



SEPTEMBER FED RATE CUTS



What That Means To Your Investments

RATE CUTS COMING



A weak August jobs report, showing a significant drop in job growth and a rising unemployment rate, strengthens the case for a rate cut at the September 16-17 meeting. Financial markets anticipate this move to provide an economic boost, though some officials and economists remain cautious, wary of reigniting inflation.

The Fed has a dual mandate to keep inflation in check with a target of 2% annually while maintaining full employment in the labor market. Quite the juggling act. The most recent CPI (consumer price index) readings for July, indicated the year over year (all items) CPI increased 2.7%. Very close to the Fed's target. There is some speculation that the recent tariffs could have a one-time

bump to the index, but up to this point, we're not really seeing a significant increase. It appears that the Fed may begin lowering interest rates in mid-September, which may mark the beginning of a series of rate cuts. While the exact size is debated, a .25% rate cut is expected. I'm sure the Fed will continue to remain cautious about cutting too much, too fast to avoid sparking up inflation, which has been stubborn up to this point.

So, what does that mean to you? Well, if you're a "safe" saver we will see yields on CD's, bonds and other fixed investments begin to drop. I didn't think fixed rates at these levels would last forever. If, on the other hand, you're a little more risk tolerant, investing in stock, the cost of borrowing will become cheaper for compa-

nies, helping to boost corporate profits. Companies most affected by lower interest rates are those that carry debt. Small cap stocks tend to have more debt than their Large cap counterparts. Also, REITS (Real Estate Investment Trusts) many times have debt to finance apartment buildings, offices, shopping malls, etc. Just like an individual with a high interest mortgage, may be able to refinance and free up cash, companies are affected much the same way as rates fall.

Thought it's important not to time the markets, having a well diversified mix of investments will help to weather whatever storm may come. If you would like to take a look at your current asset allocation, give us a call to review.

As the Summer comes to a close, I hope you had a wonderful Labor Day Weekend, spent with family and friends.

This is still a great time of the year to get out and enjoy the outdoors before the chilly 50 degree evenings make it unbearable.

You know what I'm saying if you live in Florida! This time of the year is a little slower paced. It's the time of year the kids are back to school and the snow birds have yet to arrive.

So before the holidays get here, get out there and enjoy some end of Summer activities.

Respectfully,
Scott Weidman, CFP®



Congratulations!



In late August, we had the pleasure of joining the celebration of my little Sis's wedding in Pennsylvania.

And what a great time it was. With temperatures in the mid 70's and sunny, they couldn't have picked a better time of the year

to tie the knot. I don't get out on the dance floor and boogie it up very often, but for this occasion, I let loose. A live band, cigar lounge, open bar, great food and even a spinning dance can make the event really memorable.

At least that's what they tell me, because I don't remember much. Even Oliver came dressed for the party! Congratulations to Mr. Ron and Erica Steffe and I hope you guys have many years of love and happiness together! Cheers!



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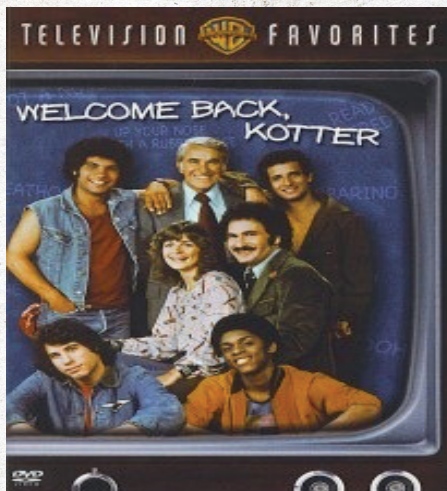
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Flashback 50 Years Ago This Month



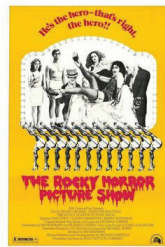
On September 5th, 1975 In Sacramento California, Lynette “Squeaky” Fromme, a follower of jailed cult leader, Charles Manson, attempted to assassinate US President Gerald Ford, but was thwarted by the US Secret Service.



Sept 9th, 1975 Welcome Back, Kotter premiered on the ABC television network starring Gabe Kaplan as Mr. Kotter. The comedy introduced actor John Travolta, who played the role of “Vinnie Barbarino”.



September 22nd, 1975 President Gerald Ford survived a second assassination attempt, this time by Sara Jane Moore in San Francisco! I want him to pick my lotto numbers for the \$1 billion Power Ball!



The Rocky Horror Picture Show, which would become a cult film classic accompanied by audience participation, was first shown, debuting in Westwood Los Angeles.



September 16th 1975, US Patent 3,906,166 was granted to Martin Cooper along with his team at Motorola, for the first hand-held cell phone! A mere 28 pounds reduced down to less than 3, named the DynaTAC and had made the World's first cell phone call on April 3rd, 1973.



Pink Floyd’s “Wish You Were Here” was released in the UK and go on sale in the US the next day.

Financial Tip Of The Month

So, you bought your first home. Now you’ve got a mortgage payment, property taxes and insurance to worry about. Don’t get caught with unexpected expenses. One piece of advice I could offer, is to make sure you set up a home improvement fund!

Homeownership comes with a lot of responsibility and sometimes it’s not obvious. Whether it’s a malfunctioning air conditioner, leaky roof or broken garage door, houses constantly need maintenance and repair. Consider setting up an account to pay for these unknown expenses as they arise.

If you’ve read some of my past newsletter articles, you’ll know that I’m an advocate for Capital One online banking. By linking your personal bank account to an online bank account you can systematically contribute monthly, or even weekly. I call this a “spending account” as opposed to a savings account.

It’s money that you accumulate with the intention of spending it at some point throughout the year. And by keeping it separate from your personal bank account, you’ll probably even forget you have it. Out of sight, out of mind. Start with something small, like \$100 a month and before you know it you’ll have a little nest egg built up so you don’t need to turn to credit cards as those home improvement expenses pop up.



Idiom Of The Month

“It’s Crunch Time”



As the month of September closes out, so does the end of the third quarter, signaling “It’s Crunch Time” to make sure we get all of our end of the year items completed before it’s too late. Things such as Required Minimum Distributions, Tax Loss Harvesting, Qualified Charitable Distributions, Re-balancing and all the other fun stuff we do in the Financial Planning World. The phrase “Crunch Time” was popular-

ized by Winston Churchill in 1939. He applied it in the phrase “when it comes to the crunch”, meaning the point at which a critical decision or action is required. So, as we enter the fourth quarter of 2025, it’s now CRUNCH TIME! And now you know!

