

MARAKI FINANCE WEEKLY DIGITAL

Your Complete Weekly Financial Intelligence Briefing
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Empowering People with Financial Intelligence

FROM THE EDITOR | **Abnet A. Tessema - CFEI, MBA**

This is the week that will define 2026. On Tuesday night, President Trump set an 8 PM deadline to bomb every bridge and power plant in Iran. At 5:58 PM, Pakistan's Prime Minister called. At 6:02 PM, the ceasefire was announced. Two hours later, markets had already priced in relief. By Wednesday morning, the Dow had its best single day in a year — surging 1,325 points. The S&P 500 posted its best week since November. The Nasdaq rose 4.7%.

But do not mistake a ceasefire for a victory. The Strait of Hormuz — which carries 20% of the world's oil — is still largely closed. 187 tankers with 172 million barrels of oil remain trapped inside the Persian Gulf. And on Friday, the first CPI report since the war began confirmed what every driver already knew: inflation surged to 3.3% year-over-year in March — the highest since May 2024 — with gasoline up 21.2% in a single month.

For our community: the remittance rate hit a 6-month record high of 156.84 birr per dollar this week before pulling back slightly. And on TPS: Ethiopia and Somalia remain protected by court orders — but the Supreme Court is about to hear landmark arguments that could reshape protections for hundreds of thousands. The ceasefire window is two weeks. Every day between now and then matters. Read every section.

□ SECTION 1: WEEKLY MARKET OVERVIEW | Week of April 7–11, 2026

Final trading day: Friday April 10 | BEST WEEK SINCE NOVEMBER — CEASEFIRE RELIEF RALLY

DOW JONES
47,916.57

▲ **+3.0% WEEK**

Turned positive for 2026. Best week since November.

S&P 500
6,816.89

▲ **+3.6% WEEK**

Best weekly gain since Nov. Still below Jan ATH.

NASDAQ
22,902.90

▲ **+4.7% WEEK**

Best week since Nov. NVDA, AMZN, Broadcom led.

VIX FEAR INDEX
19.23

▼ **BELOW 20**

Below 20 for first time since Feb 28. Genuine relief — but stay alert.

WTI CRUDE OIL ~\$96–97/bbl ▼ VOLATILE WEEK Plunged 16.4% on ceasefire Wed. Rebounded Thu. Physical Brent hit \$144.	GOLD (SPOT) ~\$4,780/oz ▲ +2.0% WEEK 3rd straight weekly gain. Rate cut hopes + ceasefire uncertainty. Still ~11% below Jan ATH.	SILVER ~\$73/oz ▲ Recovering Industrial demand (solar, EVs, AI data centers) remains structurally intact.	10-YR TREASURY 4.30% ▼ Easing Down from 4.43% last week. Bond market held steady despite equity rally.
GAS (Nat'l Avg) ~\$3.99/gal ▲ ELEVATED March avg \$3.99. Up 24.2% from Feb's \$3.21. Gasoline = 75% of March CPI rise.	FED FUNDS RATE 3.50–3.75% HOLD 7 of 19 Fed members now project ZERO cuts in 2026. "Higher for longer" confirmed.	BITCOIN ~\$73,480 ▲ Rising Above \$70K for first time in weeks. Ceasefire-driven risk appetite supports crypto.	CPI — MARCH 3.3% YoY ▲ HOT +0.9% mo First CPI since war began. Biggest monthly jump since 2022. Gasoline +21.2%.

□ **WHAT THIS WEEK'S MARKET RALLY MEANS — AND DOESN'T MEAN**

✓ **The Good:** Best week since November for all three major indexes. The VIX dropped from ~28 intraday Tuesday to 19.23 by Friday — the first close below 20 since the war began Feb 28. Credit spreads tightened alongside stocks, which signals genuine improvement in investor confidence, not just a short-covering bounce. The Dow turned positive for 2026.

□ **The Caution:** A two-week ceasefire is not a resolution. The Strait of Hormuz is still largely closed. 187 tankers carrying 172 million barrels remain stuck in the Persian Gulf. CPI hit 3.3% — the war's economic damage is already embedded. Bank earnings this week will tell us whether the damage has reached consumer credit. **DO NOT SELL YOUR 401(k).** Corrections end. Selling into volatility locks in permanent losses.

□ **Really?... — BECAUSE EVERY WEEK NEEDS A MOMENT LIKE THIS**

The Strait of Hormuz Is Open. But Nobody Knows How to Use It.

On Wednesday, President Trump announced the ceasefire with great fanfare. The Strait of Hormuz would reopen. Safe passage for all vessels. The world exhaled.

By Thursday morning, shipping companies around the world tried to send their tankers through. They ran into a small problem.

Adrian Beciri, CEO of DUCAT Maritime, explained the situation to CNBC with remarkable calm:

"The situation is extremely chaotic. There is no known or established way to transit the Strait of Hormuz. There is even not a clear way to contact the Iranians on how to do it, which seems to be the only way at the moment."

Meanwhile, maritime intelligence firm Windward confirmed: "The strait has not reopened — it is in a supervised pause." Iran's Revolutionary Guard is vetting every ship that wants to pass. Hundreds of tankers remain anchored inside the Gulf, unable to move.

Trump responded on Truth Social: "Iran is doing a very poor job, dishonorable some would say, of allowing Oil to go through the Strait of Hormuz."

The oil market responded accordingly: WTI climbed back above \$100 per barrel on Thursday before settling near \$97 on Friday.

□ **The Maraki Reminder:** A ceasefire announcement and an actual ceasefire are two different things. Between the press release and the tanker arriving at Rotterdam, there is a lot of ocean — and apparently no phone number to call.

□ SECTION 2: TOP STORY — THE CEASEFIRE THAT SHOOK MARKETS (WEEK 7)

THE TIMELINE April 7–11

- Tuesday 8PM deadline: Trump posted that Iran had until 8PM or he would bomb every bridge and power plant. Called Iran a "crazy" country.
- Tuesday ~5:58PM — Pakistan intervenes: PM Sharif called Trump, asked for more time. Iran sent a 10-point proposal through mediators. Trump posted: "Almost all points agreed."
- Wednesday morning: Ceasefire confirmed. The Dow surged 1,325 points — its best day in a year. S&P +2.5%. Nasdaq +2.8%. WTI crude plunged 16.4% — the biggest single-day drop since April 2020.
- Thursday: Oil reversed course, rising above \$100, as Iran declared the ceasefire was being violated by Israeli strikes on Lebanon. Iran began demanding passage fees from ships.
- Friday: WTI settled ~\$96. Strait still effectively closed. Weekend peace talks in Islamabad — the critical next chapter.

NEW THIS WEEK

- **PHYSICAL OIL HIT \$144/BARREL.** Brent futures: \$95. But the real-world price for an actual barrel of oil that can be delivered today was \$131–144 — the largest gap between futures and physical oil in recorded history.
- 187 tankers carrying 172 million barrels of oil remain stranded inside the Persian Gulf as of Friday April 10.
- Israel struck Lebanon killing 250+, threatening to unravel the ceasefire. Iran blamed Israeli actions for ceasefire violations.
- Goldman Sachs: If Hormuz stays closed another month, Brent will average above \$100/barrel for ALL of 2026.

	<ul style="list-style-type: none"> • Amazon announced a 3.5% fuel and logistics surcharge on third-party sellers starting April 17. UPS and FedEx have also imposed higher fuel surcharges.
OIL IMPACT	<ul style="list-style-type: none"> • WTI plunged to \$94.41 on Wednesday — biggest single-day drop since April 2020. Rose back above \$97 by Friday. • Physical Brent (real barrels) was \$131.97/bbl Thursday — \$36 above futures. This gap has never been wider in history. • Energy analysts confirmed: 13 million barrels/day of Middle East production remain offline. It could take until June for tankers to reroute back to the Gulf. • Goldman Sachs cut oil price forecast after ceasefire, but maintained risk scenario: Hormuz closed 1 more month = Brent \$100+ all year.
SCENARIOS WEEK 7	<ul style="list-style-type: none"> • SCENARIO A (30%): Islamabad talks succeed → Hormuz opens → Oil falls to \$80–85, markets rally further. • SCENARIO B (40%): Ceasefire holds but Strait remains restricted → Oil stays \$90–100, markets consolidate. • SCENARIO C (20%): Israel-Lebanon escalation breaks the US-Iran deal → Oil spikes to \$120+, markets drop sharply. • SCENARIO D (10%): Full collapse of ceasefire → Iran closes Hormuz completely → Oil \$140+, global recession risk.

□ BEHIND THE CEASEFIRE NUMBERS — THE NIGHT TEHRAN HELD ITS BREATH

The Night 187 Tankers Waited

His name was Marcos. He was a third officer on a chemical tanker anchored inside the Persian Gulf, 40 miles southeast of Bahrain. He had been there for 41 days.

Every morning he sent a message to his wife in Manila: "Still here. Still safe." She had stopped asking when he was coming home. There was no answer to give.

On Tuesday night, April 7, the crew gathered around a satellite phone to listen to a translated feed of Trump's 8 PM deadline announcement. The captain told everyone to stay calm. The second engineer prayed quietly.

At 6 AM Wednesday, Marcos's phone buzzed. The message from his wife read: "The news says ceasefire. Are you coming home now?"

He looked out the porthole at the 22 other vessels visible from his deck — all anchored, all waiting. He wrote back: "Not yet. But maybe soon."

By Thursday morning, the Strait was still closed. His tanker had not moved.

□ **The Maraki Reminder:** Every oil price chart, every market table, every barrel of crude is connected to real people waiting to go home. The numbers don't just move markets. They move lives.

PARTY	MILITARY	HUMAN COST	INFRASTRUCTURE	ECONOMIC	STATUS
☐☐ IRAN	60%+ missile launchers destroyed. Naval vessels hit. Ceasefire agreed.	1,300+ killed. Civilians mourning. Revolution Sq celebrated ceasefire.	Bridges & power plants struck for first time. Major oil infrastructure damaged.	Oil exports near zero. GDP in crisis. Now demanding tolls from ships.	☐ HEAVIEST LOSSES
☐☐ USA	Ceasefire secured. 1 fighter jet downed. ~200 wounded. 13 KIA total.	9,000+ combat sorties. Gas at \$3.99/gal squeezing families nationwide.	Gulf bases repeatedly hit. Amazon AWS Bahrain damaged by Iran strikes.	CPI 3.3%. Gas +24%. IEA reserves deployed. Bank earnings this week critical.	☐ CEASEFIRE HOLDING
☐☐ ISRAEL	Air superiority maintained. Multi-front strikes continue. Lebanon attacked.	130+ injured. Dimona nuclear site previously targeted.	Ashdod port affected. Lebanon bridges destroyed this week, risking ceasefire.	3-front financial strain (Iran+Lebanon+West Bank).	☐ STRETCHING DEAL
☐ GULF STATES	Not combatants. Repeated Iranian strikes. Saudi pipeline absorbing exports.	Riyadh hit. UAE Fujairah halted.	Saudi rerouting via pipeline. Khurais & Manifa fields damaged (-600K bbl/day).	Gulf oil exports down 60%. 187 tankers stuck in Gulf.	☐ ENERGY HUB FROZEN
☐ WORLD	Ceasefire diplomacy via Pakistan. No direct combat outside coalition.	WHO warnings ongoing. Shipping workers trapped at sea for weeks.	Cape of Good Hope rerouting continues. Suez traffic disrupted.	Brent futures \$95 but physical \$132. Inflation spreading globally.	☐ WATCHING THE CLOCK

☐ SECTION 3: GOLD & PRECIOUS METALS — THIRD STRAIGHT WEEKLY GAIN

WHERE GOLD IS NOW	~\$4,780/oz as of Friday close. Up 2.0% this week — third straight weekly gain. ATH was \$5,602 in January. Gold is still ~11% below that peak but the trend has reversed. Goldman Sachs year-end target: \$5,400. JPMorgan: \$6,300. Gold gained 2% this week as expectations of earlier US rate cuts boosted non-yielding assets.
WHY IS GOLD RISING NOW?	<ul style="list-style-type: none"> • REASON 1 — CPI printed HOT at 3.3%. Hot inflation historically supports gold as a store of value. • REASON 2 — Ceasefire uncertainty. A 'supervised pause' with no clear Hormuz protocol keeps geopolitical risk premium alive. • REASON 3 — Dollar weakened slightly as risk appetite improved, making gold cheaper for non-US buyers.

FOR OUR COMMUNITY	<ul style="list-style-type: none"> • REASON 4 — Markets now pricing a 30% probability of a Fed rate cut by December 2026. Lower rate expectations boost non-yielding gold.
SILVER UPDATE	<p>Physical gold holders: you are still up significantly over 12 months. Paper gold and ETFs suffered during the early war period — but you cannot get a margin call on a gold coin or piece of jewelry. The week confirmed that gold's role as a crisis hedge is intact. Central bank buying — the long-term foundation of gold demand — has not slowed.</p> <p>Silver ~\$73/oz — recovering alongside gold but still volatile. 5th consecutive year of structural supply deficit. Industrial demand (solar panels, electric vehicles, AI data centers) remains intact long-term regardless of ceasefire outcomes.</p>

□ SECTION 4: U.S. ECONOMY — THE CPI REPORT THAT CONFIRMED EVERYTHING

MARCH CPI REPORT	<p>ACTUAL: +3.3% YoY MONTHLY: +0.9% PREVIOUS: 2.4% YoY BIGGEST MONTHLY JUMP SINCE 2022</p> <p>This was the FIRST CPI report since the Iran war began on February 28. Energy rose +10.9% in March. Gasoline alone rose +21.2% — accounting for nearly three-quarters of the entire monthly CPI increase. Shelter rose +0.3%. Food was unchanged monthly but up +2.7% annually.</p> <p>Airline tickets: +14.9% year-over-year. Beef and coffee prices surged due to separate supply disruptions. Amazon imposes 3.5% fuel surcharge starting April 17.</p>
FED IMPLICATIONS	<p>7 of 19 Fed members now project ZERO rate cuts in 2026. Markets now price only a 30% chance of even ONE cut by December. The Fed Beige Book releases Wednesday April 15 — the first post-war regional economic data. Fed minutes from the March 18 meeting also release Wednesday.</p> <p>If the ceasefire holds and the Strait reopens, economists expect CPI to peak near 4% in April–May, then fall toward 3% by year-end. If it doesn't — sustained inflation above 3% risks forcing the Fed's hand toward rate hikes, not cuts.</p>
GAS AT ~\$4/GALLON	<p>National average gasoline in March was \$3.99/gallon — up 24.2% from February's \$3.21. The war's fuel shock is not a headline — it is at your pump.</p> <p>□ Maraki tip: A credit card with 4–5% cashback on gas is worth \$8–10 per fill-up at current prices. GasBuddy app can save \$0.15–0.40/gallon per fill. Warehouse club gas (Costco, Sam's Club) runs \$0.20–0.30 cheaper.</p>
TREASURY YIELDS	<p>10-year yield: 4.30% — down from 4.43% last week. Despite the hot CPI, bond market held relatively steady, reflecting the view that war-</p>

driven inflation will eventually unwind once the Strait reopens. Higher yields still mean expensive mortgages, car loans, and credit card debt.

WHAT THIS WEEK'S ECONOMY MEANS FOR OUR MONEY:

- **GAS CASHBACK:** A credit card with 4–5% cashback on gas is now the closest thing to a price cut at the pump. Apply for one this week.
- **BANK EARNINGS START MONDAY:** Goldman Sachs Monday, JPMorgan + Citi + Wells Fargo Tuesday. These will reveal if consumer credit is cracking under the pressure of \$4/gas.
- **DO NOT SELL YOUR 401(k):** Corrections end. The S&P 500 has its best week since November despite everything. Selling into volatility locks in permanent losses.
- **WATCH THE FED MINUTES (Wednesday April 15):** First Fed communication since the war began. Every word will matter.

□ BEHIND THE CPI NUMBERS — THE FILL-UP THAT CHANGED THE WEEK

The Calculation at the Pump

Every Thursday morning, Tigist drives her son to school and then herself to work at the hospital — a 24-mile round trip on a good day. She has done this route for seven years without thinking about it.

That changed in March. She started calculating. Twenty-four miles. Twenty-three miles per gallon. Roughly one gallon per day. At \$3.21/gallon in February, that was just over \$3 per day. At \$3.99/gallon in March — the same commute now costs nearly \$4.

"It's not the dollar," she told a coworker in the break room. "It's that I'm doing the math now. I didn't used to do the math."

She started combining errands. She stopped making separate trips to the Ethiopian grocery in the next town. She calculated whether the 5% gas cashback on her credit card was worth applying for. She decided it was.

The March CPI report says gasoline rose 21.2% in one month. Tigist didn't need the report to tell her that. She felt it on the first fill-up of March — and has been feeling it every week since.

□ **The Maraki Lesson:** Inflation is not abstract. It's in your Thursday morning calculation at the pump. Every percentage point in the CPI report is a real family making real adjustments. Financial literacy means understanding those adjustments before they compound.

□ BEHIND THE ECONOMY NUMBERS — THE EMERGENCY FUND THAT WASN'T

When the First Check Wasn't Enough

A study released this week by the Federal Reserve Bank of New York found that nearly 40% of American households could not cover a \$400 unexpected expense without going into debt or selling something.

The gas price shock of March 2026 became, for many families, that \$400 moment — except it wasn't a one-time emergency. It was \$50 more per month, then \$75, then more, compounding with rising grocery costs and higher credit card rates.

A mother in Baltimore told her financial counselor: "I've been putting \$25 into savings every paycheck for two years. Then gas went up and I had to stop. And then I needed the savings for groceries."

□ **The Maraki Lesson:** An emergency fund is not optional — it is your first line of defense against every economic shock. Target 3–6 months of expenses in a high-yield savings account (4.0–4.5% APY at Marcus, Ally, or Capital One 360). Start with \$25 per paycheck if that is what you can do. The system may shake — but your own savings will not.

□ □ SECTION 5: COMPANY SPOTLIGHT — WEEK'S BIGGEST GAINERS & LOSERS

Week of April 7–11, 2026 | Ceasefire relief rotates into risk — but oil stocks give back gains

□ WEEKLY WINNERS — RISK-ON ROTATION: TECH, CONSUMER, AI

TICKER	COMPANY	MOVE	WHY IT MOVED
NVDA	Nvidia	▲ +2.58% Fri	TSMC Q1 2026 earnings beat expectations, signaling AI chip demand remains unbroken by the war. Nvidia supplies the AI chips; TSMC builds them. Strong TSMC = strong Nvidia.
AMZN	Amazon	▲ +2.05% Fri	Consumer discretionary broadly led the week (+2.46% Thu). Amazon benefiting from ceasefire-driven optimism. Note: Amazon imposes 3.5% fuel surcharge on sellers April 17.
Cons. Discr.	Sector-wide	▲ +2.46% Thu	Biggest sector gainer on Thursday. Ceasefire = lower expected fuel costs for airlines, cruise lines, restaurants. Consumer spending optimism surged on the deal news.
Airlines	DAL/UAL/LUV	▲ Recovery	Airlines reversed their war-era losses. Lower oil prices = dramatically better margins. Each \$10 drop in oil saves major carriers \$500M–\$1B annually in fuel costs.
GS	Goldman Sachs	▲ Ahead of Mon	Big bank earnings start Monday. Goldman expected EPS \$16.41 (+16% YoY). Record M&A activity in Q1 2026 — 24 mega-deals above \$10B. The 'fee machine' is running hot.
Industrials	Sector-wide	▲ +5.3% week	Best sector of the week. Infrastructure rebuilding, supply chain normalization plays. Caterpillar +0.43% even on a down day Friday.

□ WEEKLY LOSERS — ENERGY PULLS BACK, TELECOM & SOFTWARE STRUGGLE

TICKER	COMPANY	MOVE	WHY IT MOVED
VZ	Verizon	▼ -3.62% Fri	Biggest Dow loser on Friday. Telecom stocks broadly weak as investors rotated into growth. No direct war exposure — just a risk-on rotation away from defensive names.
CRM	Salesforce	▼ -3.43% Fri	Enterprise software facing budget scrutiny as companies deal with energy cost pressures. CRM multiples remain stretched even after the year's pullback.
NKE	Nike	▼ -3.14% Fri	Nike, down again. Stock now at a 9-year low ~\$48. The guidance from last week's earnings (Q4 sales down 2–4%, China down 20%) continues to weigh. Tariff pressure on manufacturing.
XOM/CVX	Energy sector	▼ Giving back	Ironic loser: the war's biggest winners are now giving back gains as oil prices fell on ceasefire. ExxonMobil still +24% YTD but profit-taking set in after \$16 oil drop Wednesday.
Financials	Banks broadly	▼ Slightly lower	Investors sold banks ahead of earnings — typical 'buy the rumor, sell the news' behavior. JPMorgan, Citi, Wells Fargo all report Tuesday. Will credit quality hold?
CCL/RCL	Cruise lines	▼ Mixed	Cruise stocks recovered somewhat on ceasefire but remain well off war highs. Fuel costs still elevated and consumer discretionary spending outlook uncertain.

□ THE MARAKI INVESTMENT PATTERN TO WATCH — THE CEASEFIRE ROTATION

This week crystallized a powerful shift: WAR WINNERS (energy, defense, LNG, physical gold) gave back gains as RELIEF WINNERS (airlines, consumer discretionary, tech, industrials) surged. This is called a CEASEFIRE ROTATION — and it happens every time geopolitical risk recedes. The key question for next week: do bank earnings confirm that consumer credit has held up under the war's economic pressure? If yes, the rotation continues. If credit is cracking, expect a sharp reversal.

□ THE STORY BEHIND THE NUMBERS: Why the Same Week Can Produce Both Winners AND Losers

BEHAVIORAL FINANCE LESSON: SECTOR ROTATION, ANCHORING & THE NARRATIVE TRAP

This week, ExxonMobil — up 24% year-to-date — fell on the week that a ceasefire was announced. Airlines — down 15%+ YTD — surged on the same news. Two stocks, one event, opposite outcomes.

This is not random. It is sector rotation in real time. When the oil shock narrative changes, money moves. And here is the bias that traps investors:

BIAS	WHAT IT LOOKS LIKE	THE MARAKI ANTIDOTE
RECENCY BIAS	Energy is up 24%, so energy will keep going up	Sector dominance rotates. What led the last 6 weeks rarely leads the next 6.
NARRATIVE TRAP	The war story was so compelling that investors forgot ceasefire scenarios exist	Always hold the counter-narrative. The market prices the scenario you're not thinking about.
ANCHORING	Airlines are 'losers' — down 15% YTD — so they feel risky to buy	The best entry points often look like losers. Delta's jet fuel cost drops \$1B per \$10 oil drop.
HERD BEHAVIOR	Everyone is buying energy — it must be the right move	When everyone has already bought, the upside is priced in. The herd arrives after the trade.

THREE QUESTIONS BEFORE YOU CHASE THIS WEEK'S WINNERS: (1) Am I buying because the fundamentals changed — or because the price moved? (2) What does the stock look like if the ceasefire HOLDS? What if it BREAKS? (3) Have I missed the move, or is the real move still ahead?

SECTION 6: TPS & IMMIGRATION UPDATE | SUPREME COURT ARGUMENTS COMING

ETHIOPIA TPS ✓ PROTECTED (Court Order)

PROTECTED BY COURT ORDER — WORK AUTHORIZATION EXTENDED.

The Trump administration tried to terminate Ethiopia TPS effective February 13, 2026. A federal judge in Massachusetts issued a court order on January 30 blocking that termination. Ethiopian TPS holders are fully protected. Work authorization is valid. USCIS has updated I-9 guidance: Employment Authorization Documents (EADs) are extended per court order.

If your employer questions your work authorization, cite: African Communities Together v. Noem, No. 26-cv-10278-BEM (D. Mass.). Your I-9 Section 2 should include the notation: "as per Court Order."

SOMALIA TPS ✓ PROTECTED (Court Order)

PROTECTED BY COURT ORDER — Massachusetts court stayed the March 17 termination.

DHS tried to end Somalia TPS effective March 17, 2026. A Massachusetts court issued a stay on March 13. Somalia TPS holders retain work authorization and protection from deportation. USCIS + E-

	Verify guidance updated: use the court-order extended expiration date on I-9 forms. DHS is appealing — monitor USCIS.gov weekly.
<p>☐☐ HAITI TPS ☐ SUPREME COURT — LATE APRIL</p>	<p>ORAL ARGUMENTS — LATE APRIL 2026. RULING EXPECTED BY EARLY JULY 2026.</p> <p>350,000 Haitian TPS holders. The Supreme Court ruling WILL set precedent for ALL TPS countries — including Ethiopia, Somalia, and others. If the Court sides with the Trump administration, it could rapidly undo the court orders currently protecting Ethiopian and Somali TPS holders. If the Court sides with TPS holders, protections are secured.</p>
<p>☐☐ S. SUDAN ☐☐ BURMA TPS ✓ PROTECTED</p>	<p>BOTH PROTECTED BY COURT ORDERS. Work permits valid. Use 'as per court order' on ALL I-9 forms. USCIS and E-Verify have updated guidance confirming extended authorization dates. Check USCIS.gov regularly. Employers: do not re-verify or take adverse action based on original EAD expiration dates.</p>
<p>☐ DV LOTTERY UPDATE</p>	<p>Effective April 10, 2026: DV applicants must provide valid, unexpired passport information and upload supporting documentation with their electronic entries. If you are participating in DV-2027, verify your submission meets the new requirements immediately at travel.state.gov.</p>
<p>☐ SCAM ALERT</p>	<p>Do NOT use unauthorized 'immigration consultants.' All USCIS forms are FREE at uscis.gov. Only licensed attorneys or BIA-accredited representatives can give legal advice. With TPS status uncertain, scammers are actively targeting immigrant communities. If someone charges you to file TPS forms or promises to 'fix' your status — walk away.</p>

☐ **BEHIND THE TPS NUMBERS — THE INTERVIEW THAT ALMOST DIDN'T HAPPEN**

"As Per Court Order"

Selam had been preparing for the interview for six weeks. She had researched the company, practiced her answers, bought a new blazer. It was a hospital systems coordinator role — the kind of job that would let her use both her clinical background and her business skills.

Two days before the interview, HR sent an email: "We've noticed your Employment Authorization Document shows an expiration date of June 12, 2024. Can you clarify your current work authorization status?"

The date on her EAD was old — printed before the court order extended her TPS. She knew the extension was valid. She had the court order document on her phone. But explaining this to an HR department that had never heard of African Communities Together v. Noem felt impossible.

She called a BIA-accredited representative that evening. Together, they drafted a reply attaching the USCIS Alert for Ethiopia, the court order citation, and the updated I-9 guidance. She sent it at 9 PM.

The interview happened. She got the job.

□ **The Maraki Lesson:** Know your rights. Know the citation. "African Communities Together v. Noem, No. 26-cv-10278-BEM" are not just legal words — they are the words that protect your ability to work. Print the USCIS Alert and carry it.

□ SECTION 7: INTERNATIONAL & COUNTRY NEWS | A WORLD NAVIGATING THE CEASEFIRE

□□ IRAN — NEGOTIATING POSITION	Iran agreed to the ceasefire but framed it on its own terms: "This is not the end of the war." Iran declared it would 'regulate' Strait passage — effectively maintaining its chokehold as a negotiating chip. Tehran demanded passage fees from tankers. Trump called this "dishonorable." Weekend talks in Islamabad are the critical next step. Iran holds more leverage than the ceasefire announcement suggests.
□□ USA — ECONOMY & POLICY	CPI hit 3.3% — the first war-era inflation report. Bank earnings season begins Monday April 13. Q1 GDP growth revised DOWN to 0.5% annualized (Q4 2025). Atlanta Fed GDPNow for Q1 2026: 1.3%. Supreme Court will hear TPS arguments in late April. DV lottery rule change effective April 10.
□□ ISRAEL — CEASEFIRE THREAT	Israel launched its deadliest strike on Lebanon this week, killing over 250. Iran blamed Israeli actions for ceasefire violations. Netanyahu said Israel would negotiate with Lebanon 'as soon as possible' — but the attacks continued. Israel's actions are the single biggest threat to the US-Iran deal holding through the weekend.
□□ CHINA — STRATEGIC PATIENCE	China continues receiving Iranian oil at favorable rates — positioning itself as the war's primary economic beneficiary. China filed a formal WTO probe against US tariffs. Beijing has signaled it will not pressure Iran at the Pakistan talks. China's Q1 2026 PMI came in at 50.5 — expansion, despite global turbulence.
□□ PAKISTAN — KEY MEDIATOR	The unsung hero of the ceasefire: PM Sharif's call to Trump on Tuesday afternoon directly triggered the agreement. Pakistan is hosting this weekend's peace talks in Islamabad. Pakistan's diplomatic role is now the most important variable in the 2-week window.
□□□□ EAST AFRICA	Ethiopia's June 1 general election is approaching — diaspora remittance confidence tied to stability. Ethiopia received \$5.1B in remittances in 9 months — a historic record. USD → ETB hit a 6-month record high of 156.84 this week before easing to ~155–156. The new diaspora real estate law (property purchase above \$150,000) continues attracting investor interest.

□ BEHIND THE DIPLOMACY — THE PHONE CALL THAT STOPPED THE BOMBS

118 Minutes

At 5:42 PM Eastern Time on Tuesday, April 7, Pakistani Prime Minister Shehbaz Sharif placed a call to the White House. The president's 8 PM deadline to bomb Iranian bridges and power plants was 138 minutes away.

Sharif had one message: extend the deadline. Iran was willing to negotiate. He had spoken to Iranian officials. There was a proposal. He needed more time.

At 6:02 PM — 118 minutes before the bombs would have dropped — Trump posted on Truth Social: "We received a 10 point proposal from Iran, and believe it is a workable basis on which to negotiate."

The Dow Jones futures, which had been falling all day, reversed in the next 20 minutes. Oil futures began their plunge. In Tehran's Revolution Square, people gathered with Iranian flags. The news had reached them via social media faster than the state TV could frame it.

The physical oil price the next morning: \$131.97 per barrel — unchanged. Because the tankers were still stuck.

□ **The Maraki Context:** Financial markets price information faster than reality changes. The ceasefire was priced in within 20 minutes of Trump's post. The actual oil did not move for days. Understanding this gap between price and reality is one of the most valuable skills in investing.

□□□□ SECTION 8: 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	▼ Slight pullback	▲ +20% YoY	Hit 6-month high of 156.84 on April 6. Eased slightly. Dollar still historically strong vs Birr. SEND — the rate remains excellent.
USD → Eritrean Nakfa	15.00 ERN	Stable	Stable	Official rate unchanged. Licensed channels ONLY — no exceptions. No parallel market activity.
USD → Euro	~0.91 EUR	▼ Slightly weak	▼ -4% YTD	Ceasefire slightly weakened the USD. Still sending to Europe costs more EUR than 6 months ago.
USD → GBP	~0.78 GBP	▼ Slightly weak	▼ -4% YTD	British pound holding up as UK energy sector benefits from disruption. USD slightly weaker post-ceasefire.
USD → Kenyan Shilling	~130 KES	▲ Favorable	▲ +2.5%	Kenya less exposed to Gulf oil disruption. Favorable for East Africa senders. Remittances remain reliable channel.

□ **MARAKI REMITTANCE TIP:** The dollar hit a 6-month record high against the Ethiopian Birr this week (156.84). Use Remitly, Wise, or CBE's diaspora transfer service. Compare rates. Avoid informal channels — they are illegal and often unreliable. With Ethiopia's June 1 election approaching, the rate may become more volatile in coming weeks. If you plan to send a larger amount for property or family needs, consider acting sooner rather than later.

□ **SECTION 9: TECHNOLOGY STORY — THE WAR'S DIGITAL CASUALTIES & WINNERS**

□ **STORY 1: Amazon's Fuel Surcharge — The War Reaches Your Shopping Cart**

Starting April 17, 2026, Amazon will impose a 3.5% fuel and logistics surcharge on all third-party sellers in the US and Canada. UPS and FedEx have already implemented their own fuel surcharges since the start of the Iran war. This is the moment the energy crisis formally enters everyday e-commerce.

What this means: prices for goods sold on Amazon Marketplace will rise. Sellers with thin margins will either absorb the cost (hurting profit) or pass it to consumers (hurting demand). The war's inflation is no longer just at the gas pump — it's in your Amazon cart.

□ **STORY 2: TSMC Beats Earnings — AI Chip Demand Survives the War**

Taiwan Semiconductor Manufacturing Co. (TSMC) reported strong Q1 2026 earnings this week, beating analyst expectations. This drove gains in Nvidia (+2.58%) and Broadcom. The message: AI infrastructure investment is continuing at full speed despite the Iran war and elevated oil prices. The tech 'supercycle' is not deterred by geopolitics.

The Maraki Discussion Point: AI is the only major global investment trend that is genuinely war-resistant. The companies building AI — and the semiconductors powering it — are not dependent on the Strait of Hormuz.

□ **STORY 3: The Internet Resilience Test — How the War Hit Cloud Infrastructure**

Iran's Revolutionary Guard struck Amazon's AWS cloud data center in Bahrain during week 6 of the war. This week's ceasefire brought relief — but the attack revealed a critical vulnerability: the world's digital infrastructure is concentrated in the same geographic region as the world's oil infrastructure.

For our community: if you use any cloud-based services (QuickBooks, HR systems, healthcare apps), backup your data locally. The ceasefire is fragile. The lesson from AWS Bahrain is that digital services and physical geography are still connected.

□ BEHIND THE TECHNOLOGY — THE PRICE THAT CHANGED BY ZIP CODE

Same Day. Same App. Different Price.

Two coworkers sat at adjacent desks in a Washington, DC office. On Thursday morning, both opened the same delivery app to order lunch. Both selected the same restaurant. Both added the same sandwich.

The price was different. Not by a lot — \$3.25 versus \$3.45. But different.

This practice — known as surveillance pricing — has become standard among delivery apps, e-commerce platforms, and increasingly even brick-and-mortar stores. Algorithms analyze your location, your browsing history, your purchasing patterns, and the time you typically order to determine the maximum price you will likely pay.

With Amazon adding a 3.5% fuel surcharge starting April 17, the baseline prices on which these algorithms operate are about to shift upward across millions of items.

□ **The Maraki Lesson:** Technology is not neutral. Use private browsing when shopping online. Compare prices across apps. Clear cookies. Check GasBuddy, not just the nearest station. The algorithms are optimized to charge what you'll pay — not what you should pay. Financial literacy includes understanding the systems you participate in every day.

□ SECTION 10: HEALTH CORNER — FINANCIAL STRESS & THE BODY: THE WAR NOBODY SEES

□ WHAT THE RESEARCH SAYS

With gas prices at \$4/gallon, CPI at 3.3%, and a fragile ceasefire holding the world's attention — the American Psychological Association released its annual Stress in America report this week. The findings: 72% of Americans report that money is a 'significant source of stress.' Among immigrant households, that number is higher.

The physical cost of that stress is not metaphorical. Chronic financial anxiety elevates cortisol — the stress hormone — which over time raises blood pressure, disrupts sleep, impairs immune function, and increases risk of cardiovascular disease. This is a financial health issue and a physical health issue simultaneously.

□ WHAT OUR COMMUNITY CAN DO:

- **Name the number:** Anxiety about money is often worst when the number is vague. Write down exactly what you earn, what you owe, what you spend. Uncertainty costs more psychologically than a bad number you know.
- **One financial action per week:** Research shows that taking any concrete financial action (even small) reduces stress more effectively than thinking about money. Open a high-yield savings account. Call your creditor. Check your credit score.
- **Community financial circles (Iqub):** The Ethiopian practice of communal savings is scientifically validated stress reduction. Shared financial responsibility reduces

individual anxiety. If you're in one — stay. If not — consider starting one with 5–8 trusted community members.

• **Sleep and money are connected:** Sleep deprivation raises cortisol — the same hormone elevated by financial stress. A person who sleeps 6 hours makes worse financial decisions than one who sleeps 8. Protecting your sleep IS protecting your finances.

□ NOTE: If you or someone you know is experiencing severe anxiety, depression, or crisis as a result of financial or immigration stress, the SAMHSA National Helpline is free, confidential, and available 24/7: 1-800-662-4357. You are not alone.

□ SECTION 11: MARAKI ECONOMIC LADDER™ — THIS WEEK'S LESSON

STEP 1: WORK	STEP 2: CAREER	STEP 3: MISSION
<ul style="list-style-type: none"> • Gas is \$3.99/gal. If you drive for work (rideshare, delivery, caregiving), maximize peak-hour earnings. Wed–Fri evenings and weekend mornings yield highest pay per gallon of gas spent. • Do NOT take on new consumer debt. Fed hold is locked in. High rates + war = the worst possible time to borrow for non-essential purposes. • If you have variable-rate debt (credit card, HELOC), call your creditor this week and ask for a rate reduction. Cite your payment history. Many say yes. 	<ul style="list-style-type: none"> • Bank earnings this week (JPMorgan, Goldman, BofA) will signal which industries are still hiring versus cutting. Healthcare, industrials, and financial services led Q1 job growth. If your skills translate to these sectors — pursue it. • AI implementation in banking (JPMorgan's 'Spectrum' AI, BofA's Erica 2.0) is eliminating entry-level financial roles. Skills in data, AI operations, and financial analysis are becoming premium across all industries. • TPS holders: know your citation. The court order is your career protection. Carry it with you. 	<ul style="list-style-type: none"> • The ceasefire was made possible by Pakistan's mediation — a reminder that human relationships, not just military power, are what resolve crises. Build your relationships as deliberately as you build your portfolio. • Gold's 3rd weekly gain confirms what our community's grandparents always knew: physical stores of value outlast paper promises. The physical gold your family holds is not down 13% from the war — it is up from where your family started. • Share this broadcast with 5 people. Financial education builds collective generational wealth. That is Maraki's

		mission: 100,000 people per year.
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□ BEHIND THE MONEY — THE CEASEFIRE HE DIDN'T SEE COMING

The Gas Station Conversation

On Wednesday morning, Dawit was filling his Camry at a Shell station in Northern Virginia. The pump clicked to \$62. He remembered when it used to be \$48.

The man at the next pump looked over and shook his head. "This war," he said. It was not a question.

Dawit nodded. But then he said something unexpected: "Did you hear the ceasefire news this morning? Oil already dropped \$15."

The man looked at his phone. "Already?" He hadn't heard. The pump hadn't updated. The gas was still \$3.99.

Dawit drove to work thinking about the gap — between what the futures market already knew and what was still on the sign at the Shell station. That gap, he thought, is where financial knowledge lives.

□ **The Maraki Discussion:** Markets price information instantly. Gas stations price information slowly. The people who understand the gap between the two are the ones who make better financial decisions. Read this newsletter. Stay informed. The gap between knowing and not knowing has a dollar value — and it compounds.

□ BEHIND THE RETIREMENT NUMBERS — THE PLAN THAT SPANS TWO CONTINENTS

The House in Addis and the 401(k) in Virginia

Meseret turned 58 this week. She has worked as a registered nurse in Virginia for 19 years. She has a 401(k). She has a house in Addis Ababa that she bought eight years ago with diaspora remittances. She has a sister she hasn't seen in three years.

Her retirement plan, she told her financial counselor, is "one foot here, one foot there." Live six months in Virginia with her daughter's family. Live six months in Addis with her sister's family. Use her 401(k) distributions in dollars. Use the house rent income in birr.

The counselor pointed out: at a USD-to-ETB rate of 155, her \$3,000/month 401(k) withdrawal translates to 465,000 birr. Average monthly expenses in Addis are roughly 30,000–50,000 birr. Her dollar goes 10x further.

□ **The Maraki Perspective:** Our community is uniquely positioned for trans-continental retirement. You have language skills, family networks, and cultural ties in countries where the dollar goes significantly further. Plan intentionally. A \$500,000 US retirement account is a modest retirement here — and an extraordinary one there. Know both sides of the equation.

□ MARAKI CONCEPT — WHAT IS A 'WAR PREMIUM' IN OIL MARKETS?

WAR PREMIUM: The extra amount added to an oil price above its fundamental value — based purely on the risk that a conflict will disrupt supply. War premiums are the market's attempt to price a fear.

CONDITION	WAR PREMIUM	WHO PAYS	2026 EXAMPLE
Active conflict, Strait closed	\$30–50/bbl above fundamental	Every driver, airline, manufacturer	Brent \$95 futures, \$132 physical = \$37 premium
Ceasefire announced	Premium falls quickly	Market — prices priced out fast	WTI dropped 16.4% in one day Wednesday
Ceasefire holds, Strait opens	Premium disappears	Consumers benefit via lower prices	Goldman scenario: Brent falls to \$80–85
Ceasefire breaks	Premium surges higher than before	Everyone — permanently higher inflation	Goldman risk scenario: Brent \$120+ again

The Maraki Application: Understanding war premiums explains why oil can fall 16% in one day on a ceasefire — and rise 3% the next day when the ceasefire looks shaky. The fundamental value of oil hasn't changed. Only the fear has. When you understand this, you stop being surprised by oil price volatility — and start being able to anticipate its direction.

□ SECTION 12: WEEK AHEAD — APRIL 13–17, 2026

THIS WEEK'S CRITICAL EVENTS

□ MONDAY APRIL 13: GOLDMAN SACHS Q1 EARNINGS

Expected EPS \$16.41 (+16% YoY). Revenue ~\$16.9B (+12%). Watch: M&A fee commentary — Goldman processed record deal flow in Q1. Any signal about deal slowdown in Q2 due to war = market concern.

□ TUESDAY APRIL 14: JPMorgan, Citi, Wells Fargo, J&J, BlackRock Earnings + PPI Data

JPMorgan expected EPS \$5.44 (+7%). The definitive litmus test for the economy: are consumers still paying their bills? Watch loan-loss reserve levels — if JPMorgan increases credit loss provisions, that signals the war's economic damage has reached household credit. PPI (Producer Prices) release 8:30 AM will confirm whether business inflation is matching consumer inflation.

□ WEDNESDAY APRIL 15: Morgan Stanley, Bank of America Earnings + FED MINUTES + FED BEIGE BOOK

The Fed's March 18 meeting minutes release Wednesday — the first Fed communication since the war began. Every word Powell's colleagues said about energy inflation, rate cuts, and recession risk will be parsed by markets. The Beige Book is the first post-war regional economic report from Fed districts across the country. Expect references to gas prices, consumer stress, and business uncertainty.

□ THURSDAY APRIL 16: Initial Jobless Claims + Netflix Earnings + Philly Fed

Consensus: 215K claims (vs. 219K prior week). Netflix is the consumer spending bellwether — is streaming holding up? Philly Fed index expected at 7.0 vs. 18.1 in March — a sharp drop signaling business confidence erosion from the war.

□ **LATE APRIL: SUPREME COURT — TPS ORAL ARGUMENTS**

Haiti and Syria TPS. 350,000 people. The ruling will set precedent for ALL TPS countries. Expected decision by early July 2026. Watch for news of the exact argument date — it could come any day.

□ **ALL WEEK: ISLAMABAD PEACE TALKS — THE MOST IMPORTANT VARIABLE**

US-Iran ceasefire talks continue this weekend in Pakistan. Any breakthrough → oil falls, markets rally. Any breakdown → oil spikes, markets fall. This is the binary risk that overshadows every earnings release, every data point, every Fed word this week.

□ SECTION 13: QUICK REFERENCE — KEY NUMBERS AT A GLANCE

ASSET / INDICATOR	VALUE	WK CHG	DAY (Fri)	CONTEXT
Dow Jones	47,916.57	▲ +3.0%	▼ -0.56%	Best week since Nov. Turned positive for 2026.
S&P 500	6,816.89	▲ +3.6%	▼ -0.11%	Best week since Nov. Still below Jan ATH of ~6,100.
Nasdaq Composite	22,902.90	▲ +4.7%	▲ +0.35%	Best weekly gain since November. NVDA, AMZN led.
VIX (Fear Index)	19.23	▼ Below 20	▼ -1.33%	Below 20 for first time since Feb 28. Genuine relief.
WTI Crude	~\$96-97/bbl	▼ Volatile	▼ -1.5%	Plunged 16.4% Wed, rebounded Thu. Still \$30+ above pre-war.
Brent Crude	~\$95/bbl	▼ Volatile	▼ Volatile	Physical Brent \$132. \$37 gap = physical scarcity.
Gold	~\$4,780/oz	▲ +2.0%	▼ -0.64%	3rd weekly gain. Rate cut hopes + ceasefire uncertainty.
Silver	~\$73/oz	▲ Recovering	Mixed	5th yr structural supply deficit. Industrial demand intact.
10-Yr Treasury	4.30%	▼ Easing	▲ +0.024%	Down from 4.43% last week. Steady despite hot CPI.
Gas (Natl Avg March)	\$3.99/gal	▲ Elevated	Holding	Up 24.2% from Feb. Gasoline = 75% of March CPI jump.
CPI — March 2026	3.3% YoY	▲ HOT	+0.9% mo	Biggest monthly jump since 2022. First post-war CPI.
Fed Funds Rate	3.50-3.75%	HOLD	No change	7/19 Fed members project zero cuts in 2026.
Bitcoin	~\$73,480	▲ Rising	▲ +0.59%	Above \$70K. Risk-on ceasefire week supports crypto.
USD → ETB	~155-156	▼ Slight dip	Holding	Hit 6-month high 156.84 on Apr 6. Still historically strong.

ExxonMobil (XOM)	▲ +24% YTD	▼ Giving back	Profit-taking	War's biggest winner — profit taking as oil fell Wed.
JPMorgan (JPM)	Earnings Tue	Watch	Watch	Expected EPS \$5.44. Credit quality = key market signal.

ABOUT THE HOST

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Abnet A. Tessema is a Certified Financial Education Instructor, licensed insurance agent, and was a loan officer with over a decade of experience. He teaches business and marketing at the community level, building on his background as a university lecturer and radio host in Ethiopia. He hosts AB Financial News weekly and leads the Maraki Group ecosystem for immigrant financial empowerment.

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