

# The Bulletin

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 **Peck | Bulgin**  
Wealth Management  
of  
**RAYMOND JAMES®**

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## From the Desk

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### **Spending with Intention**

Having the money to buy almost anything sounds ideal, but it often raises a tougher question: what's actually worth it? When affordability stops being the main filter, decisions

shift from “Can I buy this?” to “Will this really improve my life?” That kind of choice takes clarity and intention, not impulse.

The key is knowing what truly matters to you. Purchases that fit your values and how you want to spend your time tend to feel rewarding, while things bought just because they’re within reach rarely do. It helps to remember that time and energy are currencies too – something can be affordable and still cost more than it gives back.

In the end, money is meant to support a life you enjoy, not complicate it. Fewer, better choices usually bring more satisfaction, whether that means meaningful experiences, simplifying your life, or giving back. When spending adds purpose or joy, it’s worth it – everything else is just noise.

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# In the Spotlight

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## **5 Financial New Year’s Resolutions for a Stronger Year Ahead**

As the new year begins, it’s the perfect time to pause, reflect, and intentionally reset your financial habits. Small, thoughtful changes made consistently can lead to meaningful long-term results. Here are five realistic financial resolutions to consider:

### **1. Prioritize Saving—Even in Small Amounts**

Commit to saving regularly, whether it’s building an emergency fund or setting aside money for future goals. Automating contributions can make saving feel effortless and helps turn good intentions into lasting habits.

Example: *Set up an automatic monthly transfer of \$100 to a savings account to build an emergency or “peace-of-mind” fund.*

## **2. Review and Refresh Your Budget**

A budget isn't about restriction—it's about awareness. Taking time to review income, expenses, and spending habits can help ensure your money is aligned with what matters most to you.

*Example: Take time to review last year's spending and adjust the budget to reflect current priorities and lifestyle changes.*

## **3. Increase Retirement Contributions**

If possible, look for opportunities to gradually increase contributions to retirement accounts. Even a modest increase can make a meaningful difference over time thanks to compounding growth.

*Example: Increase retirement plan contributions by 1–2% at the start of the year or when receiving a raise.*

## **4. Tackle High-Interest Debt**

Reducing high-interest debt is one of the most impactful financial moves you can make. Creating a clear payoff strategy can free up cash flow and reduce financial stress throughout the year.

*Example: Focus on paying down the highest-interest credit card first while continuing minimum payments on others.*

## **5. Check In on Your Overall Financial Plan**

Life changes—and your financial plan should evolve with it. Reviewing goals, investment allocations, insurance coverage, and beneficiaries helps ensure everything stays aligned with your current priorities.

Example: *Schedule an annual review to revisit goals, update beneficiaries, and ensure investments still align with long-term priorities.*

Progress doesn't require perfection. Thoughtful, intentional steps—even small ones—can help build confidence and momentum throughout the year.

### **Christmas ready from head to toe**



Matching pajamas and holiday cheer made for a picture perfect moment as Casey's kids got into the Christmas spirit together.

## Upcoming Client Event: Cybersecurity Lunch & Learn



Join us for an informative Cybersecurity Lunch & Learn featuring nationally recognized identity theft and fraud expert Carrie Kerskie, President of Kerskie Group. Carrie will share insights on protecting your personal and professional life in today's increasingly exposed digital world.

Thursday, January 22, 2026 | 12:00–2:30 PM

Hilton Jacksonville at Mayo Clinic

Lunch will be served, followed by the presentation at 1:00 PM. Business casual attire.  
RSVP to Ashlee Boggs at [Ashlee.Boggs@raymondjames.com](mailto:Ashlee.Boggs@raymondjames.com) or 904-348-5469.

Raymond James is not affiliated with Carrie Kerskie/The Kerskie Group.

# Market Recap

	12/31/24 Close	12/31/25 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	42,544.22	48,063.29	+5,519.07	+12.97%
NASDAQ	19,310.79	23,241.99	+3,931.20	+20.36%
S&P 500	5,881.63	6,845.50	+963.87	+16.39%
MSCI EAFE	2,259.60	2,894.24	+634.64	+28.09%
Russell 2000	2,230.16	2,481.91	+251.75	+11.29%
Bloomberg U.S. Aggregate Bond Index	2,189.03	2,348.85	+159.82	+7.30%

\*Performance reflects index values as of market close on December 31, 2025.

## S&P 500 tallies double-digit gains in 2025

For the third consecutive year – and sixth among the past seven – the S&P 500 tallied double-digit gains – a remarkable run. As the index climbed 16.39% for the year, it also recorded 38 new record highs.

[See Full Market Update](#)

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# Articles

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## Ten themes for 2026

2025 had its fair share of surprises – but through it all, the economy and markets showed incredible resilience. Economic growth held near trend at 2%, the S&P 500 soared to 38 record highs, finishing up ~17.9% (total return). Bonds staged a comeback with the Bloomberg US Aggregate posting its strongest annual gain since 2020 – up 7.3%.

[Read More](#)



## Start the new year with a long-term benefit

After three consecutive years of increasing stock prices, it can feel comfortable and certainly satisfying to ride the trend. Investors may want to capture the boon rather than be complacent with it. Long-term financial health can go hand-in-hand with the opportunities the markets have laid out.

[Read More](#)



## Keep on giving

In most respects, retirement is about slowing down. There is one area, however, where many of us don't want to lose momentum, financially or otherwise: giving.

[Read More](#)



### **Giving is a family affair**

As wealth grows, so does the desire to increase charitable contributions – and leave a legacy of generosity. Involving your family in such a noble effort can bring even greater joy. It's a heartwarming feeling when you pass down your value of helping others, to live on long after you're gone.

[Read More](#)

## Let's Connect!





# Caring Relationships Begin Here

**Let's Have a Conversation**

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Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor's results may vary.

\*Membership is based mainly on assets under management, education, credentials and fiscal year production. Requalification is required annually. The ranking may not be representative of any one client's experience, is not an

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