

MARAKI FINANCE

WEEKLY DIGITAL

Week of March 30 – April 3, 2026 | Published by Maraki Finance + Publishing

□ Finance □ Geopolitics □ Commodities □ Tech □ Health □ Concept □ Business □ Immigration □ Humor

🔪 FROM THE EDITOR | Abnet A. Tessema, CFEI, MBA

The Iran war enters its fifth week with no resolution — and markets are showing the strain. The Dow and Nasdaq both fell into official correction territory. Oil hit \$116 Brent. Gold is rebounding from its worst week since 2011. Trump is now threatening to seize Iran's Kharg Island oil hub. A new 5-day deadline runs to April 6. At home, the March Jobs Report drops this Friday — but markets are closed for Good Friday. This week's digital edition adds our AI Tech Story, Health Corner (Starbucks VOC lawsuit), our Concept of the Week (Stagflation), and a Business Idea from the Maraki Ideas Book. Plus the week's Funny Story. Read every section.

□ SECTION 1: WEEKLY MARKET OVERVIEW

Week of March 30 – April 3, 2026 | □ Holiday-Shortened — Markets CLOSED Friday (Good Friday)

DOW JONES 45,167 ▼ -7.7% Month <i>Correction territory — 10%+ below Jan high. Monday +0.72%.</i>	S&P 500 6,333 ▼ -7.97% Month <i>7-month low. 5th straight losing week. YTD -8.2%.</i>	NASDAQ 20,948 ▼ -3.2% Week <i>13% below October record. In correction.</i>	VIX FEAR INDEX 31.05 ▲ EXTREME <i>Highest since 2024. Extreme fear zone.</i>
BRENT CRUDE \$107–\$116 ▲ 4-Yr High <i>Kharg Island threat + Hormuz mines.</i>	GOLD (SPOT) \$4,573/oz ▲ +1.5% Mon <i>Rebounding. Was as low as \$4,100.</i>	SILVER ~\$71.62 ▲ +5.6% Mon <i>Recovering. Down 20%+ since Feb 28.</i>	GAS PUMP \$3.96/gal ▲ 23+ Days <i>Highest since 2022. Tax refunds gone.</i>
ALUMINUM \$3,453/ton ▲ +4.7% Mon	10-YR TREASURY 4.43–4.48% ▲ 7-Mo High	BITCOIN ~\$66,310 ▼ -3.3% Wk	FED FUNDS RATE 3.50–3.75% HOLD

4-yr high. Iranian strikes on Gulf smelters.	30-yr briefly hit 5%.	Risk-off pressure persisting.	No cuts 2026. Hike possible 2027.
--	-----------------------	-------------------------------	-----------------------------------

❑ **WHAT A CORRECTION MEANS FOR YOU**

❑ **CORRECTION ALERT:** Dow and Nasdaq both in official correction (10%+ below recent highs). S&P approaching same threshold. Corrections are **NORMAL** — average recovery time since 1950 is 4 months. **DO NOT PANIC SELL** your 401(k). Selling turns a temporary paper loss into a permanent real loss.

❑ For first-time investors: A correction is historically one of the best times to begin dollar-cost averaging into index funds. If you have been waiting for markets to 'come down' — this is that moment.

❑ **SECTION 2: IRAN WAR WEEK 5 — KHARG ISLAND THREAT, DEADLINE EXPIRED**

5-DAY DEADLINE EXPIRED	<ul style="list-style-type: none"> • Trump's March 23 pause expired Saturday March 28 with no signed deal. • Iran let 10 oil tankers transit as a goodwill gesture — Trump said it was not enough. • Trump is now threatening to seize Kharg Island — where 90% of Iran's oil exports load. • New extended deadline: April 6. Markets must wait for Monday April 6 to react to Friday's Jobs Report.
OIL & COMMODITIES IMPACT	<ul style="list-style-type: none"> • Brent crude hit \$116/barrel — fresh 4-year high. Goldman Sachs forecasts \$110–\$120 average through Q2. • WTI rose 3%+ to near \$103 Monday on Kharg Island threat. • Aluminum hit 4-year highs: Iranian strikes damaged two major Gulf smelters this weekend. 4.7% single-day surge. • OECD: 'Prolonged conflict adds markedly to business costs and raises consumer price inflation.'
DIPLOMATIC PICTURE	<ul style="list-style-type: none"> • Trump: 'We have major points of agreement — almost all.' • Iran: 'There are no direct negotiations.' • Pakistan and Turkey acting as intermediaries. Vatican involved in Cuba talks separately. • Israel continues independent strikes on Iran and Lebanon — Netanyahu says war continues regardless. • Russia warns strikes on nuclear facilities are 'extremely dangerous.'

CEASEFIRE SCENARIOS	<ul style="list-style-type: none"> • DEAL (30%): Pakistani/Turkish mediation succeeds — oil drops to \$85, stocks rally 5–8%. • STALEMATE (35%): Hormuz stays disrupted — oil \$100–\$115, stocks grind lower through April. • ESCALATION (25%): Kharg Island seized — oil spikes to \$130+, markets fall sharply. • FULL CRISIS (10%): Gulf mined end-to-end — oil over \$150, global recession risk.
----------------------------	--

SECTION 3: GOLD & PRECIOUS METALS — THE CORRECTION EXPLAINED

WHERE GOLD IS NOW	\$4,573/oz Monday — recovering from a low of \$4,100. All-time high was \$5,602 in late January. Down 18% from peak. Still UP 66%+ over the past 12 months. JPMorgan year-end target: \$6,300.
WHY GOLD FELL DURING A WAR	<p>REASON 1 — Dollar surge: Oil shocks strengthen the dollar. Stronger dollar = more expensive gold globally = less demand.</p> <p>REASON 2 — Rate hike fear: \$115 oil → inflation → Fed holds/hikes → bonds pay interest, gold does not.</p> <p>REASON 3 — Margin calls: Institutional investors were forced to sell gold to cover stock losses. Not by choice — by necessity.</p>
YOUR GRANDMOTHER'S GOLD IS FINE	Physical gold premiums stayed ELEVATED throughout the paper market crash. The fall was in gold futures contracts — 'paper gold.' Physical gold coins, bars, and jewelry held their value. You cannot get a margin call on a gold necklace.
SILVER	\$71.62 Monday — up 5.6% recovering from \$67.71 Thursday. Down 20% since war began. Industrial demand (solar panels, EVs, AI data centers) is structurally growing — 5th consecutive year of supply deficit.
WHAT TO DO	HOLD. Do not panic-sell physical or ETF gold into a correction. JPMorgan and Deutsche Bank both maintain \$6,000–\$6,300 year-end targets. If you have been waiting to add a 5–10% gold allocation, this dip may be your entry point.

SECTION 4: LAST WEEK'S WINNERS & LOSERS

Week of March 23–27, 2026 | Iran War Sorted Every Stock Into One Camp

Every war creates economic winners and losers. This war has drawn an unmistakable line. Here is who won, who lost, and exactly why.

❑ WINNERS	❑ LOSERS
<p>ExxonMobil (XOM) ▲ All-Time High / +24% YTD</p> <p>Iran war → Brent \$115+. Every \$10 oil rise adds ~\$2B to Exxon's annual profit. Permian Basin production cost under \$40/barrel. At \$115, margin is extraordinary.</p>	<p>Meta Platforms (META) ▼ -12% Week</p> <p>KGM v. Meta jury deliberating all week. Morgan Stanley cut target to \$775. Court labeled platforms deliberately addictive. 10,000+ cases pending — potential billions in liability.</p>
<p>Chevron (CVX) ▲ Multi-Year High</p> <p>Same oil windfall. Upstream breakeven below \$50/barrel. Global LNG footprint (Gorgon, Leviathan) multiplies gains as Asia scrambles for gas alternatives.</p>	<p>Amazon (AMZN) ▼ -13% Month</p> <p>World's largest private delivery fleet burns oil. At \$115 crude, fuel costs explode. Consumer e-commerce spending slows when \$100/month goes to the gas pump instead.</p>
<p>Raytheon (RTX) ▲ +12% Monthly</p> <p>PATRIOT missile systems and AMRAAM interceptors in active use. Governments replenishing war stocks. Defense = multi-year guaranteed government contracts.</p>	<p>Nvidia (NVDA) ▼ -12% Month</p> <p>Google's research on compute-efficient AI models raised fears of lower GPU demand. When 'efficient AI' = less hardware, Nvidia suffers. Fundamentally strong; short-term sentiment negative.</p>
<p>Lockheed Martin (LMT) ▲ +11% Monthly</p> <p>F-35 jets, THAAD, Javelin missiles all in direct demand. Global military spending on track for \$2.6 trillion this year — every NATO nation increasing budget.</p>	<p>Tesla (TSLA) ▼ -3%+ Week</p> <p>EV tax credits eliminated. \$4 gas delays big-ticket purchases. Brand boycotts accelerating. European sales data showing double-digit declines.</p>
<p>Nutrien (NTR) ▲ +25% YTD</p> <p>Gulf war disrupted sulfur, urea, and ammonia supply. Nutrien makes fertilizer — scarcity = premium prices. UBS said upside is now 'priced in' but month still dominated.</p>	<p>Airlines (Delta/United) ▼ -10-12% Month</p> <p>Jet fuel = refined oil. At \$115 crude, airlines burn cash every flight. Incomplete hedges can't absorb this magnitude of oil spike.</p>
<p>Alcoa (AA) ▲ Surging Monday</p> <p>Iranian strikes on two Gulf aluminum smelters triggered a 4.7% single-day aluminum price surge to 4-year highs. Less Gulf supply = more Alcoa value.</p>	<p>MillerKnoll (MLKN) ▼ -18% Post-Earnings</p> <p>Furniture company EPS miss (\$0.43 vs \$0.63 expected). High rates freeze housing market. No house sales = no furniture sales.</p>
<p>Kraft Heinz (KHC) ▲ +2.64% in Down Market</p> <p>Defensive consumer staples. People still buy ketchup. In fear markets, 'boring' dividend stocks are beautiful.</p>	<p>Worthington Steel ▼ -15% Post-Earnings</p> <p>Steel processor EPS fell from \$0.35 to \$0.27. War-driven inflation raises input costs faster than companies can pass them to customers.</p>

United Natural Foods (UNFI) ▲ +4% / Upgraded

Wells Fargo upgrade. GLP-1 wellness trend + Whole Foods growth via Amazon. Organic/natural food is structurally growing — counter-trend winner.

Clear Secure (YOU) ▼ -11% One Day

Trump signed executive order funding TSA. If TSA works normally, Clear's entire value proposition — 'skip TSA lines' — collapses. One policy change, one bad day.

□ THE IRON LAW OF WAR MARKETS

□ THE PATTERN: WINNERS sell oil, make weapons, or produce commodities the war disrupted. LOSERS use oil as an input, face legal threats, or need consumers to have money after paying for gas.

□ SECTION 5: TPS & IMMIGRATION UPDATE

Status as of March 30, 2026

□□ ETHIOPIA TPS	✓PROTECTED BY COURT ORDER — Massachusetts court stayed the February 13 termination. ~5,000 Ethiopians protected. Work permits auto-extended. Active litigation — watch weekly.
□□ SOMALIA TPS	✓PROTECTED BY COURT ORDER — USCIS updated March 27. EADs remain valid. I-9 Section 1: 'as per court order.' Section 2: May 18, 2026. DHS appealing. Check USCIS.gov regularly.
□□ HAITI TPS	✓SUPREME COURT PROTECTED — 350,000 Haitians. April arguments upcoming. Decision by July. This ruling could affect ALL TPS countries — the most consequential TPS legal event of 2026.
□□ SOUTH SUDAN + □□ BURMA	✓BOTH COURT PROTECTED — South Sudan (Massachusetts), Burma (Illinois). Work permits valid. Use 'as per court order' on all I-9 forms.
□ EMPLOYER GUIDANCE	Show your EAD. Write 'as per court order' in I-9 Section 1. USCIS.gov publishes specific expiration dates per country — use those exact dates.
□ SCAM WARNING	Do NOT pay 'immigration consultants' to 'fix' TPS. USCIS forms are FREE. Only licensed attorneys or BIA-accredited representatives can give legal advice. Scams multiply during every immigration crisis.

□ SECTION 6: INTERNATIONAL & GEOPOLITICAL NEWS

☐☐ CUBA	Second nationwide blackout in one week. No oil since January. Russia sent two tankers; U.S. Treasury blocked delivery. Cuba released 51 political prisoners. Talks continuing via Vatican. U.S. demands Díaz-Canel step down.
☐ OECD Warning	UK growth forecast cut from 1.2% to 0.7% — biggest G20 hit from the war. Eurozone downgraded. ECB may need to raise rates rather than cut. Global supply chain disruption accelerating.
☐☐ NORTH KOREA	Third simultaneous missile launch series since war began. Kim testing U.S. divided attention. Japan emergency protocols activated.
☐☐ CHINA	Filed formal WTO trade probe against U.S. over tariffs. Also receiving Iranian oil at favorable rates — positioning as the war's biggest economic beneficiary while U.S. bears military cost.
☐☐ ETHIOPIA ELECTION	June 1 general election approaching. Diaspora remittance confidence tied to stability. Record \$5.1B in remittances in 9 months. New diaspora real estate law in effect.
☐ GLOBAL ECONOMY	Oil at \$115 is the biggest tax on global growth since 2022. OECD cut forecasts for every major economy. Goldman Sachs reduced U.S. 2026 GDP growth estimate from 2.5% to 1.9%.

☐☐☐☐ SECTION 7: DIASPORA FINANCIAL FOCUS

What This Week Means for Ethiopian & Eritrean Families

CURRENCY PAIR	RATE	WK CHANGE	YTD	ADVICE FOR SENDERS
USD → Eth. Birr (ETB)	~155–156 ETB	▼ Weakening	▼ -3.5%	Dollar weakening. Send now — every week costs your family more Birr.
USD → Eritrean Nakfa	15.00 ERN	Stable	Stable	Official rate. Licensed channels ONLY — no exceptions.
USD → Euro	~0.90 EUR	▼ Weak	▼ -6.1%	War premium hurting dollar globally.
USD → GBP	~0.78 GBP	▼ Weak	▼ -5.4%	Pound strengthening. UK energy sector benefits from disruption.
USD → Kenyan Shilling	~130 KES	▲ Favorable	▲ +2.7%	Kenya less Gulf-exposed. Favorable for East Africa senders.

☐ DIASPORA ACTION ITEMS THIS WEEK

1. Send remittances NOW — dollar is weakening. Use FastPay, Wise, Remitly, or Western Union.
2. Document all transfers in writing — prepares you if the 1% remittance tax passes.
3. Ethiopia's diaspora real estate law is now in effect. Research before investing.
4. Any TPS-related questions: uscis.gov is authoritative — do not pay consultants.

This section is Sponsored by FastPay

□ SECTION 8: MARAKI ECONOMIC LADDER™ — THIS WEEK'S LESSON

STEP 1: WORK	STEP 2: CAREER	STEP 3: MISSION
<ul style="list-style-type: none"> • In a correction + war environment, your job is your most important financial asset. Be the visible, calm, high-performing person. Companies cut the invisible first. • Gas at \$3.96 is cutting real take-home pay. Track fuel costs and adjust work hours to peak demand periods for rideshare/delivery work. • Do NOT add new debt this week. High rates + war + correction = worst possible borrowing environment. 	<ul style="list-style-type: none"> • This correction is a live education. Study what is happening. Why did gold fall during a war? Why did energy stocks rise while tech fell? This knowledge is worth more than any textbook. • The Fed holds — professionals who understand monetary policy have an advantage. Call your credit card company and request a rate reduction citing your payment history. • Professionals in energy, logistics, defense, and finance are most valued right now. Identify how your skills translate. 	<ul style="list-style-type: none"> • Ethiopia's new property law + \$5.1B remittances = the community is investing. Research Bole and CMC real estate before prices rise further. Maraki can help with analysis. • Gold is down 18% from its peak but still up 66% in 12 months. Your community's ancestral wisdom about gold is not cultural habit — it is evidence-based financial strategy. • This broadcast reaches tens of thousands. Share with 5 people this week. The Maraki mission: 100,000 people educated annually. You are part of that. Watch AB Financial weekly program on KIDI Ethiopia YouTube Channel for detailed analysis on economy, finance and business.

SECTION 9: WEEK AHEAD — MARCH 30 – APRIL 3, 2026

HOLIDAY-SHORTENED — Markets CLOSED Friday. Jobs Report releases but markets can't respond until Monday April 6.

KEY EVENTS THIS WEEK

- IRAN DEADLINE** — April 6. If no deal, Trump threatens resume. Kharg Island seizure remains on the table. This is the #1 market risk every single day.
- POWELL AT HARVARD** — Today (Monday). Fed Chair speaks. Markets watching every word for rate signals.
- CONSUMER CONFIDENCE** — Tuesday. War + \$4 gas + correction = expect weak reading. Any surprise strength would be significant.
- RETAIL SALES + NIKE/MCCORMICK EARNINGS** — Tuesday/Wednesday. Did consumers pull back in March? Nike shows discretionary spending health.
- MARCH JOBS REPORT** — Friday (Market CLOSED, Good Friday). Expected: +57,000 jobs vs. -92,000 in February. Markets cannot react until Monday April 6.
- HAITI TPS** — April Supreme Court arguments approaching. Decision expected July. Could affect all TPS countries.

SECTION 10: TECHNOLOGY STORY OF THE WEEK

AI Is Replacing Jobs Faster Than Anyone Predicted — What It Means for Your Career

March 2026 has been the most significant month in AI history — and not just for investors. Three separate events this week show that AI is no longer a future threat to jobs. It is a present reality that affects every worker in every industry.

ORACLE CUTS 25,000 WORKERS FOR AI	Oracle announced plans to cut 20,000–30,000 employees — redirecting \$8–\$10 billion toward AI infrastructure. The company said smaller AI-powered teams can now do work that previously required much larger departments. This is not a layoff due to poor performance. It is the first major AI-driven corporate restructuring of 2026.
THREE FRONTIER AI MODELS IN ONE MONTH	GPT-5.4 Standard, Thinking, and Pro; Gemini 3.1 Ultra; and Grok 4.20 all launched in March — compressing the capability gap between AI labs to weeks rather than months. GPT-5.4 Thinking scored 83% on GDPVal — at or above human expert level on economically valuable tasks. Morgan Stanley warns: 'Most of the world isn't ready for what's coming.'
AI SECURITY EMERGENCY	Microsoft and Visa both posted emergency senior AI security roles this week — not product roles, but security roles. A massive surge in 'prompt injection' and 'model inversion' attacks is targeting financial and health data. The week of March 23–27 was described as 'an emergency

	response to AI security vulnerabilities scaling in production environments.'
SHOPIFY INSIDE CHATGPT	Starting this week, Shopify merchants can sell directly inside ChatGPT, Google AI Mode, Microsoft Copilot, and the Gemini app. Pricing, checkout, and inventory all stay synced. This is the beginning of AI becoming the storefront — meaning the first interaction consumers have with a product is with an AI, not a human salesperson.

□ HOW TO PROTECT YOUR CAREER FROM AI DISRUPTION

□□□□ WHAT THIS MEANS FOR OUR COMMUNITY:

- If you work in customer service, data entry, document processing, or routine analysis — your role is being studied for AI automation right now. This is not speculation. It is happening.
- If you drive for Uber/Lyft/Amazon: autonomous vehicles are still 3–5 years from mass adoption. Your income window remains open — but the clock is running.
- The skills that AI CANNOT replace: relationship-building, community trust, cultural competency, bilingual communication, physical presence, creative problem-solving. These are your assets.
- ACTION: Pick one skill to develop this month that AI cannot replicate in your specific field. Maraki's Business Idea Book has 143 ideas — most of them are relationship-based businesses that AI enhances, not replaces.

□ SECTION 11: MARAKI HEALTH CORNER

Starbucks VOC Lawsuit — Chemicals in Your Decaf Coffee

A class action lawsuit filed January 13, 2026 in Washington federal court is raising serious questions about what is actually in your decaf coffee — and whether one of the world's most recognized brands has been misleading consumers for years.

WHAT WAS FOUND IN THE COFFEE	Independent testing of Starbucks Decaf House Blend medium roast detected three volatile organic compounds (VOCs): methylene chloride (used in paint strippers), benzene (found in gasoline fumes and cigarette smoke), and toluene (found in paints and metal cleaners). Methylene chloride was detected at 22 parts per billion — above safe threshold levels per the testing firm.
HOW DID CHEMICALS GET IN?	The lawyers call it 'avoidable chemical contamination introduced during processing.' The chemicals are believed to be residue from the decaffeination process — where industrial solvents are used to extract caffeine. The lawsuit argues Starbucks could use safer water-based decaffeination methods but chose cheaper chemical processes.

THE SECOND ACCUSATION	The lawsuit also charges Starbucks with deceptive marketing — specifically labeling its coffee as 'Committed to 100% Ethical Coffee Sourcing' while investigations by labor inspectors, journalists, and nonprofits documented unsafe conditions, wage theft, child labor, and forced labor at certified farms. The label, plaintiffs argue, is a marketing claim, not an audit result.
STARBUCKS RESPONSE	Starbucks said: 'We firmly believe the allegations are inaccurate and misrepresent both our sourcing practices and the integrity of our products.' The company has not released its own third-party testing data to contradict the lawsuit's chemical findings.
WHAT PLAINTIFFS WANT	Beyond monetary damages, the lawsuit seeks to compel Starbucks to: (1) disclose the presence of VOCs on product labels, and (2) stop marketing as '100% ethically sourced' unless independently verified.
WHY THIS MATTERS FOR OUR COMMUNITY	This is especially concerning for those who drink decaf specifically for health reasons — pregnancy, heart conditions, caffeine sensitivity. They chose decaf to reduce health risk, and may have unknowingly been consuming industrial solvents instead. If you are pregnant or have a health condition that led you to decaf — consult your physician about the safest decaffeination methods.

☛ WHAT TO DO RIGHT NOW

☐ **SAFER DECAFFEINATION METHODS:** Swiss Water Process and CO2 Process use no chemical solvents and are considered the safest. Look for these labels when buying decaf coffee. Brands like Kicking Horse, Cafe Don Pablo, and Volcanica offer Swiss Water Process decaf. Ask your coffee brand directly how they decaffeinate before buying.

☐ SECTION 12: MARAKI CONCEPT OF THE WEEK

What Is Stagflation? — The Economic Condition Everyone Is Worried About

Stagflation is a word economists use when three bad things happen at the same time. Understanding it helps you understand why the Federal Reserve is stuck — and what it means for your money.

CONDITION	NORMAL ECONOMY	☐ STAGFLATION
Inflation	Moderate (2%)	☐ High / Rising — Oil war driving costs
Economic Growth	Strong	☐ Slow or Stagnant — GDP at 0.7%

Unemployment	Low	☐ Rising — Feb jobs lost 92,000
Consumer Confidence	High	☐ Crushed — gas + war + correction

<p>☐☐ THE U.S. RIGHT NOW</p> <p>Economists are calling it 'Stagflation Lite' — not as severe as the 1970s but all three warning signs are present simultaneously.</p> <ul style="list-style-type: none"> • Oil shock from Hormuz: driving inflation like the 1970s OPEC embargo • Tariffs acting like a tax: raising prices on imported goods • GDP at 0.7%: dangerously slow growth • Jobs: February lost 92,000 — far below expectations 	<p>☐ THE FED'S BRUTAL DILEMMA</p> <p>Stagflation puts the Federal Reserve in an impossible position. Both available tools make one problem worse:</p> <ul style="list-style-type: none"> • Raise rates to fight inflation → slows the economy and kills more jobs • Lower rates to boost growth → makes inflation even worse <p>This is why no Fed rate cuts are coming in 2026 — and why a hike in 2027 is now possible.</p>	<p>☐ WHAT REGULAR PEOPLE SHOULD DO</p> <ul style="list-style-type: none"> • Keep emergency fund in HIGH-YIELD savings (4–5% APY) — Marcus, Ally, Capital One 360 • Avoid new debt — stagflation makes existing debt more painful over time • Diversify investments — gold, international stocks, and energy held up well • Reduce variable expenses now — before inflation compounds further • Focus on skills that are inflation-proof: healthcare, trades, bilingual services
---	---	---

☐ **SECTION 13: MARAKI BUSINESS IDEA CORNER**

From the Maraki Master Business Ideas Book — 143 Ideas for Entrepreneurs

Each week we feature one idea from the Maraki Business Ideas Book — the complete entrepreneur's guide available at www.marakisolutions.net. This week: a business that thrives whether markets are up or down.

☐ **HEALTH TAXI / NON-EMERGENCY MEDICAL TRANSPORT (NEMT)**

Category 15 — Transportation | ☐ Low Capital | Idea #085

Providing scheduled transportation for medical appointments, dialysis, physical therapy, and other healthcare needs for elderly and disabled patients — funded by Medicaid.

☐ MARKETING	☐ LEGAL	☐ AT A GLANCE
<ul style="list-style-type: none"> • Register with Modivcare, MTM, and LogistiCare — major 	<ul style="list-style-type: none"> • Medicaid transportation provider enrollment required in 	<ul style="list-style-type: none"> ☐ Startup: \$2,000–\$8,000 — vehicle insurance upgrade, Medicaid

<p>Medicaid brokers that dispatch clients to you from Day 1.</p> <ul style="list-style-type: none"> • Partner with dialysis centers and oncology clinics for recurring weekly appointment transport contracts. • Contact senior living facilities and home care agencies for referrals — one facility can fill your entire schedule. • Your vehicle registration on Google Maps and Yelp for 'medical transport near me' generates private-pay clients. 	<p>your state — Maraki can guide this process.</p> <ul style="list-style-type: none"> • Commercial vehicle insurance and livery/transportation license required before first Medicaid client. • Background check and clean driving record required — HIPAA awareness training recommended. • Business registration (LLC) and EIN required before enrolling as a Medicaid provider. 	<p>enrollment, business license.</p> <ul style="list-style-type: none"> □ Monthly: \$800–\$2,000 — insurance, fuel, maintenance, vehicle payment. □ Revenue: \$3,000–\$12,000/month — Medicaid pays \$0.65–\$2.50/mile. One dialysis patient = 3x/week = guaranteed income. ★ WHY NOW: Aging population + Medicaid funding = recession-proof, government-guaranteed demand. War doesn't stop dialysis.
--	---	--

□ **WHY THIS IDEA FOR THIS WEEK**

The NEMT business is uniquely recession-proof and war-proof. People need dialysis whether oil is \$50 or \$150. Medicaid writes the check regardless of stock market conditions. And our community has a built-in advantage: bilingual drivers who can communicate with Ethiopian and Eritrean elderly patients are in very short supply — and command premium contracts from agencies. This is exactly the type of business the Maraki Economic Ladder is built on: start with your vehicle, serve your community, and scale into a fleet.

□ **SECTION 14: FUNNY STORY OF THE WEEK**

Real Headlines That Actually Ran in Real Newspapers

After a week of war, market corrections, gold crashes, and decaf coffee lawsuits — you deserve this. These are real headlines from real American newspapers. We did not make any of them up.

<p>1. 'Husband and Dog Gone; Just Wants Dog Back' — Dallas, 1954</p> <p><i>"A woman reported to police that her husband had disappeared with her Chihuahua puppy. 'I don't care if my husband ever comes back,' she explained. 'I just want to find my dog.'"</i></p> <p>2. 'O, Dammit, Wants Name Changed' — Richmond, Kentucky, 1913</p> <p><i>"Because he can't tell whether people are calling him or merely venting injured feelings when they say 'O, Dammit,' Orlando Dammit seeks to have his name changed."</i></p>	<p>3. 'Justice Swift Among Squirrels' — Muncie Evening Press, 1943</p> <p><i>"A squirrel dug a hole and buried a bun. A second squirrel watched from a tree, went to the spot and dug up the bun. The first squirrel returned in time to catch the thief. 'It was worse than any cat fight I've ever seen,' said the eyewitness. 'That thief got the beating of its life.'"</i></p> <p>□ The Maraki Lesson:</p> <p><i>Markets may be in correction. Iran may be mining the strait. But somewhere in 1943, a squirrel was enforcing property rights better than most legal systems. Perspective is everything.</i></p>
--	---

□ SECTION 15: BEHAVIORAL FINANCE — THE REFUND THAT NEVER WAS

This Week's Story: 'The Refund That Never Was'

THE SCENARIO: Samuel filed his taxes in February 2026 and was excited. His refund — \$3,200 — was the biggest he had ever received thanks to Trump's new tax cuts. He planned to use it to finally start his emergency fund.

THE PROBLEM: The Iran war started February 28. Gas went from \$2.90 to \$3.96 — a dollar-per-gallon increase. Samuel drives 50 miles a week for work. His fuel cost went from \$290/month to \$396/month. That is \$106/month extra in gas alone.

By April, he had not touched his refund. But his credit card balance had climbed \$320 in new charges — groceries, gas, everyday items — all more expensive because of oil-driven inflation.

THE MATH: \$3,200 refund. \$320 extra spending per month. In 10 months — gone. Not spent on anything special. Just absorbed silently by a war he did not start.

THE BEHAVIORAL FINANCE DIAGNOSIS: This is called 'Money Illusion' — when we see a nominal sum (like a \$3,200 refund) and forget that inflation is simultaneously reducing its real purchasing power. Samuel did not feel poorer. But he was.

THE MARAKI FIX: Move the refund to a high-yield savings account (4.5% APY) **THIS WEEK** — before it gets spent by inflation. Then set up automatic contributions of \$50/month. Every month you wait, inflation takes a bite. Every month you automate, your future self says thank you.

Bank of America data confirmed it: gas spending on their cards rose 14.4% this month. Trump's 'largest tax refund season ever' has been fully consumed at the gas pump for most American families. Don't let that be your story.

□ SECTION 16: QUICK REFERENCE — KEY NUMBERS AT A GLANCE

ASSET / INDICATOR	LEVEL / VALUE	WEEKLY CHANGE	TODAY (Mon)	CONTEXT
-------------------	---------------	---------------	-------------	---------

Dow Jones Industrial Avg	45,167	▼ -0.9% Wk	▲ +0.72%	In correction — 10%+ below Jan high
S&P 500	6,333	▼ -2.1% Wk	▼ Slight	7-month low. 5th straight losing week.
Nasdaq Composite	20,948	▼ -3.2% Wk	Mixed	13% below October record
VIX (Fear Index)	31.05	▲ Surging	High	Extreme fear — correction territory
Brent Crude Oil	\$107–\$116	▲ 4-yr High	▲ Rising	Kharg Island threat + Hormuz mines
Gold (spot)	\$4,573/oz	▼ -10% Month	▲ +1.5%	Rebounding — still down 18% from ATH
Silver	\$71.62/oz	▼ -5% Wk	▲ +5.6%	Recovering — down 20% since Feb 28
Aluminum	\$3,453/metric ton	▲ +4.7% Mon	Surging	4-yr high — Iran struck Gulf smelters
WTI Crude Oil	\$103/bbl	▲ +3% Mon	Rising	Trump Kharg Island threats
Gas (national avg)	\$3.96/gal	▲ 23+ Days	Still rising	Highest since Aug 2022
10-Yr Treasury	4.43–4.48%	▲ 7-Mo High	Elevated	30-yr briefly hit 5%
Fed Funds Rate	3.50–3.75%	Hold	No change	No cuts 2026. Hike possible 2027.
USD → Eth. Birr	~156–157 ETB	▼ Weakening	Soft	Send remittances now

ABOUT THE HOST

Abnet A. Tessema - CFEI, MBA | CEO & Founder, Maraki Group | Host, AB Financial News

Certified Financial Education Instructor, licensed insurance agent, Business advisor and immigrant empowerment advocate. Host of AB Financial News. Founder of the Maraki Group. Mission: educate 100,000 people annually through the Maraki Economic Ladder™ (Work → Career → Mission).

☐ [Maraki Finance Weekly Digital](#) | ☐ [571-317-8220](#) | ☐ Info@MyBusinessStar.com | ☐ www.marakisolutions.net

Maraki Finance + Publishing | © 2026 All Rights Reserved | For educational purposes only. Not financial advice.