



Greetings!

Welcome to Spring...and tax season!

We are excited to announce another new member of the Aspen Capital Management team - Baby Beckham! Beckham Thomas Smith was born March 27th, 2022. Beckham is home and healthy with his parents, James and Jessica, and they are enjoying time together as a family.

Sticking with the theme of taxes and babies, take a look below at the world's cutest tax deduction, featuring Katie's new baby, Everly Dow!



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## How to Obtain Your 1099s

The final round of 1099s have been uploaded to your client vault. Here is a short video to show you how to obtain your 1099 from the ACM client vault!

[WATCH VIDEO HERE](#)

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**Your Investments**

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## The Boom-Bust Cycle of Commodities

Are commodities designed for long-term investors? This article shows the cyclical nature of commodities and shocking data of long-term returns. Combine that with extreme volatility and you may be in for a ride...



[Read More](#)

Also, if you happened to miss our Q1 2022 Webinar, "Our Thoughts on the Current Market Environment," you can find the recorded video [here](#).

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## Your Financial Planning

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### The Surge of Mortgage Rates

Mortgage rates are rapidly rising and the average rate for a 30-year fixed-rate home loan has jumped to 4.67%. Many people are probably wondering how we got to this point so quickly. Weren't we just in the lowest interest rate environment in history?

This [PDF](#) provides you with a historical look at mortgage rates and just how fast things have changed in recent months. It also shows the impact on monthly payments. The link below provides even more detail in a WSJ analysis.



[Read More](#)

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## Team Update

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### What the ACM Team is Reading

#### Finance Articles:

- [Sequence of Returns Risk](#) and the positive and negative impact on retirees.

#### Books:

- *Extreme Ownership, How U.S. Navy SEALs Lead and Win* - by Jocko Willink and Leif Babin
  - *The Checklist Manifesto, How To Get Things Right* - by Atul Gawande
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All the best,  
Your Team at Aspen Capital Management

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