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Local Professional at First Mid Wealth Management Gives Investment Tips During Volatile Economy

St. Louis, MO (April 28, 2025) Constant talk of tariffs, fluctuating interest rates, stock market dips, and a volatile economy might have people worried about their current and future investments. However, Darren Wright, Chief Investment Officer with First Mid Wealth Management, is offering tips to help ease worries on what people should do with their money during a stressful time in the United States economy.

Wright said while tariffs and stock market downturns sound alarming, the country has been through situations like this before and the markets have always recovered. He pointed to eras such as World War II, the Great Depression, the dot-com bubble, the 2008 recession, and the COVID-19 pandemic. With over 30 years of investment experience, Wright has seen several spikes and dips.

“At a high level, today’s economic volatility isn’t different from any other downturn in history,” Wright said. “We’re currently seeing a sharp downturn driven by uncertainty, with tariff news shifting constantly. However, when the situation stabilizes, markets typically bounce back. History has shown that even during periods of economic struggle, the U.S. economy has consistently recovered over time. Patience is often rewarded when it comes to long-term investing. The best approach is to stay invested and remain focused on your long-term goals. That said, if you anticipate needing access to your money within five years, investing in stocks may not be the right strategy - regardless of current market performance.”

Wright noted that economic headlines can often cause concern, especially during periods of heightened volatility. However, he advises against making impulsive decisions or withdrawing investments in response to short-term market fluctuations.

“Timing the market is extremely difficult. Some of the market’s strongest days often follow its weakest, so pulling money out during downturns can significantly diminish long-term average returns,” Wright said. “In effect, investors may be penalizing themselves by trying to time the market. I believe the U.S. will work toward negotiations to ease the current tariff pressures. If that doesn't occur, the risk of a recession could increase, and the Federal Reserve may respond by cutting interest rates. That said, I remain confident in the resilience of the U.S. economy - it has recovered time and again. For those with available cash, current conditions may present an attractive opportunity to invest in equities, which are more reasonably valued. Diversification remains key, and while equities are compelling, maintaining a balanced portfolio that includes other asset classes like bonds is always a sound approach.”

Wright said he hasn’t received many questions from First Mid customers who currently have money invested. The [First Mid Wealth Management](#) team completes risk assessments and educates their customers about market volatility at the beginning of their relationship, making them prepared for periods like now. If people really want to err on the side of caution, Wright said a Certificate of Deposit (CD) is a safe way to build money. Interest rates on CDs tend to be around 4% in the current market.

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