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**CAMERON WEALTH
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I often have CNBC on in the background while I work. This morning a guest shared if you are approaching retirement you should have “a lot of your money in cash”. The host agreed stating “You need it to last a long time.” No one asked “How will cash last a long time if inflation is anything above your return on cash?” These are smart people yet there was no mention of a real rate of return (your actual return less inflation). There are numerous reasons for caution in the markets, higher interest rates, relatively valuations, ongoing pandemic challenges and supply chain issues but for most people, leaving “lots of money in cash” or trying to time the market will most likely not provide the required resources in retirement. Investing requires a long term time frame. At the Cameron Wealth Planning Group, we believe it is imperative to have liquid assets set aside for cash flow needs over the next 2-3 years and to have funds set aside for emergencies, but a recommendation of “put a lot of your money in cash if you are approaching retirement” is not a sound investment strategy. Click [here](#) for advice from some of history’s greatest investors mirroring our philosophy.

Also of interest is TRENDS, published annually by DA Davidson Advisors, an excellent read and helps define acronyms and terms like NFTs, DAOs, mRNA, BioSyn, DeFi and Techno Sovereigns. Impress your friends!

As we begin 2022, I am reminded of Charlie’s note “the best ability is availability”. In addition to sound financial planning and establishing short and long term investment strategies to meet your goals and risk tolerance, one of our primary objectives at the Cameron Wealth Planning Group is to be there when you need us.

“The life of a nation is secure only while the nation is honest, truthful, and virtuous.” -Frederick Douglass

“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

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