



# September Newsletter

**Date:** September, 2025

**Presented by:** Royal Route Advisory Group, LLC



**Welcome back to our monthly newsletter!**

As we transition into fall, it's a great time to reflect, recalibrate, and re-commit to your financial goals. At Royal Route Advisors Group, we're here to help you navigate through changing conditions with clarity and confidence.



## Financial & Economic Update

The U.S. economy remains resilient, but cracks are forming. **August job growth was just 22,000**, far below expectations, and the **unemployment rate rose to 4.3%**. Revised data shows nearly **911,000 fewer jobs** created over the past year than previously reported.

**Inflation remains sticky**, with **core CPI at 3.1%** and headline CPI at **2.9%**. Tariff-related price pressures are showing up in food and shelter, though producer price inflation has moderated. The **Federal Reserve is expected to cut rates** at its September 17 meeting, likely by **0.25%**, marking the first cut of 2025.

The **City National Rochdale Speedometers Report** shows a shift in tone:

- **Monetary Policy** dial moved into the green, signaling a supportive environment for equities.
- **Yield Curve** remains yellow but trending toward green, suggesting stable or lower long-term rates.

**Consumer Spending** is steady, supported by wage growth outpacing inflation.



## Market Update & Analysis

Markets continued their upward momentum in August:

- **S&P 500 gained 2.15%**
- **Small caps surged 4.58%**
- **Value stocks outperformed growth**, with the Morningstar US Value Index up **5.05%**.

**Opportunities:**

- **Small-cap stocks** remain undervalued, trading at a **15% discount to fair value**.
- **Health care, energy, and communications** sectors offer attractive entry points.
- **Fed easing** and stable long-term yields support equity prices.

**Risks:**

- **Valuations are stretched**, especially in mega-cap growth stocks.
- **Tariffs continue to distort GDP** and pressure consumer prices.
- **Labor market weakness** could weigh on consumer confidence and spending.

Our strategy remains focused on **disciplined, long-term investing**, with opportunistic buying during pullbacks and a focus on fundamentals over headlines. As always, we're here to help you navigate through the noise and stay focused on your financial future.



## Captain's Navigation Notes

**Navigating Tailwinds & Headwinds on the Journey to Your Financial Future**

In our August newsletter, we explored the **2025 Economic Tailwinds & Headwinds**—a vital part of navigating toward your financial future. These forces are always with us. They shift, evolve, and demand that we stay intentional and adaptive.

As Napoleon Hill wisely said:

*“Plan your work and work your plan.”*

We’ve weathered major headwinds over the past few years—COVID, global supply chain disruptions, hyperinflation, and now tariffs. Through it all, we’ve helped our clients navigate safely and strategically.

Since 2023, a powerful **tailwind** has emerged: **Artificial Intelligence**.

AI is reshaping industries, markets, and expectations. But it’s not a simple breeze—it’s a complex system of **convection currents**, driven by innovation, regulation, perception, and opportunity.

This has created a **bifurcated market**:

- A small group of companies are soaring—exciting, innovative, and market darlings.
- The majority are steady and solid—but overlooked, even undervalued.

Why the disparity?

The market loves what’s **fun, sexy, and new**—but often ignores what’s **boring, proven, and essential**.

### A Historical Perspective

We’re witnessing what may be the **Fourth Industrial Revolution**, following:

1. The First (mid-1700s)
2. The Second (late 1800s–early 1900s)
3. The Third (late 1900s)

This new revolution is integrating advanced technologies into **finance, healthcare, energy, manufacturing**, and beyond.

### What This Means for You

Your **destination**—your financial future—shouldn’t change.

But the **way we work your plan** must evolve.

Here's what we recommend:

1. **Embrace the Fourth Industrial Revolution** as a long-term opportunity.
2. **Loosen your grip on the Third**, which still holds value but is no longer the frontier.
3. **Rethink risk**—the old definitions may no longer apply, and ignoring this shift is a risk in itself; **and,**
4. **identify new opportunities to layer in your portfolio.**

 **Let's Talk**

**Action Step:** Schedule a portfolio review with us.

Let's discuss how these changes affect **you** and how we can adjust your plan to stay on course.

**ROYAL ROUTE CO., LLC**

## Crew Snapshot



Ed and His Queen, Anne, at Stone Hill Winery.



Amber and Her Sister, Jelena. Sundays are for Family.



Bill in the California sun at San Pedro Market.


## Firm Update

### Momentum & Milestones at Royal Route

Our crew continues to evolve with purpose—refining our services, expanding our reach, and celebrating meaningful wins:

- **Client-Centered Precision:** Our team remains focused on managing portfolios with care and responsiveness, ensuring your financial strategy stays aligned with your goals.
- **Expanded Network:** We've grown our professional connections to offer more personalized referrals—from estate planning attorneys to tax specialists—tailored to your unique needs.
- **Smarter Tools:** We're upgrading our digital platforms to give you easier access to timely insights, secure communication, and customized planning resources.
- **Trademark Triumph:** All four of our trademark applications are now officially **Registered**—a rare achievement. This milestone reflects the persistence, strategy, and teamwork that defines Royal Route.

We're proud of the progress—and even more excited about what's ahead.

 **Fall Reviews:** We're reaching out to schedule your review. Let's reconnect and make sure your financial plan is ready for the final quarter of 2025. Let's discuss your goals, portfolio positioning, and any life changes. Prefer to schedule now? Just call or email us.



## Looking Ahead

As we enter the final quarter of 2025, we remain focused on helping you stay on course. The economic landscape may shift, but our commitment to your financial journey is unwavering. If someone you know could benefit from a steady hand, we'd be honored to help guide them.

Warm regards,

*The Royal Route Advisory Group Crew*



*Royal Route Advisory Group, LLC*



Office - 913-336-3837



Ed - [eprince@royalroutecompany.com](mailto:eprince@royalroutecompany.com)  
William - [wfok@royalroutecompany.com](mailto:wfok@royalroutecompany.com)  
Amber - [ajones@royalroutecompany.com](mailto:ajones@royalroutecompany.com)



[www.royalroutecompany.com](http://www.royalroutecompany.com)

## Closing Note

At Royal Route Advisors Group, our mission is simple: **Navigating our clients to their financial future.** We're proud to offer thoughtful, personalized service grounded in integrity, innovation, and excellence.

