

# Money Matters

With Edgewater Wealth Management



"You don't have to see the whole staircase, just take the first step."

**Martin Luther King Jr.**

## New Year, New Goals: Why a Financial Check-In Matters

The new year is the perfect time to pause, reflect, and reset—not just for personal goals but for your financial well-being too. Scheduling a check-in now can help ensure you're on track to meet your goals, whether it's saving for a big milestone, fine-tuning your investments, or planning for the unexpected.

This conversation isn't just about numbers; it's about making sure your financial strategy aligns with your life. Together, we can identify opportunities, adjust to changes, and confidently approach the year ahead.

## Spotlight



A Drink to get you through dry January

### Moscow Mule Mocktail

Put this in a fancy copper mug to make it feel authentic.

#### Ingredients

- 2 cups nonalcoholic ginger beer
- ½ cup fresh lime juice
- 1 tablespoon ginger syrup (see Tip)
- Lime wedges and/or crystallized ginger for garnish

#### Directions

1. Combine ginger beer, lime juice and ginger syrup in a small pitcher; stir until the syrup dissolves. Divide evenly between 2 ice-filled glasses. Garnish with lime wedges and/or crystallized ginger, if desired.

#### Tip

Find ginger syrup with other cocktail ingredients or make homemade ginger syrup: Combine ½ cup water, ½ cup granulated sugar and 3 tablespoons chopped fresh ginger in a small saucepan. Bring to a simmer over medium-high heat; simmer, stirring occasionally, until the sugar is dissolved, about 5 minutes. Remove from heat; let stand for 30 minutes. Pour through a fine-mesh strainer into an airtight container (discard solids). Refrigerate for up to 2 weeks.

Originally appeared: EatingWell.com, October 2021

## Frank's Desk



What are the top 10 new year resolutions?

**#1 Save more Money:** I preach this all day every day. This shouldn't be too hard.

**#2 Eat Healthier:** Enough said about these stupid resolutions.

**#3 Lose Weight:** This doesn't really count because I already watch my weight. Pizza and beer are low calorie, aren't they?

**#4 Quite Smoking:** I quit 30 years ago and I don't understand the fuss. It was easy then—all 27 times.

**#5 Change my daily Routines:** This year I'm going to wake up at 5 am every day and get a jump on life. Right.....and I'm going to lose weight too.

**#6 Learn a new skill:** Something about an old dog and new tricks?

**#7 Travel More:** If I didn't know better, I would presume that my wife wrote these.

**#8 Spend more time with my family:** See #7 above.

**#9 Get organized:** Don't you have to have been organized, in order to get organized?

**#10 Be less stressed:** How am I supposed to be less stressed when I spend all my time worrying so that you don't have to?

Have a Happy New Year! If you want to make some changes, then best of luck. But remember, I like you just the way you are.

## S&P 500 records its second straight year of 20%-plus gains

December's market activity highlights the need for caution in the near term.

December added a question mark to the end of an otherwise strong year of growth for the equity markets. As inflation numbers continued to stagnate above its 2% year-over-year target, the Federal Reserve (Fed) – despite cutting current interest rates by another 25 basis points – expressed diminished confidence in inflation reaching its 2% target.

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## Articles



# FROM US To You

Happy 2025 to our friends and clients! 2024 was definitely one for the history books. As we start the new year, we wanted to wish all of you a healthy and happy 2025. As we usually try to do, Carmen and I are starting the year off with a dry January.

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## 2025 Key Financial Numbers

As you prepare for the coming year, take a look at these key financial numbers to inform your portfolio.

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## Come on Down! The Ten Themes for 2025

The past two years have been favorable for investors, with the economy and financial markets delivering all the right answers. As we step into 2025, it's a new round, and this one might be more challenging. For inspiration, we're looking to classic game shows. While financial markets are certainly not a game, these shows provide a fitting analogy for the high stakes and strategic thinking required for successful investing.

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