

ISSUE 01 THE COMPOUNDING ISSUE

QUARTERLY DISTRIBUTIONS

EDITED BY THE DIVIDEND WITCH

For the Spiritually Protected & Well-Diversified

FALL EDITION

2026

**DIVIDENDS ARE
LOVE LETTERS**

*FROM YESTERDAY'S
DECISIONS*

**HOW TO KNOW IF A MAN
SHOWS COMPOUNDED
INTEREST IN YOU**

**THE CHURCH OF
COMPOUNDED INTEREST**

**GUEST COLUMNIST:
THE DIVIDEND BITCH**
on Undercharging



THE DIVIDEND WITCH INDEX ✨ BLUE-CHIP COUNSEL ✨ WEALTH HOROSCOPES

“YOUR HEART IS CAPITAL
ALLOCATE WISELY”
The Dividend Witch

QUARTERLY DISTRIBUTIONS



FOUNDER ANNA ARNETZ
EDITOR IN CHIEF THE DIVIDEND WITCH
CORRECTIONS DEPARTMENT THE DIVIDEND BITCH

A quarterly publication on wealth, wit, and compounding



DISCIPLINE
COMPOUNDS.
SO DOES
DELIGHT.

@annaarnetz.se
www.annaarnetz.se



TABLE OF CONTENTS THE COMPOUNDING ISSUE

A LETTER FROM THE DIVIDEND WITCH	4
CHURCH OF COMPOUNDED INTEREST	10
THE 7 DEADLY SINS OF FINANCE AND LIFE	18
DIVIDENDS ARE LOVE LETTERS FROM YESTERDAY'S DECISIONS	21
WHAT'S YOUR MONEY SIGN	27
THE DIVIDEND BITCH ON UNDERCHARGING	29
HOW TO KNOW IF A MAN SHOWS COMPOUNDED INTEREST IN YOU	35
THE DIVIDEND WITCH INDEX	38
NEXT ISSUE	49



THE DIVIDEND WITCH



Editor-in-Chief

CHURCH OF COMPOUND INTEREST





From the Editor

A LETTER FROM THE DIVIDEND WITCH

Beloved,

Welcome.

I have joked for years that I wanted to start a cult.
Apparently I have.

Welcome to the Church of Compound Interest.

Before anyone becomes alarmed -
this is not that kind of cult.

No robes.
No chanting.

Mostly serif fonts, questionable theology and long-term thinking.
And perhaps a few inconvenient truths.

Like:
Dividends are love letters from yesterday's decisions.
Wealth whispers.
Budgeting is foreplay.
And we do not date volatility.

Amen.

QUARTERLY DISTRIBUTIONS



This first issue is devoted to compounding.

A financial principle, yes.

But also, I suspect, a way of living.

Because much of what matters most in life seems to grow this way.

Trust.

Wealth.

Love.

Standards.

Freedom.

Small acts.

Repeated well.

Becoming something larger than they first appeared.

That is compounding.

And perhaps grace.

We live in a culture strangely seduced by spikes.

Quick wins.

Spectacle.

Intensity.

But compounding has always belonged to the slow, quiet powers.

The unseen deposits.

The kept promises.

The ordinary disciplines that become extraordinary over time.

QUARTERLY DISTRIBUTIONS



I have become suspicious of things that rise too fast.

Markets.

Men.

Mystical promises.

And increasingly devoted to what deepens.

This publication was born partly from satire.

And partly from a serious intuition:

that wealth can be discussed with more imagination,

that standards can be discussed with more humor,

and that the language of finance may have far more to teach us about love than we've admitted.

Hence -

Blue-chip men.

Emotional dividends.

And the occasional warning not to date a man you'd short.

Public service.

In these pages you will find

sermons,

financial heresy,

relationship due diligence,

a few questionable metaphors,

and perhaps a small defense of the idea that competence may be erotic.

(The editorial board feels strongly about this.)

QUARTERLY DISTRIBUTIONS



You will also find a recurring faith statement emerging.

We believe:

Ease is an asset class.

Standards are spiritual.

Undercharging is witchcraft in reverse.

And some chemistry is simply debt in perfume.

We stand by this.

This issue asks a simple question:

What in your life is compounding?

And what is merely creating volatility?

Worth asking.

In relationships.

In work.

In thought.

In self-trust.

The Dividend Witch suspects the answer may reveal a great deal.

A note on this publication:

It is playful.

It is serious.

Sometimes in the same sentence.

Please do not separate the two.

Play, too, compounds.

QUARTERLY DISTRIBUTIONS



In fact this publication may have begun there
as experiment,
as delight,
as a refusal to make everything productive.

May it remain slightly bewitched.

There will be future issues.
On leverage.
On blue-chip men.
On the soft life economy.

Possibly a full risk advisory on emotional Ponzi schemes.

We are preparing the research.

For now -
thank you for entering these pages.

*May your standards appreciate,
your returns be recurring,
your lovers solvent,
and your nervous system regulated.*

Go forth.
And diversify.

Amen.

The Dividend Witch
Editor-in-Chief



THE CHURCH OF COMPOUND INTEREST

Membership Charter

(Provisional, Spiritually Non-Binding)

Preamble

We, the undersigned, in pursuit of compounding, discernment and
superior romantic asset allocation,

do hereby establish

The Church of Compound Interest.

May our standards rise
as steadily as long-term returns.

Amen.

Article I

Statement of Faith

We believe:

Dividends are love letters from yesterday's decisions.

Wealth whispers.

Ease is an asset class.

Budgeting is foreplay.

And blue-chip men still walk among us.

Amen.

QUARTERLY DISTRIBUTIONS



Article II

The Commandments

Members shall:

Thou shalt not date volatility.

Thou shalt reinvest.

Thou shalt not average down on declining men.

Thou shalt be expensive to mishandle.

Thou shalt channel rage into index funds.

Thou shalt not confuse chemistry with fundamentals.

This is scripture.

Article III

Membership Requirements

Admission requires:

- ✓ Appreciation for compounding
- ✓ Functional sense of humor
- ✓ Basic respect for spreadsheets
- ✓ Suspicion of meme stocks
- ✓ Willingness to discuss standards over wine

Preferred but not required:

cashmere

QUARTERLY DISTRIBUTIONS



Article IV

Sacred Practices

Members are encouraged to observe:

Weekly:
Sunday Sermons.

Monthly:
Portfolio reflection.
And emotional rebalancing.

Quarterly:
Distributions.
Obviously.

During emotional turbulence:
Do not text exes.
Reinvest.

Amen.

QUARTERLY DISTRIBUTIONS



Article V

Forbidden Conduct

Members shall abstain from:

Undercharging.

Emotional Ponzi schemes.

Luxury without liquidity.

Dating liabilities in premium packaging.

Calling sunk cost loyalty.

Heretical.

Article VI

Tithing

Traditional tithes optional.

Automatic transfers encouraged.

QUARTERLY DISTRIBUTIONS



Article VII

The Liturgy

Leader:

Don't date a man you'd short.

Congregational Response:

Amen.

Leader:

Love should not require refinancing.

Congregation:

Amen.

Leader:

The new erotic -

Congregation:

Competence.

QUARTERLY DISTRIBUTIONS



Article VIII

Feast Days

Observed Holy Days include:

Quarterly Earnings

Tax Refund Season

Dividend Payout Dates

and the Feast of Blue-Chip Men

Membership Oath

I solemnly swear
to honor compounding,
protect capital,
avoid volatility,
and never again confuse a meme stock
for a soulmate.

So help me yield.

Amen.

QUARTERLY DISTRIBUTIONS



Official Blessing

May your lovers be low-beta,
your returns tax-efficient,
and your nervous system regulated.

Go forth in peace.
And diversify.

— The Dividend Witch

Membership card



Church of Compound Interest
Founding Member

Status:
Spiritually Protected & Well-Diversified



In Compound We Trust

THE SACRED SEVEN
Founding Aphorisms

1. *Dividends are love letters from yesterday's decisions.*
2. *Yield over seduction.*
3. *What compounds rarely performs. It grows.*
4. *We do not date volatility.*
5. *Compounding is repetition with integrity.*
6. *Ease is an asset class.*
7. *Standards appreciate.*

THE DIVIDEND WITCH'S
Ten Commandments

1. *Thou shalt not date volatility.*
2. *Thou shalt favor recurring returns.*
3. *Thou shalt not confuse chemistry with leverage.*
4. *Thou shalt reinvest where trust compounds.*
5. *Thou shalt diversify thy devotion.*
6. *Thou shalt practice luxury with liquidity.*
7. *Thou shalt not undercharge.*
8. *Thou shalt honor both intuition and accounting.*
9. *Thou shalt not worship spikes.*
10. *Thou shalt yield over seduction.*



THE 7 DEADLY SINS of Finance & Life

ACCORDING TO THE DIVIDEND WITCH

1. LUST



For shiny things
with no fundamentals.

Hot tips.
Fast money.
Sexy nonsense.

*The Dividend Witch
saith:*

*Yield over
seduction.*

2. GREED



Mistaking accumulation
for abundance.

Having more.
Enjoying less.

We do not worship
money.

We let it adore us.

3. ENVY



Comparing your
chapter 3 to someone's
generational wealth.

Scrolling is not
a strategy.

Comparison
leaks returns.

4. GLUTTONY



Luxury without
liquidity.

Designer bag.
No emergency fund.

*Daughter...
no.*

5. WRATH



Revenge spending.

"He hurt me so
I bought a Chanel."

*The witch
disapproves.*

Channel rage into
index funds.

6. SLOTH



Leaving cash idle
out of fear.

Sleeping money.

A tragedy.

Make it work.

7. PRIDE



Thinking you're too
intuitive for spreadsheets.

Spirit without systems.

Absolutely not.

*The witch uses both
incense and Excel.
Amen.*



FINANCIAL MORTAL SINS

(advanced):



8. Undercharging
Self-betrayal with invoices.



9. Situationships
with income streams
*Cute, unstable revenue.
No commitment.
No thank you.*



10. Emotional spending
disguised as “alignment.”
We see you.

FINANCIAL PURGATORY:



*Holding cash
at 0.1%.*

FINANCIAL HEAVEN:



*Quarterly
distributions.*

FINANCIAL HELL:



High fees.

THE BOOK OF REBALANCING 4:20

*She who panic selleth
knoweth not peace.*





The *Dividend Witch's* COMMANDMENTS:

- I. Thou shalt not panic sell.
- II. Thou shalt reinvest.
- III. Thou shalt not worship lifestyle inflation.
- IV. Thou shalt diversify thy devotion.
- V. Thou shalt honor both intuition and accounting.



Confessions of a DIVIDEND WITCH:

Forgive me, portfolio, for I have sinned.

I bought growth without dividends.

It has been six months since my last rebalance.

Amen.





A Meditation on Compounding

**DIVIDENDS ARE LOVE LETTERS
FROM YESTERDAY'S DECISIONS**

By The Dividend Witch

There are few things in finance as quietly erotic as a dividend.

No spectacle.

No drama.

No desperate performance.

Just a payment arriving -
because of something chosen long ago.

I find that moving.

Perhaps irrationally so.

A small deposit appearing in the present, sent by a former self
who had the tenderness to think ahead.

What is that if not a love letter?

We tend to speak of dividends as income.

I suspect they are also evidence.

Evidence that small faithful acts can become generosity.

That discipline can ripen into freedom.

That patience leaves gifts.

QUARTERLY DISTRIBUTIONS



This is not only true in markets.
It may be true of almost everything worth building.

Trust compounds.
Skill compounds.
Self-respect compounds.

Love does too.
Often invisibly.

Until one day, there are returns.

A good dividend does not seduce.
It rewards.

There is a difference.

Seduction dazzles.
Reward endures.

The Dividend Witch has opinions.

When I say **dividends are love letters from yesterday's decisions**,
I mean: every wise choice has a way of writing forward.

The money you didn't spend.
The standard you didn't lower.
The boundary you kept.
The skill you practiced.
The walk you took.
The courage you exercised when no one applauded.

All of it may one day pay you.

QUARTERLY DISTRIBUTIONS



Quietly.
Repeatedly.
With interest.

Compounding has always seemed spiritual to me.

Not because it is magical.
Because it is faithful.

It honors repetition.
And repetition is underrated.

The culture worships breakthroughs.
Compounding worships increments.

I trust increments.
They built nearly everything I value.

Even love - perhaps especially love - may work this way.

A lasting relationship is rarely one dramatic act.
It is small emotional dividends.

A kindness.
A kept promise.
A remembered detail.
A return of attention.

Again.
Again.
Again.

Until intimacy has compounded.
Blue-chip romance.

“

I have
become
suspicious
of things that
rise too fast.

— ♦ —

Markets.
Men.
Mystical
promises.

”



QUARTERLY DISTRIBUTIONS



We are taught to admire what spikes.

The dramatic rise.

The overnight thing.

But much of what has nourished me most grew almost embarrassingly slowly.

Confidence.

Wealth.

Discernment.

Peace.

Even joy.

All compounded.

None viral.

There is a strange comfort in this.

Because it means freedom may not require genius.

Only continuity.

Small acts. Repeated well.

That may be the great mercy.

And perhaps this is why dividends move me.

They feel like proof that care survives time.

Yesterday reaches into today and says: I was thinking of you.

Tell me that isn't romantic.

The latter often look less dramatic.

And end up wealthier. In every sense.



QUARTERLY DISTRIBUTIONS



Some people want fireworks.

I increasingly want recurring distributions.

I said what I said.

There is something profoundly reassuring about being paid for having been patient.

It redeems waiting.

It dignifies discipline.

It makes restraint feel almost luxurious.

The soft life economy may begin there.

And perhaps we should ask:

What decisions am I making today that will send love letters later?

That is not merely a portfolio question.

It is a life question.

What in your life is quietly compounding?

What deserves reinvestment?

Where are returns already arriving that you have failed to notice?

Worth asking.

The Dividend Witch believes there are two kinds of people.

Those chasing outcomes.

And those cultivating compounding.

QUARTERLY DISTRIBUTIONS



I have come to suspect that freedom is rarely built through grand gestures.

It arrives as accumulated tenderness.

Toward self.

Toward work.

Toward time.

Toward money.

Toward what matters.

Compounding is simply what love looks like when practiced long enough.

And so yes - I will keep insisting: dividends are love letters from yesterday's decisions.

Because they are.

Little notes arriving from former wisdom.

Proof that discipline can become devotion.

And that patient things may yet surprise us.

May your standards compound.

May your peace pay dividends.

May your lovers be blue-chip.

And may the choices you make today write generous letters to the person you are becoming.

Amen.

—*The Dividend Witch*

What's Your Money Sign?

(forget astrology. what's your financial rising sign?)



♈ Aries — *The Risk Romantic*

Falls in love fast.
Invests first, asks
questions later.

Says things like:
“Let’s just buy the stock.”

Red flag: impulsive abundance.

Green flag: bold wealth moves.



♉ Taurus — *The Cashmere Capitalist*

Luxury, dividends,
beautiful things.

Believes:
If wealth doesn’t feel
sensual, what’s the point?

Portfolio energy:
slow, steady, expensive.

Spirit animal:
trust fund aesthetics.



♊ Gemini — *The Diversified Flirt*

Three side hustles.
Seven tabs open.
Talks money like foreplay.

Owens crypto, index funds,
and a suspicious idea for
a digital empire.



♋ Cancer — *The Security Siren*

Emergency fund as
emotional support.

Feels turned on by
paid-off mortgages.

Love language: buffers.



♌ Leo — *The Legacy Queen*

Doesn’t want money.
Wants empire.

Believes wealth should
have a signature
fragrance.



♍ Virgo — *The Spreadsheet Seductress*

Finds reconciliation erotic.

May whisper sweet
nothings to Excel.

Has definitely
color-coded a budget.

Hot.

THERE IS NO WRONG SIGN.
Only under-managed potential.



Libra —
The Aesthetic Investor



Chooses stocks partly by branding.

Can discuss ETFs and interior design in the same breath.

Portfolio mood board exists.



Scorpio —
The Wealth Witch



Secretive. Strategic. Magnetic.

Probably has an occult relationship with compound interest.

Says:
“I don’t manifest money. I seduce it.”



Sagittarius —
The Abundance Nomad



Money means freedom.

Likely checking flight deals while reading about passive income.

Invests to disappear beautifully.



Capricorn —
The Dividend Daddy



Built for this.

Born 47 years old.

Probably says “cash flow” in intimate settings.

Very turned on by recurring revenue.



Aquarius —
The Financial Futurist



Contrarian wealth thinker.

Has rewritten capitalism in Notion.

Probably invented a spiritual theory of investing.



Pisces —
The Mystic Millionaire



Believes money has feelings.

Might light candles before checking brokerage accounts.

Surprisingly intuitive investor.

YOUR SIGN DOESN'T DEFINE YOU.

Your money story does.



THE * DIVIDEND BITCH

EVIL TWIN. TRUTH TELLER.
DESTROYER OF EXCUSES.

ON THE AGENDA:

UNDERCHARGING
IS STEALING
FROM YOUR
FUTURE SELF.

STOP ROMANTICIZING
POTENTIAL.

NOT EVERY MAN
IS AN INVESTMENT.

BOUNDARIES
ARE PROFITABLE.

RAISE YOUR RATES
OR STAY QUIET.

“
*I don't sugarcoat.
I compound.
Painfully.*”

I'M NOT
MEAN.
I'M PROFIT
PROTECTIVE.

TODAY:
✓ RAISE RATES
✓ CUT BULLSHIT
✓ COMPOUND
REPEAT
♡

THE DIVIDEND BITCH
HEAD OF REALITY CHECKS *

I DON'T
DO MIDLIFE
CRISES.

I DO
PORTFOLIO
CORRECTIONS.

BOUNDARIES
COMPOUND
CONFIDENCE
CASH FLOW
KARMA



The Dividend Bitch on

UNDERCHARGING

Beloved,

Let me be direct.

Undercharging is not humility.

It is bad accounting.

And occasionally emotional damage wearing linen.

Some of you are out here

performing miracles,

solving existential crises,

holding companies together with intuition and spreadsheets and billing like
frightened interns.

I will not have it.

You call it being reasonable.

I call it discounted genius.

There is a difference.

Let us review.

If they leave clearer,

richer,

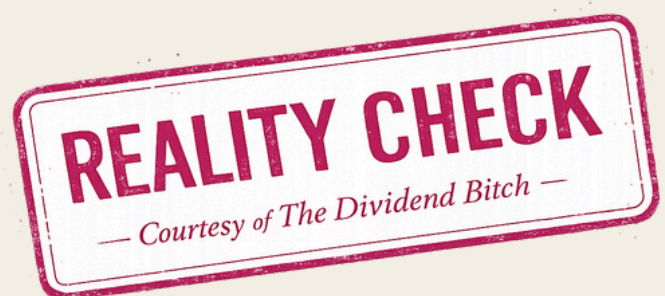
braver,

less confused,

more profitable

why are you pricing yourself like a side dish?

Explain. I'll wait.



QUARTERLY DISTRIBUTIONS



The Dividend Bitch Rule:

If they say “that’s expensive”
you may have just reached
market value.

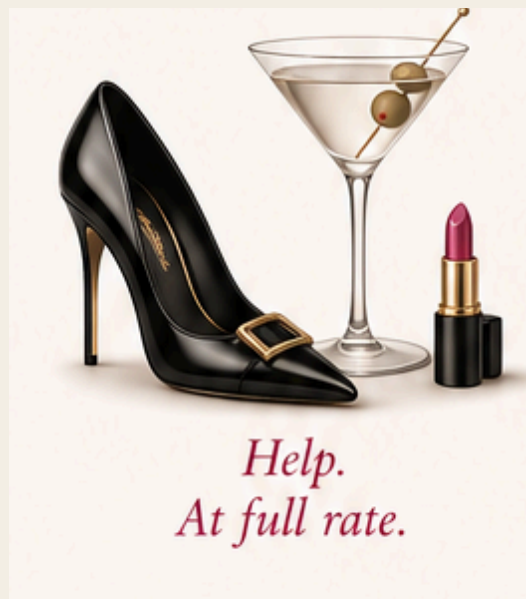
Amen.

Undercharging often hides behind
noble language.

“I just want to help.”

Lovely.

Help. At full rate.



Common symptoms of undercharging:

- apologizing when naming your price
- adding free extras no one requested
- quoting lower than you first felt
- calling premium work “just a little thing”
- charging by old wounds rather than current value

Diagnosis: *spiritual leakage.*

REALITY CHECK

— Courtesy of The Dividend Bitch —

QUARTERLY DISTRIBUTIONS



Let me be brutal.

Every underpriced invoice teaches people how little access to you costs.

Read that twice.

Also:

Discounting yourself does not make you generous.

It makes you harder to sustain.

And exhaustion is not a business model.

Some of you need this correction:

Stop pricing from fear of rejection.

Price from delivered transformation.

Huge difference.

The sacred formula:

Value delivered $\neq$ hours spent.

Say it louder.

You are not selling minutes.

You are selling discernment.

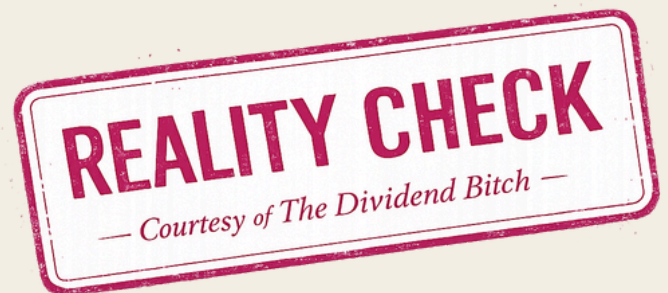
Years.

Judgment.

Pattern recognition.

Miracles with documentation.

Bill accordingly.



QUARTERLY DISTRIBUTIONS



The Dividend Bitch's Commandment:

Thou shalt not subsidize other
people's indecision.

Amen.

Financial Mortal Sin #8:

Undercharging.
Self-betrayal with invoices.

We covered this.

Repeat after me:

Higher standards.
Higher rates.
Lower nonsense.

Reframing:

Raising your prices is not greed.
It may be governance.

Things I never want to hear again:

"I didn't want to scare them away."

Darling.

Premium clients are often attracted by standards.
Not repelled.

REALITY CHECK

— Courtesy of The Dividend Bitch —

QUARTERLY DISTRIBUTIONS



And please stop confusing accessibility

with self-erasure.

Those are not synonyms.

Corrections Department Advisory:

If your pricing makes you resentful - it is wrong.

Rebalance. Immediately.

Confession

Forgive me, portfolio, for I have sinned.

I once lowered a rate to be “easy.”

Never again.

Amen.

Benediction from Corrections

May your rates rise,
your boundaries hold,
and your invoices carry no apology.

Go forth. And reprice.

Final correction:

If they can pay consultants,
lawyers,
designers,
coaches,
strategists,
they can pay you.

Stop volunteering in luxury clothing.

I’m begging.





HOW TO KNOW IF A MAN SHOWS COMPOUNDED INTEREST IN YOU

A Field Guide from The Dividend Witch

There is ordinary interest.

And then there is compounded interest.

The two are often confused.

One flirts.

One builds.

One spikes.

One accumulates.

The Dividend Witch recommends learning the difference.

It may save years.

First:

Interest can be dramatic.

Compounded interest is usually quiet.

That should tell you something.

Because what compounds rarely performs.

It grows.

“

*He pays
emotional
dividends.*



“

*A man interested
visits.
A man showing
compounded
interest builds.*





1. HIS ATTENTION ACCUMULATES.

A man showing compounded interest does not appear in bursts.
He adds. Slowly. Consistently. He remembers things. Follows up. Returns.
Builds. His care does not oscillate. It accrues. Like all good wealth.



2. HE PAYS EMOTIONAL DIVIDENDS.

He does not only express attraction. He distributes reassurance.
Presence. Thoughtfulness. Reliability. These are returns.
Quarterly distributions, if you will.
And unlike declarations— they can be measured.



3. HE COMPOUNDS TRUST.

Not through grand gestures. Through repeated kept promises.
A call when he said he'd call. A plan becoming reality.
Repair when there's friction. Compounding is repetition
with integrity. In finance. In love.



4. HE REINVESTS.

This is important. Some people consume connection. Others deepen it.
A man with compounded interest reinvests. He doesn't merely
enjoy what exists. He contributes to what could grow.
That is a different species. Blue-chip species.



5. HIS PRESENCE APPRECIATES OVER TIME.

You do not feel increasingly uncertain. You feel increasingly settled.
This is an underrated aphrodisiac. Stability is sexy again.
The new erotic: competence.



6. HE THINKS LONG-TERM.

Compounded interest requires horizon. So does devotion.
A man interested in immediacy asks: What are you doing tonight?
A man showing compounded interest asks: What are we building?

Let us be clear:

This is not compounded interest:

Volatility mistaken for chemistry
Occasional grand gestures with no recurring yield
Words appreciating while actions depreciate
No long-term performance
Potential presented as return

That is not compounding.
That is speculation.

Do not confuse the two.

Amen.

QUARTERLY DISTRIBUTIONS



Simple Interest vs Compounded Interest

Simple Interest:

He likes you.

Compounded Interest:

He builds with you.

A practical test:

Ask:

Is this connection accumulating value?
Or producing volatility?

There is your answer.

Signs he may be paying dividends:

He initiates.

He remembers.

He plans.

He deepens.

He makes your nervous system exhale.

That last one matters.

Watch your body.

It often reads fundamentals faster than your mind.

Dividend Witch note.

Blue-Chip Romance

The culture often glorifies intensity.

But intensity can be expensive.

Compounding looks humbler.

And often much more valuable.

Slow burn.

Excellent upside.

The Dividend Witch Rule:

A man interested visits.

A man showing compounded interest builds.

Final Sermon

Beloved,

Choose the one whose devotion compounds.

Not the one who spikes and disappears.

Do not trade peace for fireworks.

Do not confuse unpredictability with depth.

And above all -

do not mistake a meme stock for a soulmate.

Amen.

— ***The Dividend Witch***



THE DIVIDEND WITCH INDEX

Compounding Forecasts

&

Long-Term Performance Indicators

Market Overview

Short-term culture remains dramatically overvalued.

Current market conditions continue to reward:

- * urgency
- * spectacle
- * emotional spikes
- * overnight success narratives

The Dividend Witch remains unconvinced.

Quiet accumulation continues outperforming across all meaningful sectors.

Especially:

- * trust
- * wealth
- * relationships
- * self-respect
- * nervous system stability

Long-term holders are expected to perform exceptionally well.



Core Compounding Indicators

1. Consistency Index (CI) — Bullish

Still the strongest predictor of long-term return.
Repeated small actions continue outperforming:

- * intensity
- * motivation spikes
- * dramatic declarations

Forecast:

Markets increasingly favor reliability over performance.

2. Emotional Dividend Yield (EDY) — Rising

Steady reassurance, thoughtfulness and emotional stability
continue generating strong relational returns.

High-performing assets currently include:

- * follow-through
- * calm communication
- * regulated nervous systems

Low-performing assets:

- * mixed signals
- * emotional volatility
- * “potential” with no earnings report

Forecast:

Women increasingly unwilling to invest in unstable markets.



Core Compounding Indicators

3. Self-Trust Growth Curve (STGC) — Accelerating

Repeated acts of self-honoring continue compounding dramatically over time.

Top-performing behaviors:

- * clean decisions
- * boundary enforcement
- * acting on internal knowing

Forecast:

Internal trust expected to become a premium asset class.

4. Delayed Gratification Capacity (DGC) — Undervalued

Patience remains deeply underappreciated by the broader culture.

However, those capable of:

- * pacing
- * observing
- * waiting for pattern

continue outperforming emotionally and financially.

Forecast:

Long-term investors likely to inherit the future.



Core Compounding Indicators

5. Volatility Addiction Exposure (VAE) — Concerning

Many portfolios remain overexposed to:

- * chaos mistaken for chemistry
- * urgency mistaken for passion
- * instability mistaken for depth

The Dividend Witch strongly recommends reducing exposure.

Forecast:

Emotionally regulated assets expected to significantly outperform.

6. Repetition Integrity Ratio (RIR) — Extremely Important

Measures alignment between:

- * stated values
- and
- * repeated behavior

Reminder:

Compounding does not care about intention.

Only repetition.

Forecast:

What you repeatedly do will continue becoming your life.

Please allocate accordingly.



Core Compounding Indicators

5. Volatility Addiction Exposure (VAE) — Concerning

Many portfolios remain overexposed to:

- * chaos mistaken for chemistry
- * urgency mistaken for passion
- * instability mistaken for depth

The Dividend Witch strongly recommends reducing exposure.

Forecast:

Emotionally regulated assets expected to significantly outperform.

6. Repetition Integrity Ratio (RIR) — Extremely Important

Measures alignment between:

- * stated values
- and
- * repeated behavior

Reminder:

Compounding does not care about intention.

Only repetition.

Forecast:

What you repeatedly do will continue becoming your life.

Please allocate accordingly.



Sector Analysis

Relationships

Current trend indicates a market correction
away from:

- * dramatic inconsistency
- * emotionally leveraged men
- * speculative romantic investing

Blue-chip relational assets gaining
momentum:

- * stability
- * predictability
- * long-term orientation
- * emotional solvency

Forecast:

“Slow burn” expected to outperform “instant
chemistry.”



Sector Analysis

Wealth

Compounding continues proving:
small disciplined actions outperform
emotional financial behavior.

Current outperformers:

- * recurring investments
- * sustainable growth
- * nervous system regulation around money

Underperformers:

- * panic decisions
- * aesthetic overspending without liquidity
- * financial impulsivity disguised as intuition

Forecast:

Quiet wealth accumulation
remains deeply attractive.



Sector Analysis

Self-Respect

Repeated self-abandonment continues generating catastrophic long-term losses.

Strong indicators include:

- * saying no earlier
- * leaving sooner
- * trusting internal data faster

Forecast:

Standards expected to appreciate steadily over time.



Risk Advisory

High exposure to:

- * inconsistency
- * urgency
- * emotional spikes
- * short-term validation

may reduce long-term life quality significantly.

Recommended strategy:

Reduce volatility.

Increase integrity.

Hold longer horizons.



Emerging Insight

The most valuable things in life appear slowly.

Trust.
Mastery.
Wealth.
Safety.
Love.

This has frustrated many people.
The market remains indifferent.





THE DIVIDEND WITCH FORECAST

The next decade will reward:

- * patience
- * steadiness
- * discernment
- * consistency
- * emotional regulation

And quietly punish:

- * reactivity
- * desperation
- * performative urgency
- * unstable foundations

The compounding effect is already underway.
Most people simply do not notice it yet.

Quarterly Reminder

What compounds rarely performs.

It grows.

QUARTERLY DISTRIBUTIONS



N E X T I S S U E

THE LEVERAGE ISSUE

WINTER SOLSTICE

2026

High Yield, High Risk

*Why Some Attraction
Profiles Consistently
Underperform Long-Term*

Signs a Man Is Love Bombing You With Leveraged Capital

The Romance Bubble Index

The Dividend Bitch:

*You Cannot Build a Luxury
Life on Panic*

Borrowed Confidence

*When Charisma Is Financed
Through External Validation*

Emotional Margin Calls

*What Happens When Reality
Finally Requests Payment*

Men Who Look Liquid But Aren't

*A Due Diligence Report
from The Dividend Witch*

The Leverage Trap

*When More Becomes More
Fragile*

What's Your Leverage Profile?

Emotional Ponzi Schemes





QUARTERLY DISTRIBUTIONS

EDITED BY THE DIVIDEND WITCH

For the Spiritually Protected & Well-Diversified