

**Subject:** Greenleaf Newsletter: Pain at the Pump? Try These Tips.

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**From:** Greenleaf Financial Group

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## Hello Greenleaf, Welcome to Our Client Newsletter

- **Pain at the Pump? How to Make Each Gallon Last Longer.**
- **Do My Investments Need to Change Due to Surging Oil Prices?**
- **Market News: War Disrupts the Markets**

### **Pain at the Pump? How to Make Each Gallon Last Longer**

Gas prices are likely to rise further in the short term. Disruption to production in the Middle East, plus the onset of the roadtrip season is a one-two price punch. In addition, refineries are switching to a summer blend that is more costly to refine, thereby adding to higher prices.

Some easy steps, however, can help stretch each fill-up further.

#### **1. Keep Your Tires Properly Inflated**

Don't wait for the reminder light on your dashboard.

### **Question:**

#### **Do My Investments Need to Change Due to Surging Oil Prices?**

**Answer:** One of the biggest challenges for investors is not to react to short-term market events. Although these events seem consequential in the moment, their impact fades over time.

For example, the U.S. stock market fell -8.5% in August 2024. Do you remember why? The reason was fear of a recession due to a weak jobs report and a selloff in AI stocks. By year end, investors who stuck with U.S. stocks enjoyed a huge

### **Market News: War Disrupts the Markets**

The U.S./Israeli war in Iran has been making investors understandably anxious. The largest disruption to oil supplies in history has caused energy prices to rise substantially worldwide. A wide range of possible outcomes has meant there is no clear short-term path and uncertainty always causes markets to fall back.

A prolonged conflict is the most concerning as it would increase prices and cause economic growth to decline. From their highest level this year, U.S. stocks have fallen about -6%. The good news

That light will not come on until a tire is 25% lower than the recommended pressure. Properly inflated tires reduces the "rolling resistance" and how hard your engine has to work to move the car forward.

Therefore, check your tire pressure at least once a month and keep your tires at the recommended level. Since underinflated tires wear more quickly and unevenly, this will also increase the life of your tires.

## **2. Remove All Unnecessary Items**

Every extra pound you're driving around reduces your gas mileage. Thoroughly clean out unnecessary items in your trunk, back seat, and glove compartment.

Tempting though it is, don't store your golf clubs in your car.

If you have a third row of seats that you never use, see if you can remove those seats as they each weigh 30 pounds or so.

In addition, better aerodynamics will lead to better gas mileage. If you have an inessential roof rack, see if you can remove the crossbars. You'll save a few pounds there, too.

## **3. Do Not Idle**

Are you sitting in a parking lot or your driveway with your car engine running? If so, you're wasting fuel. That's why newer gas cars and all hybrids have a feature that shuts the

25% gain.

Last April, tariff announcements sparked a near -20% drop in the S&P 500 Index. As time passed, the market overcame that loss and ended with an almost 18% gain for 2025.

These and many more forgotten events show that having the discipline to avoid changes out of fear (or, in better times, out of excessive optimism) is the best strategy.

As the two recent examples show, market declines happen just about every year. Therefore, our method of portfolio construction includes an allocation to safer investments. We are prepared for rough times.

In addition, guessing which market segment is going to succeed next simply doesn't work. For instance, gold is typically a haven that investors flock to during tumultuous times. However, gold just had its worst week in 15 years. Investors that bought gold at the start of the war have seen their gold holdings fall in value by about 20%.

The stock and bond markets change when there are new variables. Over time, however, corporate profits (earnings) are what matters most. When companies make money, so do you.

For the most part, the US economy is in a pretty good situation. Credit is inexpensive, corporations are basking in tax cuts, and

is that this is well below the average yearly stock market drop since 1980 of about -14%.

The hardest-hit segments of the stock market have included travel stocks such as airlines since jet fuel represents 20% to 30% of their operating costs.

International markets have declined more because their economies depend upon imports of natural gas and oil. In addition, a surge in the value of the US dollar (relative to other currencies) has negatively impacted international stock prices. Year-to-date, international stocks are still positive, but they've had a rough four weeks.

Historically, military actions have often had little impact on the broader economy as they typically don't provide an economic catalyst or deterrent. Analysts note that Americans spent nearly 8% of their income on energy costs in the 1970s oil crisis, whereas they spend 3% now. Although higher energy prices can strain incomes, both personal economies and the larger economy are in a less vulnerable position.

If you have a question or a concern, please contact us! We are always happy to discuss your investments with you.

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internal combustion engine off during stops when the brake is applied.

Some gas car owners don't like this feature, but the gas savings are real. Plus, you're contributing to better air quality when you aren't idling.

#### **4. Become a Hypermiler**

A hypermiler uses driving techniques that maximize a car's miles per gallon (MPG). The easiest of these is to coast to any upcoming red light, stop sign, or roundabout. Avoiding rapid acceleration and hard braking is also highly effective. Honing these anticipation skills will dramatically change your fuel efficiency.

In addition, every list of gas-saving tips must necessarily include a recommendation to slow down. On the highway, the faster you go, the more you're fighting higher winds. This doesn't mean you have to putter along in the slow lane. Even a few miles an hour less will improve your MPG on your next roadtrip.

fiscal policy is highly accommodative. As analysts like to say, the cure for higher oil prices is higher oil prices.

Making money investing requires taking some risk. However, with a balanced portfolio, with excellent diversification, and with careful decisions about which risks to take, then investors do not need to make changes when external circumstances change.

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