

# Money Matters

With Edgewater Wealth Management



"Love recognizes no barriers. It jumps hurdles, leaps fences, penetrates walls to arrive at its destination full of hope."

Maya Angelou

## Love and Money: Ensure Your Financial Future Together

Valentine's Day isn't just about flowers and chocolates—it's about celebrating the partnership you've built and the dreams you're chasing together. It's also the perfect time to ask: Are your financial goals aligned? Whether it's creating a legacy, mapping out your dream retirement, or preparing for life's surprises, a solid financial strategy keeps you focused on what matters most—each other.

Think of it this way: both love and wealth thrive with care and attention. By revisiting your financial goals, you can ensure your money supports your shared passions and establishes a secure and fulfilling future. The strongest relationships plan for the long haul—and maybe a few adventures along the way.

This Valentine's Day, why not show a little love to your finances? Let's work together to craft a plan that helps you leave a legacy with confidence and live a life you both will enjoy.

THOUGHTS ON THE MARKET

RAYMOND JAMES

## Trump 2.0 Tariffs: Impact and Market Reactions

President Trump has proposed sweeping tariffs for America's top three trading partners—Mexico, Canada, and China. These countries account for \$1.4 trillion of imports into the US, equating to 45% of all US imports. The US is placing a 25% tariff on all imports from Canada, except energy commodities at 10%.

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## Articles



## Market Performance Reflects Continued Optimism for US Economy

Despite uncertainty surrounding inflation, interest rates, the political landscape and a new disruptor in the artificial intelligence (AI) race, domestic equities ended the first month of 2025 broadly positive, reflecting a continuing optimism for the U.S. economy.

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### Strength in AI Investment Should Continue Through 2025

Will the Groundhog See His Shadow This Weekend? After last week's cold snap blanketed much of the nation, many are eagerly hoping that Punxsutawney Phil won't see his shadow on February 2.

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### Why do the wealthy borrow? Sometimes, debt makes sense

Truths that seem universal often fray at the edges, particularly when talking about money. Take for example the popular and often helpful advice from writers of bestselling personal finance books. One common tenet is to aggressively pay down debt and then live without it. This is great advice for many, but not everyone, highlighting how our unique situations make a major difference.

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### Fed holds steady: No news is good news

In the aftermath of this week's Federal Open Market Committee (FOMC) decision to hold the fed funds rate unchanged (which was what markets were expecting), markets and analysts concluded that Federal Reserve (Fed) members had changed their views on inflation and that they no longer expect the disinflationary process to continue.

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