



The Tale Twister

Cullman Lions Club

July 27, 2026

Program

Lion Brian Spaeth (Edward Jones' Financial Advisor) gave us an update on the stock market outlook and related topics.



Lion Brian Spaeth talks about investments.

Lion Brian began talking about one thing that seems to be causing the stock market to bounce around quite a bit, and that is the Iranian war; he noted that oil started out one recent morning at one price and by that afternoon it was 30 cents higher. Oil is a critical item, not only for transportation which affects everything we buy, but for the production of plastics which are used in most of our products that we buy today from food packaging to automobiles. Despite the uncertainty there, the market is still up by 8% this year, following about 20% the last couple of years. But he noted that the Fed is anticipated to increase interest rates after its September meeting which will have a negative impact on the market, although about half of that impact is already priced-in.

Lion Brian said that artificial intelligence (A.I.) remains the current big driver in the market. To quote, "...companies like Nvidia and chip makers and software and Microsoft and all these folks in the AI business are still doing

pretty well....Emerging markets have done the best so far...Last year, international developed markets and international emerging markets was number one in the world, and then the S&P 500 was number three. We think that it's a good time, probably reposition some of that money, begin to pull some of that back (to the USA).... We recommend overweight U.S. large cap stocks. We recommend overweight mid cap stocks. We recommend overweight emerging market equity and overweight international value....We like communications right now going forward. Communication stocks are everything from Verizon to Google and everything in between. Industrials with an underweight consumer staples and with utilities, and all of that would come through just rebalancing your portfolio."

The other broad subject that Lion Brian discussed was charitable-giving. After the 2017 Trump Tax Act, which increased the standard deduction. 85% of U.S. taxpayers do not itemize, and there are strategies in making advantageous donations to qualified charitable organizations. Again quoting, "One of them -- you might think about is stacking. How can you stack multiple years' worth of giving at one time to get a much higher deduction this year? That's an idea. There are ways to do that, and it would be using a donor advised fund. So, a donor advised fund. I'm just going to read it, so I'm politically correct. Provides the potential for an immediate tax deduction for the irrevocable donation to the fund. You'll have the opportunity to advise on how the money is invested, when the funds are granted, and choose which charities receive grants. Since



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the money is invested, you have the potential to grow your charitable impact over time.” Another option is donating directly to a qualified charitable organization such as your church by coordinating that all or part of your monthly required minimum distribution (RMD) from your IRA directly to a charity, such as a church from the financial institution; this distribution does not pass through you or a bank; it goes directly to the charity that you have chosen. You don’t have to write a weekly check to the church or other charity, and that donation now becomes tax free. Again quoting, “It’s got your name on there, and you just have to keep up with it for tax purposes because there’s no special tax form on it. But what it does is it lowers your adjusted gross income versus getting the deduction (if you were itemizing your taxes), which statistically will better your tax situation. You can also donate shares of stock to a charity without anyone having to pay capital gains on that stock.

Lion Brian was asked if he used A.I. in getting practical investing advice. He said, “Yes.” He gave examples of comparing E-bonds, I-bond, and double-E-bonds, and some of the best drone ETFs.

The best advice is different for everyone’s exact situation. And to find the best advice, one should seek that information from a qualified institution or person on a case-by-case basis. Brian gave a lot of generally good advice for us all.

Other Business

Doug Spradlin recently had open-heart surgery and seems to be recovering nicely;

someone said they noticed him at church this week. Lion Javon Daniel, who has a heart condition, remains in stable condition, but is currently limited to restricted activities.

Lion Don Smith provided a calendar of events for the Fair.

Lion President Jeff Lawson advised members that they could volunteer to be part of one of our Club committees, such as the Fish and Ham Committee. Or their name might suddenly appear as a member of a particular committee.

Lion Sean Scofield announced that the Lions Sight vision van would be visiting Cullman this week at the Good Samaritan Clinic. He invited Lions to drop in to help and see good things in action.

Lion Riley Smith was representing our Club and seemed to be having a good time in the process (see photo, below). I note that he was not wearing his vest, but he did have a name tag, saying that he was a Lion. Not sure what was happening with the goggles.



Lion Riley Smith and friend.

Just got another email saying this event was related to the Alabama International



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Leadership Conference at which Lion Riley received one of Lions Clubs International's highest awards, the International Leadership Medal. See photo, below.



Lion District 34-A Governor Craig Gadow and Past International Director Jerome Thompson watch as Past International President Frank Moore presents an International Leadership Award to Lion Riley Smith.

Upcoming Programs and Events.

August 3: Dr. Rebekah C. Lloyd, a combat veteran with a PHD in strategic leadership and founder of the Lloyd Center for Trauma-Informed Leadership, will speak on leadership as a force for healing.



Dr. Rebekah C. Lloyd.

August 10: A Spokes-person from The Link will present our program.

Aug 15: Lions District 34-A Cabinet Meeting at 9:00 a.m., Owens Crossroads Methodist Church

TBA: Dr. David Tyree from Animal Health Services will discuss cattle testing and other services provided by his organization.

TBA: Spokes-person from Hope's Horses will be our speaker.

TBA: Spokes-person from Master Gardeners will discuss wildflowers and plans for use of the new greenhouse just completed on the Fair Grounds.

Sep 26: Fair Parade. Details to follow.

Oct. 15 through 24: Cullman County Fair.

Tale Twister Input

If you need something special or to report a correction in the *Tale Twister*, see Lions Carey Thompson or Don Smith at the meetings. Lion Carey can be reached at 256-426-3207 (C). Lion Don can be reached at 256-737-7433 (H) or 256-426-7722 (C).