

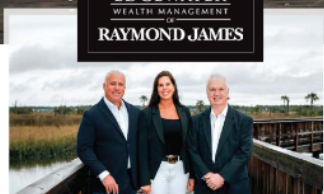
Money Matters

With Edgewater Wealth Management



"Thanksgiving is a joyous invitation to shower the world with love and gratitude."

Amy Leigh Mercree



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Raymond James & Associates, Inc., member New York Stock Exchange/SIPC

The Real Answer to Your Financial Questions: It Depends

When it comes to personal finance questions, you often hear this answer, "It depends." While this answer may seem like a cop-out, it's actually the most honest response you can get.

Why? Everyone's financial situation is different. What works for one person might not work for you, since your strategy relies on factors like your age, income, lifestyle, risk tolerance, and future goals. For example:

- **Retirement Savings:** How much you need to save really depends on when you plan to retire and what kind of lifestyle you want.
- **Buying vs. Leasing a Car:** This choice depends on how often you drive and how long you plan to keep the car.
- **Investing:** Your approach should be based on your risk tolerance and financial goals.

Sure, it's super easy to hop online for quick answers. But remember, those generic tips don't take your unique situation into account. Without knowing your personal circumstances, blanket recommendations don't mean much. That's where working with a financial advisor comes in handy.

So, the next time you hear "It depends," think of it as an invitation to dig deeper.

Spotlight



Tiramisu Cocktail

Shake up a chocolate and coffee-flavored Tiramisu Cocktail, inspired by the Italian dessert flavors. Like a tiramisu martini, but with rum!

Ingredients:

1 oz dark rum or cognac
1 oz coffee liqueur
1/2 oz crème de cacao
2 dashes chocolate bitters
2 oz whipping cream
Dash of Amaretto optional
Garnish: cocoa powder

Instructions:

Shake the whipping cream with the dash of amaretto until slightly thickened. It should still be pourable. Set in the fridge.

Add rum, coffee liqueur, Licor 43, crème de cacao and bitters to a mixing glass.

Add ice and stir for 30 seconds.

Strain into a chilled martini glass.

Float 1-1.5 oz of the cream on the top of the cocktail and add a dash of cocoa powder.

Recipe from By Heather Wibbels: <https://www.cocktailcontessa.com/tiramisu-cocktail/#recipe>

Frank's Desk



Do you know

One million seconds is 12 days.

One million dollars is 100,000 ten-dollar bills.

If you lay 1-million-dollar bills end to end they will extend 96.9 miles.

One million dollars in \$100 bills would weigh approximately 22 pounds.

One billion seconds is 30 years

A Billion is one thousand million.

\$1 billion can purchase 2000, \$500,000 homes.

If you spent \$1,000 daily, your money would last about 2,740 years.

One trillion seconds is 31,688 years.

One trillion seconds ago the pyramids hadn't been built.

You can spend \$1 million per day and it would last more than 2,700 years.

Spending \$1 trillion at \$1 per second, your money would last 32,000 years.

The US gross federal debt equates to \$35 trillion.

\$35 trillion is \$35,000,000,000,000.

Have we lost our minds?

THOUGHTS ON THE MARKET

RAYMOND JAMES

Election 2024: The Day After

With election day now in the rearview mirror, we have a very good idea of the results. And while we recognize that politics can be emotional, it is our job to provide independent analysis as to how the outcome can impact the economy and the financial markets. Below we provide our thoughts and insights as to what we can expect going forward.

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Articles



Dispelling Medicare misconceptions

Between its parts and plans and supplements, many pre-retirees find Medicare hard to navigate without some guidance. Here are the facts about five common Medicare myths:

[Read More](#)



Make your final tax-saving moves before Dec. 31

Proactive investors know that the months before year-end can be an ideal time to make strategic adjustments. While keeping in mind your long-term investment goals, meet with your advisor and coordinate with your tax professional to examine nuances and changes that could impact your typical year-end planning.

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We hope you and your loved ones have a wonderful holiday!

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