



"Where liberty dwells, there is my country."

Benjamin Franklin

Happy 4th of July!

As we approach the 4th of July, we are reminded of the remarkable journey our nation has taken and the enduring spirit of freedom that binds us together. Independence Day is not just a celebration of our nation's birth, but also a time to reflect on the values of liberty, courage, and unity that have shaped the United States.

Whether you're planning a festive barbecue, a day at the beach, or a night under the stars watching fireworks, we hope this holiday brings you joy, relaxation, and a renewed sense of patriotism. Let's honor the sacrifices made by those who fought for our freedom and continue to strive towards a brighter future for all.

Wishing you and your loved ones a safe and happy 4th of July!

Spotlight



This 4th of July, let's toast to freedom and fun with a cocktail that captures the spirit of the holiday! Whether you're hosting a backyard BBQ or

enjoying a quiet evening with loved ones, this refreshing and patriotic drink is the perfect addition to your celebration.

So, gather your ingredients, follow our simple recipe, and get ready to sip in style. Cheers to a fun 4th of July!

INGREDIENTS

- 1.5 ounce vodka
- .5 ounce Blue Curacao
- 1 1/4 ounce unfiltered apple juice
- 3/4 ounce lime juice
- 3 raspberries

COCKTAIL INSTRUCTIONS

1. Mix the vodka, Blue Curacao, apple juice and lime juice together.
2. Fill a tall glass with ice and intersperse with a few raspberries.
3. Pour the cocktail mix over the ice and serve with raspberries on a toothpick.
4. Enjoy!

Source: <https://higherlevelliving.org/4th-of-july-cocktails-red-white-blue-drinks-to-celebrate-freedom/>

Frank's Desk



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Market Update

| | 12/29/23 Close | 5/31/24 Close* | Change Year to Date | Gain/Loss Year to Date |
|-------------------------------------|----------------|----------------|---------------------|------------------------|
| DJIA | 37,689.54 | 38,686.32 | +996.78 | +2.64% |
| NASDAQ | 15,011.35 | 16,735.02 | +1,723.67 | +11.48% |
| S&P 500 | 4,769.83 | 5,227.51 | +457.68 | +9.60% |
| MSCI EAFE | 2,241.21 | 2,355.67 | +114.46 | +5.11% |
| Russell 2000 | 2,027.07 | 2,070.13 | +43.06 | +2.12% |
| Bloomberg U.S. Aggregate Bond Index | 2,162.21 | 2,126.49 | -35.72 | -1.65% |

*Performance reflects index values as of market close on May 31, 2024.

Articles



Buckle up and pare down: Shed the excess clutter

Seeking more space? Review decluttering tips from some of your favorite shows.

Most of us are drowning in stuff. Nearly 25% of people with two-car garages don't have room to park cars inside, according to a 2012 Department of Energy survey, and 9.5% of all U.S. households rent a self-storage unit, according to 2019 data from the Self-Storage Association. And that was before adult children moved back home. In September 2020, a Pew Research Center analysis showed the share of young adults living with their parents (52%) surpassed the previous peak during the Great Depression.

Enter the rise of the organizing guru. From HGTV's "Hot Mess House" with Cassandra Aarssen to Netflix series "Tidying Up with Marie Kondo" and its new cousin, "Get Organized with The Home Edit," there are plenty of shows to inspire you to "let it go" in the name of downsizing, moving or simply making your space a more calming retreat.

We've collected their savviest advice for you to unpack, from what to do with family heirlooms to how to sort.

Preserve the story

Your home's treasures are ready for their close-up. It's time to make a video inventory (also important for insurance reasons). As you capture each object, tell the story as well: "This belonged to Great Aunt Mary and it survived a war." Share this video with children or loved ones you want to pass along heirlooms to, then give them a deadline, say a month, to decide what they want. What's left over you can sell without guilt, but do some homework first. A search of "sold" listings on eBay or Kovel's can help you peg an item's value. You never know when you might come across an "Antiques Roadshow"-type gem.

Here are some ideas for preventing family squabbles over the keepers:

- Give the items away while you're living
- Send a list of mementos and their intended heirs to your estate's executor for safekeeping
- Make a video clarifying who each item will go to, and store the file with your will

- Put the heir's name on a piece of tape and secure it to the bottom or back of the item

Create a masterpiece

If you come across an item with sentimental value that otherwise is just taking up space, honor it with a photo shoot and then let it go. If you want to get fancy, still-life photographers like The Heirloomist turn mailed-in keepsakes into art that memorializes the story. "Clients have sent all kinds of objects to be shot: a violin, a dog collar, a Superman light fixture," The Heirloomist's Shana Novak told Oprah magazine. "These items are heirlooms because someone says they are – and because they have stories to tell."

You could also repurpose vintage shirts or hankies by having them sewn into a quilt, or old costume jewelry into hair pins – whatever new form sparks joy.

Sort like a pro

If you're working room by room, take everything out of closets, drawers and containers so you can "macro" sort and put everything back in an organized way. "Perfection can be paralyzing," Aarssen says, so it's best to keep it simple with piles for keep, toss and give away. Once you've winnowed down your belongings, storing items in broad categories or "zones" that you intuitively understand will help keep your home neat, according to The Home Edit's blog.

Get a second opinion

If organizing on your own sounds daunting, enlist a friend or family member to help you make decisions about what to let go. If you're downsizing and giving items to loved ones, it makes sense to involve them in decluttering, even if it's over video chat. You can also hire a senior move manager (find one at nasm.org) or personal organizer (napo.net) if you require professional help.

Let things breathe

When you're putting the items you're keeping away, it can be tempting to cram your closets to the rafters. Organizers know that will only set you up for failure when it's difficult to find things. Instead, leave a bit of space between objects so your storage is both functional and beautiful.

Contain yourself

Resist buying drawer organizers and bins until you know what you are going to keep. You might find you have all the containers you need – or not. Rolling racks were the perfect solution for one oddly shaped closet on "Hot Mess House;" clear bins were the ticket for a highly visual "Get Organized with The Home Edit" client. There are many solutions out there. Search "storage container flow chart" to get ideas.

In the words of Thoreau, "The price of anything is the amount of life you exchange for it." If it feels like your objects own you, and not the other way around, try some of the tips above to free yourself. You might be surprised at how letting go of the past makes way for the future you've pictured for yourself.

Sources: Department of Energy; selfstorage.org; Pew Research Center; Oprah magazine; thehomeedit.com; apartmenttherapy.com; nuc.org; ThinkAdvisor; Wayforth.com; Reddit



Why Do We Worry About Money?

It may be surprising to hear, but even those who've accumulated substantial wealth may still worry about money. While financial success often brings comfort, it doesn't alleviate every fear, insecurity, or concern. These fears run deep, often stemming from childhood experiences, societal pressures, or the responsibility of managing wealth.

Understanding the psychology behind this phenomenon can help us address it more effectively. Here are three main reasons why we worry about money, even when we have enough of it.

1. Fear of the Unknown

One of the most significant sources of financial anxiety is the fear of the unknown. This includes concerns about market volatility, economic downturns, and unexpected life events. Even with substantial assets, the unpredictability of the future can cause stress. Being mindful about money is what helped you build your assets in the first place, but it can also lead to excessive worry.

It's important to have a comprehensive financial plan that includes contingency strategies. Regularly reviewing this plan can provide a sense of control and preparedness, reducing the anxiety associated with financial uncertainty.

2. Responsibility to Others

Many of our clients feel a strong obligation to provide for their families, support charitable causes, and contribute to their communities. This responsibility can be a source of worry, particularly when it comes to ensuring that wealth is managed wisely and ethically.

Creating a legacy plan that aligns with your values can help address these concerns. By clearly defining your financial goals and establishing trusts or other structures to manage your wealth, you can ensure that your resources are used in ways that reflect your principles and provide for those you care about.

3. Maintaining Financial Independence

Maintaining financial independence is a common worry, even for those with significant wealth. The fear of running out of money or becoming a burden to others can be a powerful source of anxiety. This is often magnified as people approach retirement or face health issues.

It's crucial to plan in advance for concerns regarding healthcare and to consider long-term care insurance. This can provide peace of mind and help ensure you remain self-sufficient.

We are empathetic to these concerns and are committed to helping you navigate them with confidence. Our personalized approach and deep client relationships allow us to tailor strategies that address your unique financial worries. Remember, while it's natural to worry about money, having a trusted advisor by your side can make all the difference in achieving financial peace of mind.

Let's Connect



Want a Second Opinion?

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