

# Money Matters

With Edgewater Wealth Management



"Enjoy the little things in life,  
for one day you may look back  
and realize they were the big  
things."

Robert Brault

## Reframing Retirement

Retirement gives you something rare: time. The question is how you'll use it. It's easy to default to consumption in retirement, but the most lasting value often comes from experiences.

Think of your retirement wishlist in terms of moments, not items. What would make you feel more connected, more fulfilled?

- A private culinary workshop, hand-in-hand with your spouse.
- That long-awaited family voyage through Europe.
- Quiet moments teaching your grandchild the delicate rhythm of fly fishing.
- A scenic road trip through Napa or the Blue Ridge Parkway.
- An unforgettable night under the stars at Red Rocks
- Courtside seats at a championship game you've always dreamed of attending.

You don't need a big occasion to create a memory. Weekly lunches, game nights, or Saturday hikes can turn into meaningful traditions as well.

Spend intentionally. A day trip or a new hobby can do more for your happiness than an impulse buy.

And leave room for reflection. Sometimes the best moments come from slowing down and noticing them.

Retirement isn't about collecting things – it's about living fully in the time you've earned.

## Articles



## Morning Brew --- June 2, 2025

The stock market is on course for a lower start with futures on the S&P 500 trading 25 points below fair value.

The market is having to deal with some early pressure on sentiment after President Trump said on Friday that the tariff on steel imports into the U.S. will be doubled to 50% on Wednesday.

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## No timing needed

### Markets & Investing

Help overcome market timing and loss aversion with dollar-cost averaging.

Dollar-cost averaging — regularly investing money in the market — is an age-old strategy for mitigating investment price risk. Commonly applied by 401(k) plan savers, it could also be a useful strategy for experienced investors with larger sums, especially during periods of uncertainty or when emotional reluctance is high.

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## Court delivers good news on tariffs, but...

Economy & Policy

May 20, 2025

Chief Economist Eugenio J. Alemán discusses current economic conditions.

Since the start of the second Trump administration and its strategy of imposing tariffs, we have stated that we are not fans of tariffs as an economic policy instrument. We have also noted that many of the tariffs imposed are punitive. But even if we don't like tariffs, the biggest issue today is probably not the tariffs themselves, but the uncertainty that these on-and-off, on-and-off tariff decisions create.

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## The risk inverse: Why - despite what you might think - more money means more planning

Family & Lifestyle

You might assume that risk goes down as wealth goes up. Logically, having the means should mean less danger, more confidence, fewer worries. But risk likes to do the last thing you expect.

Risk becomes increasingly labyrinthine as wealth grows, snaking into areas of your life and finances you probably never thought you'd find it. The hospital bill after a loose acquaintance takes a spill during a party at your summer home. The legal counsel you have to retain when you decide to chair a volunteer board.

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