

Money Matters

With Edgewater Wealth Management



"May your blessings outnumber the shamrocks that grow, and may trouble avoid you wherever you go."

Irish Blessing



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Raymond James & Associates, Inc., a member firm of the RBC Capital Group

Sip on Some Luck: Homemade Shamrock Shake

Top o' the morning to you! St. Patrick's Day is here, bringing a little extra luck, a lot of green, and plenty of reasons to celebrate. Whether you're Irish or just Irish for the day, it's the perfect time to embrace the festive spirit!

And nothing says St. Patrick's Day like a creamy, minty Shamrock Shake! This festive green treat is the perfect way to celebrate, whether you're craving a nostalgic classic or just looking for a fun and refreshing dessert. Best of all, you can whip it up at home in minutes with just a few simple ingredients!



Get ready to blend up a little luck and enjoy this deliciously cool, mint-chocolate delight.

Ingredients

2 cups vanilla ice cream

3/4 cup whole milk

10 drops green food coloring

1/4 teaspoon mint extract

whipped cream, sprinkles and maraschino cherries for serving

Instructions

Place the ice cream, milk, food coloring and mint extract in a blender.

Blend until smooth.

Pour into two glasses. Top with whipped cream, sprinkles and cherries, then serve.

THOUGHTS ON THE MARKET

RAYMOND JAMES

Strength of US economy continues to offer stability

A torrent of headlines churned U.S. equity markets in February, which – bolstered by the underlying strength of the U.S. economy – closed down, but still near record highs.

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Articles

Thriving in retirement

Retirement isn't a finish line, but a new phase of life that can last 25 years or more. Here are five ways to care for your physical, emotional and mental health to help you enjoy retirement to its fullest.

Spending time in nature can lower the stress hormone cortisol and decrease your risk of cardiovascular disease.¹

Walking, hiking, biking and kayaking are fun and healthy ways to spend time outside.



ENJOY SOME FRESH AIR



USE TECH TO STAY FIT

Wearable gadgets like Fitbits and Apple Watches can help motivate you to stay active and healthy. Apps like MapMyWalk or Strava help track your fitness accomplishments, connect with other exercise enthusiasts and encourage friendly competition.

Elevate both your body and mind through thoughtful exercises. Yoga, Pilates and tai chi are fun, low-impact ways to move your body while practicing mindfulness.



FIND YOUR ZEN

EAT FOODS THAT FUEL YOU



Eating whole foods like fruits and vegetables, whole grains and lean protein – and limiting processed foods like cookies and crackers – can help reduce your risk of developing type 2 diabetes, cancer and heart disease.²

Explore activities that keep your brain firing. Learn a new language, take up painting, do crossword puzzles or read the latest best-selling book. This can help prevent memory loss and keep your brain sharp.³



KEEP LEARNING

¹ UC Davis Health, 3 Ways Getting Outside Into Nature Helps Improve Your Health, May 2023.

² Global Wellness Institute, Processed vs. Whole Foods: The Science of Nutrition, December 2023.

³ Cleveland Clinic, Importance of Keeping Brain Active After Retirement, September 2023.

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Travel Securely: Keep your information protected on the go

Travel can be one of life's great pleasures, especially when you're enjoying retirement. Exploring new-to-you countries or revisiting favorite spots is fulfilling, whether traveling by yourself or with family or friends.

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The 10-year rule for retirement accounts: How new guidelines could impact your IRA beneficiaries

In 2020, The SECURE Act changed the IRA inheritance landscape – terrain that would shift again in 2022 with the passage of the SECURE Act 2.0. Over the summer, that new ground was firmed up as the IRS finalized regulations that will go into effect January 1, 2025.

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Tax-efficient strategies for investment properties

One of the benefits of purchasing property as an investment is the tax benefits that can come with it – both while you own it and after you sell. Applying tax-efficient strategies will help you make the most out of your investment property.

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Decoding Financial Jargon: Making Sense of Advisor Speak

Have you ever left a meeting with your financial advisor and wondered “what did they mean by that”? We are guilty of using words, abbreviations and homonyms without realizing that the whole world doesn’t speak our language.

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