



**WEALTH ADVISORS**  
Serving Your Life & Legacy

## 2025 Business Outlook



### 2025 Business Outlook!

It's here...2025! As we usher in a New Year what do we see happening moving forward for the economy, political climate and business world in and through the year.

#### Pros:

We are looking for Chairman Powell and the Fed to continue to lower interest rates in 2025. With that said a lower cost of capital should spur investment into all areas that will help companies grow. Macro expectations are that the new administration will be a Business-friendly political environment, lessening the regulatory strain and helping businesses grow. Inflation has been going down and we hope that trend continues along with strong consumer confidence would be a recipe for a strong year of growth in 2025. Tech innovation has taken business by storm. We are looking to invest in AI for 2025 to help create a more efficient processes as a team, as we believe most companies should at least evaluate if this can make them a more efficient and stronger company. We are anticipating lower inflation and if this occurs the economy and consumer confidence will continue to soar.

#### Cons:

We hope 2025 will be an outstanding year but nothing is guaranteed so what could derail consumer confidence and euphoria? Some feel lower taxes, recklessly adding new tariffs and deportation can fuel inflation. If this occurs, the Fed will have no choice but to pause interest rate cuts and even raise rates moving forward. This may stall the economy and ruin the soft landing the Fed has accomplished so far. Unrest in the world even though we are all hoping for peace sometime soon, we see no end in sight in the Ukraine/ Russia conflict. We see hope of a cease fire between Israel and Hamas, but will it occur before inauguration day January 20th, 2025. Obviously these two conflicts have continued to put a strain on resources, trade, as well as causing financial turmoil and personal hardship in the region and across the globe. The longer they continue the greater the impact.

Please look at the enclosed articles and assess the pros and cons going on as we move to a new political environment in the US in 2025. Evaluate what is best for your business and please reach out to discuss how we may assist you in moving forward.

Written by: Justin Hamlin, CFP®, AEP® and Todd Rohrer, CKP®, AIF®

These are the opinions of Justin Hamlin and Todd Rohrer and not necessarily those of Cambridge, are for information purposes only, and should not be construed or acted upon as individualized investment advice. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal. The strategies discussed herein are not designed based on the individual needs of any one specific client or investor. In other words, it is not a customized strategy designed on the specific financial circumstances of the client. However, prior to opening an account, Cambridge will consult with you to determine if your financial objectives are appropriate for investing in the model. You are also provided the opportunity to place reasonable restrictions on the securities held in your account.

Cambridge does not offer tax or legal advice.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. HFS Wealth Advisors and Cambridge are not affiliated.



**HFS Wealth Advisors**  
HFS Wealth Advisors

330-659-7140  
[hfswealthadvisors@hfswa.com](mailto:hfswealthadvisors@hfswa.com)  
[www.hfswa.com](http://www.hfswa.com)



**Patrick Hammer, MSFS, AEP®**  
Sr. Client Advisor and President Partner  
330-659-7140  
[hfswealthadvisors@hfswa.com](mailto:hfswealthadvisors@hfswa.com)  
[www.hfswa.com](http://www.hfswa.com)



**Todd Rohrer, C(k)P® AIF®**  
Client Advisor  
330-659-7140  
[trohrer@hfswa.com](mailto:trohrer@hfswa.com)  
[www.hfswa.com](http://www.hfswa.com)



**Justin Hamlin, CFP®, AEP®**  
Client Advisor  
330-659-7140  
[jhamlin@hfswa.com](mailto:jhamlin@hfswa.com)  
[www.hfswa.com](http://www.hfswa.com)

[Schedule a meeting](#)

These are the opinions of HFS Wealth Advisors and not necessarily those of Cambridge, are for information purposes only, and should not be construed or acted upon as individualized investment advice. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including total loss of principal. The strategies discussed herein are not designed based on the individual needs of any one specific client or investor. In other words, it is not a customized strategy designed on the specific financial circumstances of the client. However, prior to opening an account, Cambridge will consult with you to determine if your financial objectives are appropriate for investing in the model. You are also provided the opportunity to place reasonable restrictions on the securities held in your account.