points in May and now down to 0.70 percentage points.

Historically, stock market peaks come around the time the curve starts steepening, while recessions come after the curve has steepened such that the 10-year yields more than the 2-year. If steepening continues, it's likely the July high for major indexes may end up being a peak. If instead the yield-curve swings back toward deeper inversion, the bull market in stocks could stretch on in time.

Rising yields weighed on bond funds, but they took their largest toll on stocks of indebted companies. The utilities sector fell more than 10 percent from the middle of September as investors worried higher rates will weigh on firms that use debt financing. The utilities sector fell to a support line that marked bear market bottoms in 2002 and 2009, as well as being touched during the March 2020 panic. Utilities traded at their cheapest, relative to the broader market, since the early 2000s bear market.

Economic forecasts remain positive for the just-concluded third quarter. The Atlanta Federal Reserve's GDPNow model projects 4.9 percent growth, the New York Fed's Nowcast 2.10 percent and the St. Louis Fed's Nowcast 1.62 percent. The manufacturing PMI for September was stronger than expected, with higher new order and employment numbers

than forecast, and up from August readings. The prices-paid subindex was also much lower than expected. The Job Openings and Labor Turnover Survey that serves as a sentiment indicator for business and leading indicator for unemployment spiked higher in August to 9.6 million openings, well ahead of the 8.8 million forecast. Unemployment claims fell in September as well, indicating labor demand remains healthy.

Inflation fell during the quarter, but the rally in crude oil has lifted expected inflation for the remainder of the year. The Cleveland Federal Reserve projects the consumer price index rose an annualized 3.58 percent in the third quarter, with core inflation up 2.90 percent. However, for the fourth quarter, it sees 4.25 percent headline and 4.14 percent core inflation currently as higher energy costs work through the economy.

Home prices are a concern. Despite high interest rates cooling sales activity in the housing market, home prices are accelerating. National home price indexes (Black Knight and Freddie Mac) hit a new high in August, and recent data implies prices could rise about 8 percent year over year if there's no cooldown in the fourth quarter.

Bonds offer relative value with the 10-year and 30-year bonds approaching 5 percent. High-quality corporate bonds with junk bonds and floating-rate high income offer 8 to 10 percent or more. These bonds will come under more pressure if a recession lifts credit risk, but investors are compensated for some of that risk with such high rates. Capital is flowing into bonds as investors lock in rates at decade highs, but rates keep falling as the market continues discounting the value of bonds. It takes markets time to fully work through a trend, and falling bonds and rising stocks have been trending in 2023. The current valuation gap with stocks has become historically large, such that bonds are potentially poised for years of outperformance versus stocks.

Early October losses in stocks pulled the Russell 2000 Index and Dow Jones Industrial Average negative on the year, excluding dividends. The best-performing sectors are still the three technology-heavy indexes — technology, communication services and consumer discretionary — with gains ranging from 22 percent to 36 percent. The next best return is in energy with less than a 5 percent advance. Five

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Mutual Fund Investor Guide

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Mutual Fund Investor Guide:

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