

Stocks were mixed during the first trading week of December. Technology stocks led, while the widely followed Dow Jones Industrial Average struggled.

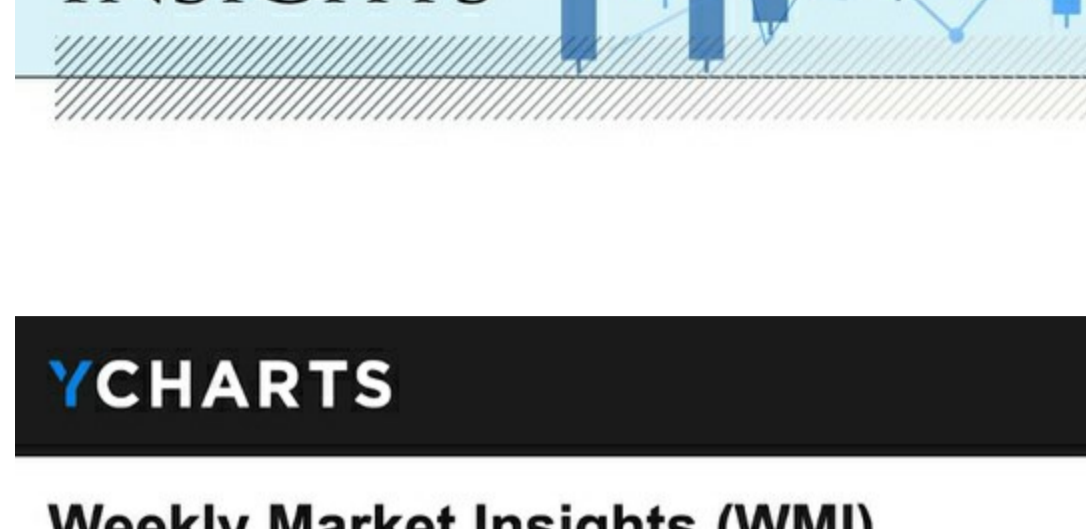
The tech-heavy Nasdaq Composite Index picked up 3.34 percent while the Dow Industrials lost 0.60 percent. The Standard & Poor's 500 Index added 0.96 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, gained 1.46 percent.<sup>1,2</sup>

## Tech Takes Charge

The S&P and Nasdaq rallied to start the week, closing at record highs Monday and Tuesday. The Dow fell on both days. During a conference speech, Fed governor Christopher Waller said he supports a rate adjustment in December for now, which seemed to add momentum to the S&P's and Nasdaq's gains.<sup>3,4</sup>

Tech shares continued to propel stock gains midweek on the strength of a few better-than-expected Q3 reports.<sup>5</sup>

On Friday, the S&P and Nasdaq hit new record highs following the November jobs report. Both notched their third consecutive winning week. By contrast, the Dow was down four of the five trading days, ending the week in the red after two back-to-back weekly gains.<sup>6,7,8</sup>



## YCHARTS

### Weekly Market Insights (WMI)

#### Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
<b>Dow Jones Industrial Average</b>	6.30%	20.91%	26.20%	79.17%
<b>MSCI EAFE</b>	0.54%	8.73%	14.73%	39.20%
<b>Nasdaq Composite</b>	6.93%	32.11%	39.44%	139.1%
<b>S&amp;P 500</b>	5.21%	29.01%	34.87%	110.8%

#### S&P 500 Daily Close



#### 10-Year Note Review

Indicator Name	Latest Value	1M Ago	1M Change
<b>10 Year Treasury Rate</b>	4.15%	4.42%	-6.11% ▼
12/06/24		3.72%	11.56% ▲
		4.12%	0.73% ▲

Source: YCharts.com, December 7, 2024. Weekly performance is measured from Monday, December 2, to Friday, December 6. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis points.

## Jobs Rebound

After two hurricanes and an aircraft maker strike weighed on the labor market in October, the November jobs report released Friday gave investors what they were looking for: confirmation that the October update was an anomaly.

While November payrolls topped expectations, investors believed the hotter-than-expected report would not influence the Fed's upcoming decision regarding short-term interest rates. The Fed's scheduled two-day meeting ends on December 18.<sup>9</sup>

## This Week: Key Economic Data

**Tuesday:** Productivity and Costs.

**Wednesday:** Consumer Price Index (CPI), 10-Year Treasury Note Auction, Treasury Statement.

**Thursday:** Weekly Jobless Claims, Producer Price Index (PPI), Fed Balance Sheet.

**Friday:** Import and Export Prices.

Source: Investors Business Daily - Econoday economic calendar; December 6, 2024

The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to be providing accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts also are subject to revision.

## This Week: Companies Reporting Earnings

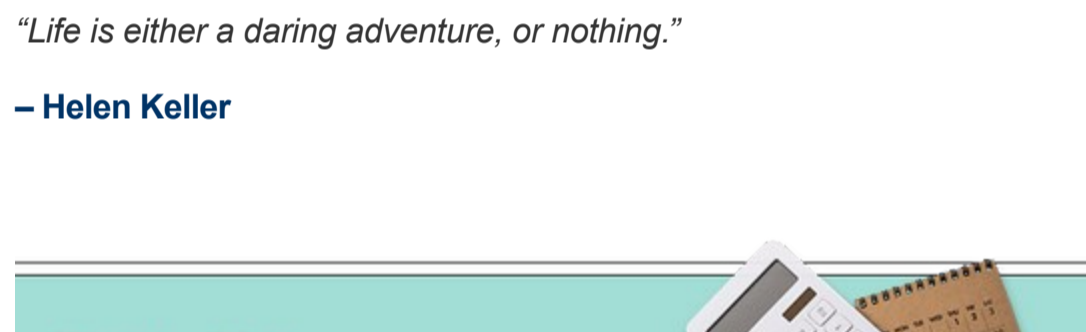
**Monday:** Oracle Corporation (ORCL)

**Tuesday:** AutoZone, Inc. (AZO)

**Wednesday:** Adobe, Inc. (ADBE)

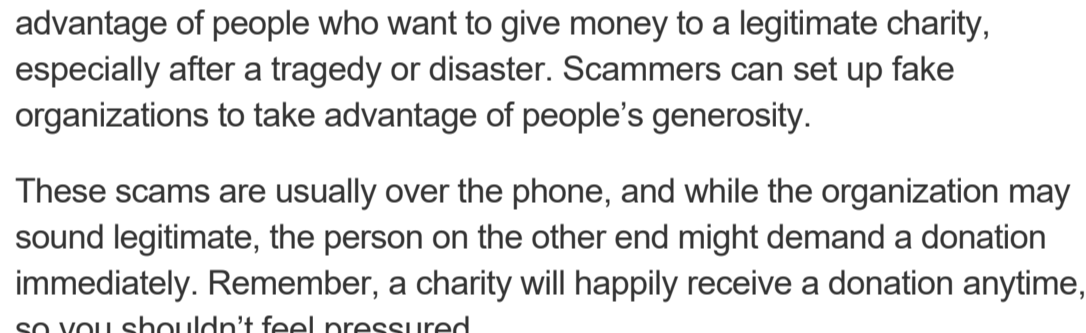
**Thursday:** Broadcom Inc. (AVGO), Costco Wholesale Corporation (COST)

Source: Zacks, December 6, 2024. Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule when they report earnings without notice.



*"Life is either a daring adventure, or nothing."*

—Helen Keller



## Beware of the Fake Charity Scam

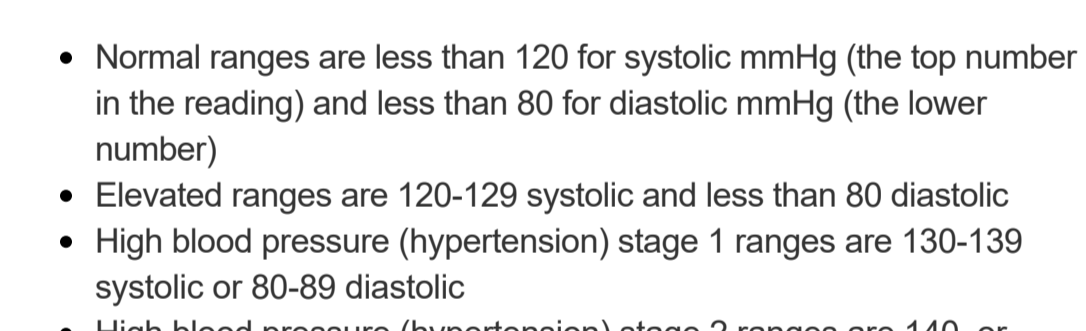
There are so many scams out there. One of the most heartless is taking advantage of people who want to give money to a legitimate charity, especially after a tragedy or disaster. Scammers can set up fake organizations to take advantage of people's generosity.

These scams are usually over the phone, and while the organization may sound legitimate, the person on the other end might demand a donation immediately. Remember, a charity will happily receive a donation anytime, so you shouldn't feel pressured.

You can research charity organizations using the IRS Tax Exempt Organization Search tool—this will help you narrow down a list of legitimate charities. You may even be able to claim a deduction on your tax return.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional.

Tip adapted from IRS<sup>10</sup>



## How to Understand Your Blood Pressure Readings

Understanding your blood pressure readings is important, especially if you are at a greater risk for high blood pressure. Here are the ranges you should know, according to the American Heart Association:

- Normal ranges are less than 120 for systolic mmHg (the top number in the readings) and less than 80 for diastolic mmHg (the lower number)
- Elevated ranges are 120-129 systolic and less than 80 diastolic
- High blood pressure (hypertension) stage 1 ranges are 130-139 systolic or 80-89 diastolic
- High blood pressure (hypertension) stage 2 ranges are 140 or higher systolic or 90 or higher diastolic
- Hypertensive crisis (a medical emergency) ranges are higher than 180 for systolic and higher than 120 for diastolic

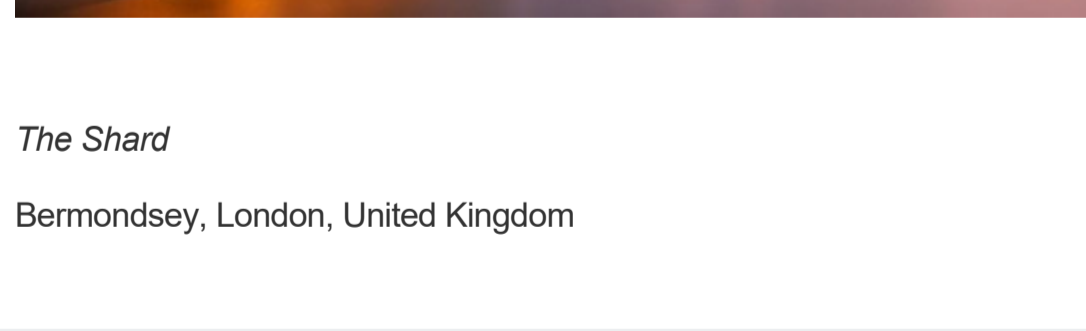
Tip adapted from American Heart Association<sup>11</sup>



I have a bank, yet no cash. I can run, but can't walk. I have a bed but never sleep. I have a mouth, but ingest no meals. What am I?

*Last week's riddle: What has one eye and yet can't see?*

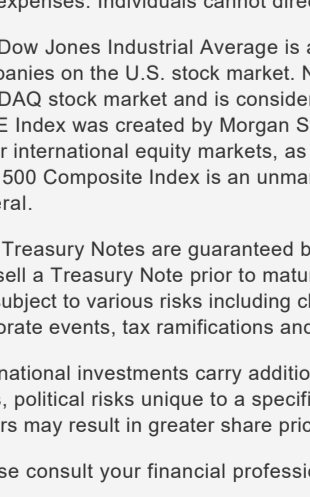
*Answer: A sewing needle.*



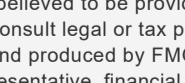
*The Shard*  
Bermondsey, London, United Kingdom

## Footnotes and Sources

1. The Wall Street Journal, December 6, 2024
2. Investing.com, December 6, 2024
3. CNBC.com, December 2, 2024
4. MarketWatch.com, December 3, 2024
5. CNBC.com, December 4, 2024
6. MarketWatch.com, December 5, 2024
7. MarketWatch.com, December 6, 2024
8. The Wall Street Journal, December 6, 2024
9. The Wall Street Journal, December 6, 2024
10. IRS.gov, April 4, 2024
11. American Heart Association, August 1, 2024



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The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. Nasdaq Composite is an index of the common stocks and similar securities listed on the NASDAQ stock market and is considered a broad indicator of the performance of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

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