

3 PEAKS NEWSLETTER



ECONOMIC UPDATE

We are more than four months removed from Trump's "Liberation Day" and starting to see some effects of the new tariffs on the cost of living. In July, inflation increased 2.7% from the same time last year, which was slightly lower than the 2.8% expected rate. The rate of inflation had been gradually declining until it bottomed out at 2.3% in April of this year. Many businesses affected by the tariffs appear to have stocked up on inventory or are swallowing the extra cost of goods themselves

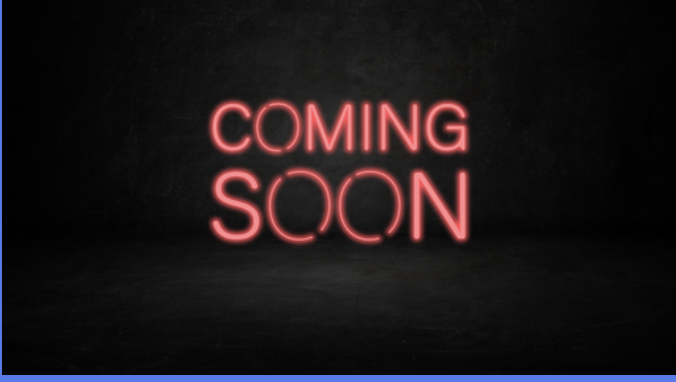
instead of passing on to customers. These mitigation efforts will not be able to last forever though, and economists expect that we will continue to see more price increases set in over the coming 6-12 months. The increase in costs has led the Federal Reserve to be somewhat cautious when it comes to lowering interest rates. In addition to managing inflation, the federal reserve is also supposed to help maintain a strong labor market. Recent new job reports have showed large slowdowns in hiring which has most economists predicting two or more interest rate cuts by the end of 2025 in spite of persistent elevated inflation.

Sources: https://finance.yahoo.com/news/fed-jerome-powell-just-painted-141824088.html?guccounter=1&guce_referrer=aHR0cHM6Ly93d3cuZ29vZ2xLmNvbS8&guce_referrer_sig=AQAAHKWuuuWd60VtL6lJqG4lRowL6CylUq1zpu3j8_MEB-Ciq-TDIU5pbUub2lnxst6xyztMoRZX46FasQAuz2EOcZB3aGiQeaUez4QKCREPBDYQCL_iHrLYZOPxVhPnJEwx-pMAO3kQ0s57-6MgUyhk9mjCvyb7Hjpuf4G7Yhxex, <https://www.cbsnews.com/news/us-tariffs-trump-inflation-prices/>, <https://www.cnbc.com/2025/08/12/cpi-inflation-report-july-2025.html>

3 PEAKS FINANCIAL BLOG

Due to the focus on personal development over the last few months, there is no new blog post this quarter. We are on it though, and you can expect a new blog by the end of next month.

Visit 3peaksfinancial.com/blog to view previous blogs.



WHAT'S NEW?

Congratulations to our very own Connor Dye for completing the required education, experience, and passing the exam needed to become a **CERTIFIED FINANCIAL PLANNER®!** This credential has prepared Connor to provide an even more detailed approach to our client's comprehensive financial plans including retirement, tax, estate and risk management planning. If you have any questions about how these services might be beneficial to you please call our office to schedule a free consultation.

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