



NEAMB Monthly Bulletin

OCTOBER 2025

What we do for you!

- Latest Industry News
- New with NAMB
- Building your business!
- Get to Knomaha!
- Grow Omaha – what new businesses are coming to our market?
- 2025 Golf Tournament
- 2025 Continuing Ed class
- Great resource with education for mortgage professionals and affiliates
- Keep people connected.
- Want to see past newsletters? Go to [click here](#) to view!



Markets Are Forward Looking – Don't Misread the Fed Cut Effect

Market Insight of the Week - “Markets don’t wait for the Fed — they anticipate it.” Too often, analysts and headlines assess the effect of a Fed rate cut starting from the date of the actual decision. But that's not how markets work. They're forward-looking — and pricing starts well before the Fed moves.

What Just Happened?

- Fed cut rates on September 17, 2025.
- ✓ 10-Year Treasury closed at 4.07%
- ✓ Yields rose slightly to 4.11% the next day
- 🔍 Why? Jobless claims surprised to the downside (264K → 231K)

Interpretation:

Markets saw the drop in claims as a sign that the labor market isn't as weak as the Fed feared, reducing urgency for more cuts — and blunting downward pressure on yields.

What Happened *Before* the Cut?

August 22, 2025 – Jackson Hole Speech:

Fed Chair Powell clearly signaled an incoming rate cut.

- 10-Year Treasury on Aug 22: 4.32%
- 10-Year Treasury on Sep 17: 4.07%
- Mortgage rates also fell significantly due to a narrowing spread.

The move happened before the official cut. This is textbook forward-looking behavior from bond markets.

Flashback: September 2024

Let's rewind:

- Fed cut 50bps on Sep 18, 2024
- In the 2–3 weeks before the cut:
 - 10-year Treasury yield fell sharply
 - Mortgage rates dropped 50%

Once again, markets reacted *in advance*, not in response. Takeaway - If you're measuring the effect of a Fed rate cut from the date of the cut, you're missing the story. Markets move on expectation, not confirmation.

Our members



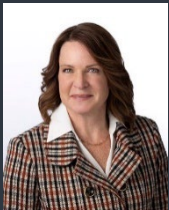
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NAMB on the Hill: **Gold Star Spouse Equity Act**

The Department of Veteran Affairs provides various benefits to assist those veterans with hardships but many of those benefits are forfeited once the surviving spouse remarries before the age of 57, or in some cases, 55. NAMB is in the first stage of amending this to restoring those benefits to widows of servicemembers. [Click here](#) to see what items NAMB is wanting to take to legislature!



Trying to make sure you stay in front of people is key in this industry. What sets you apart from all the other brokerages / business out there. Consistency is key, that's for sure. But how about something a little old school? Community boards are still out there. At colleges, churches, community centers, etc. Making up a flyer (make it bright to stand out) and putting up on the community boards will get some looks, which is always good! By making your message short and sweet, it can help to drive people to call in or visit. Getting your name (and face if you want to put yourself on the poster!) will get some attention and get people thinking about you. What better way to get business in the door by doing something a little "old school"! It's vintage...which is the new old school.



What is the housing market doing in Omaha? Are housing sales going up? Down? Staying neutral? We are here to keep you up to date with what is going on, it's good to Knomaha! [Click here](#) to find out more!



Toys R Us will open one of its first come back stores at Westroads Mall. After going out of business in 2017, a new owner is bringing it back to life! Look for this opening to happen no later than by black Friday!

[Click here](#) to read more!



Our 7th annual golf tournament happened on 9/3. It was a beautiful day with a great turnout to support an amazing cause, the 50 Mile March. I am proud to say we raised \$8,166.87 to support this incredible organization! [Click here](#) to see pictures from the day!



Sign up today for our continuing education class for 2025! Our CE class will be held at Randall School of Real Estate on October 29. [Click here](#) to sign up!



Interested in becoming a member or affiliate? Visit our website to learn more! www.neamb.net