

There is an adage “The markets take the stairs up and the elevator down”. Today the Fed took the expected action of lowering the federal funds rate (the interest rate banks charge each other for short term loans and a proxy for rates in general) .25% and reduced the expected number of rate cuts in 2025 from 4 to 2 projecting a 3.9% median fed funds rate up from earlier forecasts of 3.5%. The market reacted quickly and the S&P 500 fell 2.94%. We remind everyone to keep things in perspective. The S&P 500 return YTD is up close to 26%. We continue to follow Kenneth Fisher’s advice “Time in the market beats timing the market”.

As always, if you have any questions or concerns, do not hesitate to contact us.

Be well.



“The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege.” -Charlie Cameron

LYN CAMERON, CFP® | Senior Vice President, Financial Advisor, Portfolio Manager
lcameron@dadco.com | p: 503.863.5085 | f: 503.863.5095
CAMERON WEALTH PLANNING
222 SW Columbia Street, Suite 1400
Portland, OR 97201

360 SW Bond Street, Suite 300
Bend, OR 97702

www.cameronwealthplanning.com
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