Coffee & Commentary

November 16, 2026

Good Morning!

Welcome to Coffee & Commentary, presented by Alpha Zero's CEO and CIO, Eric Mechler CFP®, ChFC®, AIF®, BFA™, RICP®.

Let's get started.

1. What is currently impacting financial markets?

- The recent stock market downtrend took a breather this week as falling oil prices eased inflation worries and the technology sector gave the market a mid-week lift. Final results on the week were; S&P 500 +2.5%, NASDAQ +2.3%, and the Dow +2.1%.
- Nvidia made headlines Thursday as founder Jensen Huang resigned as CEO after reports surfaced that he had an extra-marital affair with an alleged Chinese spy. The company named finance chief Colette Kress interim CEO while it searches for a permanent successor, leaving her to lead Tuesday's upcoming earnings call.
- Prices rose more slowly in October than they did in September, though there was still plenty in the reports to keep a December Fed rate hike in play. Consumer prices rose just 0.4% for the month, but producer prices showed a 6.5% year-over-year increase, marking the largest annual gain since November 2022.

2. How are we to prepare and act?

- The U.S. economy is still growing, but it's doing so at a time when the Federal Reserve may still need to raise interest rates. Those two things can coexist for a period, particularly when employers are still hiring and households have income coming in to support their spending. The difficulty is that the effects of higher rates don't show up all at once. A

household with a fixed mortgage can carry on as it did before, while a family looking to buy a home today is making that decision with a very different monthly payment in mind. The same is true for businesses that will have to refinance debt over the coming year. If inflation continues to ease while employment holds up, the economy has a better chance of absorbing those costs. If spending starts to weaken before inflation comes down, the Fed will have a much tougher decision to make.

- For investors, much of this comes down to whether corporate earnings can hold up as those higher costs work their way through the economy. Businesses can continue to report decent sales even as profits come under pressure, particularly if they're paying more to borrow and finding it harder to pass along higher costs to customers. That's one reason this upcoming week's retail sales report matters, as it will shed some light on where people are still willing to spend and where they may be starting to pull back. If spending becomes more concentrated in essentials, businesses that sell things people can put off buying may have to give up some profit to keep their sales moving.

3. Taking a look at the week ahead.

- Monday — Empire State Manufacturing Survey
- Tuesday — October retail sales, Nvidia earnings
- Wednesday — October housing starts, Fed meeting minutes
- Thursday — Walmart earnings, expected Anthropic IPO
- Friday — Final November consumer sentiment.

--

As always, here at Alpha Zero we believe knowledge is power and look forward to helping you Think Beyond What's Next.

Please feel free to share this newsletter with friends and family, and we thank you in advance for any introductions you send our way.

Have a great week and please reach out to us with any questions.

Sincerely,

Eric Mechler, CFP®, ChFC®, AIF®, BFA™, RICP®
Founder, CEO & CIO
Alpha Zero
2500 N Military Trail, Suite 320
Boca Raton, FL 33431
Phone: (561) 576-2599
eric@alphazerowealth.com

Investment Advisory Services are offered through Alpha Zero LLC, a registered investment adviser. Insurance products and services are offered and sold through Alpha Zero LLC and individually licensed and appointed agents. **Please remember that securities cannot be purchased, sold, or traded via e-mail or voice message system. Likewise, insurance coverage cannot be bound, altered, or cancelled via e-mail or a voice message system.** This email transmission and any documents, files or previous email messages attached to it may contain information that is confidential or legally privileged. If you are not the intended recipient, you are hereby notified that you must not read this transmission and that any disclosure, copying, printing, distribution, or any action or omission of this transmission is strictly prohibited. If you have received this transmission in error, please immediately notify the sender by telephone at (561) 576-2599 or return and delete the original transmission and its attachments without reading or saving in any manner.

Securities offered through The Leaders Group, Inc., member FINRA/SIPC, 475 Springfield Ave, Summit, NJ 07901.(303) 797-9080. Alpha Zero LLC and the Leaders Group are not affiliated.

Visit our website

Alpha Zero
2500 N Military Trail, Suite 320, Boca Raton, FL 33431
Phone: (561) 576-2599
eric@alphazerowealth.com



Think Beyond What's Next.

Alpha Zero | 2500 N Military Trail Suite 320 | Boca Raton, FL 33431 US

Unsubscribe | Update Profile | Constant Contact Data Notice

Constant Contact

Try email marketing for free today!