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IN THE KNOW

NEWS YOU CAN USE

Investment Opportunities in the Metaverse

The metaverse is a virtual, online world in which each person engages via an avatar character that visually represents him. Your persona may live in a virtual house and drive a virtual car in one of many virtual neighborhoods.

To get an idea of the investment opportunities related to the metaverse, it may help to think of this world as an alternate universe to our own. You can buy things there with real money, so popular retailers such as Nike are already exploring how to extend their brands into the metaverse. However, most of today's investment opportunities are related to the technological development of the metaverse, such as:

- Video game developers creating platforms within the metaverse (e.g., Fortnite, Minecraft)
- Technological accessories, such as virtual reality headsets and controllers

- Cloud computing companies
- Silicon manufacturers to power metaverse servers
- High-speed internet providers (e.g., broadband, 5G)
- Content delivery networks (CDN)

While the foundation has been under construction for many years, the metaverse represents a brand-new industry. Remember that there will be winners and losers among companies entering this field, just as in any other market sector.

Brad Moon. Fidelity. Jan. 7, 2022. "What is the metaverse (and how can I invest in it?)." <https://www.fidelity.com/insights/investing-ideas/what-is-metaverse>. April 11, 2022.



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THAT TIME OF YEAR

Art in the Park

Warmer months are a great time to get out and enjoy “art in the park” events featuring local artists. For example, in July, Plymouth, Michigan, is hosting its 42nd annual festival with more than 400 artists who paint, sculpt and work with ceramics, jewelry, glass, woodwork and photography. In August, the Shadyside neighborhood of Pittsburgh will host The Art Festival on Walnut Street. The beautiful tree-lined streets in this historic area will be transformed into an outdoor fine art gallery and crafter’s market.

The National Park Service partners with community organizations to nurture both emerging and established artists throughout the U.S. The program supports the creation of place-based artwork exploring the beauty of natural and historic landscapes, iconic panoramas, wilderness and wildlife within America’s parks and public lands.

Art fans can travel throughout America to discover talented artists at events in beautiful locales. However, you probably don’t have to travel far to find an art festival or art in the park event near you. Both large cities and small towns feature these events as a way to showcase local talent and get the community involved in the art scene. Artists are part of a profession that suffered significantly during the pandemic, as events, galleries and other non-essential businesses remained closed or maintained reduced hours. However, that didn’t stop hard-working artists from creating new works during their downtime, so there is much to be shared at these events.

Support your local artists and enjoy these beautiful outdoor events — from the Telluride Fine Art Festival in Colorado to the Berkshires Arts Festival in Great Barrington, Massachusetts, to right down the boulevard in your own hometown. Get out this summer and make time to enjoy art in the park.

THE GOOD LIFE

Reading for Growth

Groucho Marx once said, “I find television very educating. Every time somebody turns on the set, I go into the other room and read a book.” There is much to be learned on television and the internet, but books allow the imagination to run wild, exploring places, people and thoughts that are not a part of the immediate world. Books take us to realms that do not exist but can — if only in our mind.

Fiction is not the only genre that helps expand the mind. Books can take us on a deep dive into a single subject to help develop our analytical and critical-thinking skills.

Many people who presumably don’t have time to read prioritize making time to read. While the average American reads only one book a year, some of America’s greatest leaders are voracious readers and attribute their success to reading. For example, Fortune 500 CEOs average four to five books a month, and research has found that active readers tend to earn five times higher salaries than people who do not spend much time reading.¹ Tesla CEO Elon Musk reportedly read the entire Encyclopedia Britannica as a child and up to 10 hours a day of



science fiction in his youth, later stating that is how he learned so much about rockets.² Books that fill the mind with knowledge and imagination create a powerful combination.

¹ Matt Myatt. N2Growth. 2022. “What All Great Leaders Have In Common.” <https://www.n2growth.com/the-learning-ceo/>. Accessed April 4, 2022.

² Chris Weller. Ton Duc Thang University. 2022. “9 of the most successful people share their reading habits.” <https://lib.tdtu.edu.vn/news-events/9-of-the-most-successful-people-share-their-reading-habits-business-insider>. Accessed April 4, 2022.

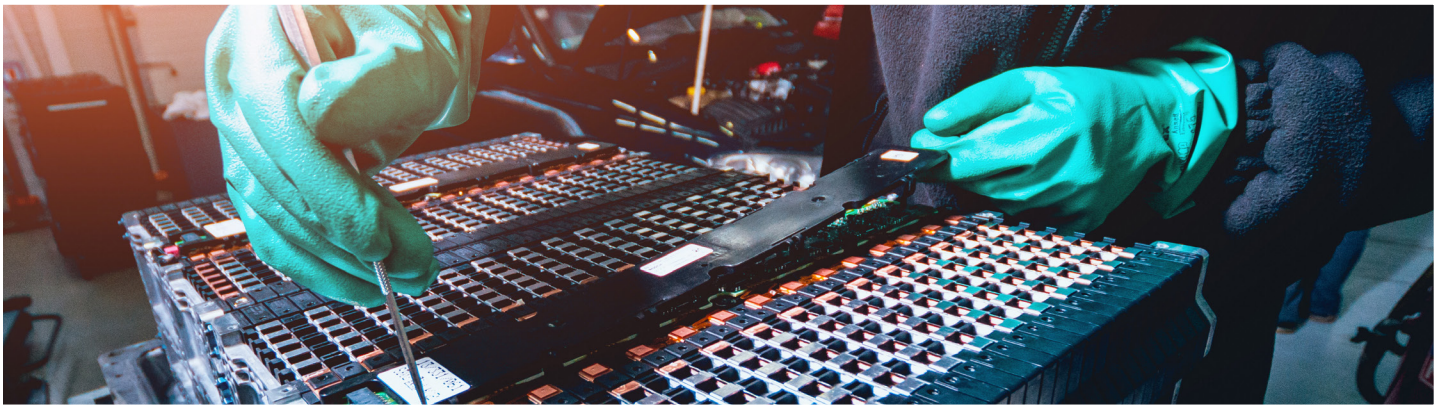


HOW TO ...

How to Conduct a Midyear Financial Checkup

One tactic to help you meet long-term financial objectives is to set benchmarks at the beginning of each year (e.g., savings goals, investment earnings targets, debt payments). Review your progress at mid-year. If you find you’re coming up short, consider these tips:

- If your portfolio has not performed well to date, consider increasing your investment contributions to make up for losses. Buying shares at lower prices positions those investments for higher earnings.
- Re-examine your household budget for ways to reduce expenses and increase savings.
- Step up debt payments, so you’re paying more than the minimum requirement.
- Review your asset allocation to gauge if it’s too conservative or too aggressive for your risk profile.
- Rebalance your portfolio and use proceeds to position your allocation for stronger performance by year-end.
- If you have withdrawn funds from your liquid emergency account, be sure to replace them as soon as possible.



DOLLARS & SENSE

Battery Life: An Industry Focused on Longevity

The wide range of crises throughout the past decade has placed a spotlight on the importance of national independence and sustainability. Extreme weather events, from wildfires to hurricanes to floods, have exposed the need to rebuild much of the nation's infrastructure, including ways to produce fresh water and preserve cropland, forests and the electric grid. The pandemic revealed vulnerabilities in our supply chain for vital goods such as medicines, technology components and basic grocery items. More recently, the war in Europe has inflated prices for gas and agricultural imports.

Where problems lie, opportunities emerge. U.S. industry is good at solving problems, especially where there is money to be made. One of the biggest up-and-coming industries is the electrical battery market, fueled by renewed interest in electric vehicles and solar panels for more cost-efficient energy sources.

While the battery economy was already growing, Morgan Stanley analysts

report that the pandemic accelerated development of the industry by at least five to 10 years. Today, capital investments in the battery market have increased 10- to 20-fold from pre-Covid rates. One of the lessons the battery industry can learn from the solar panel industry is to develop a reliable domestic supply chain so that manufacturing and sales are not stunted by higher prices rising from dependence on raw materials from other countries.

According to Morgan Stanley, the battery market has shifted into high gear and is on its way to exceeding \$525 billion in fewer than 20 years. The sector includes more than just solar panel and auto manufacturing — it touches ancillary industries such as cell manufacturing, specialty chemicals mining, equipment, components, machinery and packaging. Much of this demand is driven by the need for federal, state and local governments to establish battery supplies for the sake of national energy security. Morgan Stanley anticipates that, in the next few years, there will be a plethora of well-capitalized

new tech company entrants in this market, followed by a period of industry consolidation starting in 2030.

Federal investments funded by last year's \$1 trillion infrastructure legislation are galvanizing the electric vehicle industry. The combination of lower-cost batteries, renewable energy and autonomous driving fleets could drop the incremental cost of transportation far below today's driving expenses — currently hampered by high gas prices. However, the battery economy is expected to spread further into other industries, including the internet of things (IoT), industrial autonomy, robotics and defense.

Much the way batteries replaced candles as a way to guide people out of darkness, the industry has a bright future focused on long-term sustainability. In short, the battery economy is both on the rise and here to stay.

Morgan Stanley. Feb. 8, 2022. "Plugging into the battery economy." <https://www.morganstanley.com/ideas/ev-battery-stocks-global-market-surge>. Accessed May 8, 2022.

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Early Adult Stress and Depression Linked to Dementia

According to a recent study, the daily work commute can contribute to workday stress, anxiety and frustration. Even worse, job-related stress can lead to compromised efficiency and counterproductive behaviors at work. The study used a smartphone-based sensing app to record data related to physiological and behavioral patterns during work commutes, including heart rate and stress, as well as external factors, such as weather, commute duration and variability.¹

In a separate study, scientists found that excess stressors like those experienced by today's young adults may be directly linked to increased dementia risk. Research out of the University of San Francisco concluded that early adulthood depression may lead to lower cognition within just 10 years and a propensity for greater cognitive decline in old age.²

To help employees cope with work-related stress, many employers are toying with a permanent work-from-home or hybrid arrangement, as well as the accelerated

four-day work week. These solutions may be effective in helping alleviate stress factors that young adults have had to deal with in their careers thus far, including the burden of student loan debt, limited in-person access to experienced colleagues and working through a pandemic — either alone or in close quarters with roommates.

Many of today's employers are doing more to help workers preserve good mental health and maintain a positive attitude both on and off the job. Not only can these efforts help reduce health care costs and improve job productivity, but they may also help ward off a challenged senior generation in the future.

¹Science Daily. Nov. 19, 2021. "Wearable tech confirms wear-and-tear of work commute." <https://www.sciencedaily.com/releases/2021/11/211119085150.htm>. Accessed April 4, 2022.

²Science Daily. Sept. 28, 2021. "Happiness in early adulthood may protect against dementia." <https://www.sciencedaily.com/releases/2021/09/210928121341.htm>. Accessed April 4, 2022.Feb. 3, 2022.



		2	7			1		
4	5	8			1			9
		7						
7		9		3				1
				8				
8				5		9		2
						4		
3			9			8	1	7
		1			2	6		

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box. Grade is Easy



SUMMER FUN HAS JUST BEGUN

From fireworks on the Fourth of July to a trip to the beach, you likely have a host of summer traditions and pastimes to make the most of the warmer weather. However, if you're looking for something a little off the beaten path this year, consider one of these fun alternatives.

GO FOR A HOT AIR BALLOON RIDE

The sky is the limit! Take your summer adventures to new heights with a hot air balloon ride. Don't worry; your chances of ending up in Oz are practically zero. Your chances of an amazing ride full of breathtaking views? Practically guaranteed. However, if heights aren't your thing, why not enjoy a hot air balloon festival? Most states host several throughout the year. Check out www.hotairballoon.com to find one near you.



GO TO A DRIVE-IN MOVIE

The go-to choice for movie viewing in the 1950s and '60s, drive-in theaters have experienced a bit of a renaissance in the past few years. Often less expensive than an indoor theater, it's hard to beat the nostalgia and romance offered by an old-fashioned drive-in experience. With more than 300 drive-ins still in existence in the U.S., you can likely find one relatively close to you. You could even make it into a fun day/weekend trip. So, load up the car with kids and grandkids, grab some pillows and popcorn and have a movie night to remember.



MAKE YOUR OWN ICE CREAM

Did you know that July is National Ice Cream Month? If you needed an excuse to experiment with making your own cool concoctions, this is it. Find your perfect flavor(s) and enjoy all summer long — and have fun at the same time. Get the whole family involved and see who can come up with the sweetest flavor!



TAKE AN UNPLANNED ROAD TRIP

Sometimes you just want to get away from it all. Take a day, the weekend, the whole week — it's your trip, after all — and pick a direction and drive. You don't need a jam-packed itinerary or even a destination in mind. Roll the windows down, turn up the radio and let the road take you where it may. You never know what you'll discover!



CENTER STAGE

BELOW:

Sending smiles your way from Joy & Bryana



ABOVE: Playtime duo with Weston & Palmer!

RIGHT:

Happy Memorial Day from Shawn & Nichole



BRAIN GAMES

ANSWER KEY:

6	3	2	7	9	8	1	5	4
4	5	8	3	2	1	7	6	9
1	9	7	5	4	6	2	3	8
7	6	9	2	3	4	5	8	1
2	4	5	1	8	9	3	7	6
8	1	3	6	5	7	9	4	2
9	7	6	8	1	3	4	2	5
3	2	4	9	6	5	8	1	7
5	8	1	4	7	2	6	9	3



cut here ✂

RECIPE
MELON-BERRY SALAD

INGREDIENTS

- 1 cup fat-free vanilla Greek yogurt
- ½ cup coconut milk
- ½ cup orange juice
- 4 cups cubed cantaloupe (½ inch)
- 4 cups cubed watermelon (½ inch)
- 2 medium navel oranges, sectioned
- 1 cup fresh raspberries
- 1 cup fresh blueberries
- ½ cup sweetened shredded coconut, toasted

INSTRUCTIONS

1. For dressing, whisk together yogurt, coconut milk and orange juice. Refrigerate until serving.
2. To serve, place fruit in a large bowl; toss gently with dressing. Sprinkle with coconut.

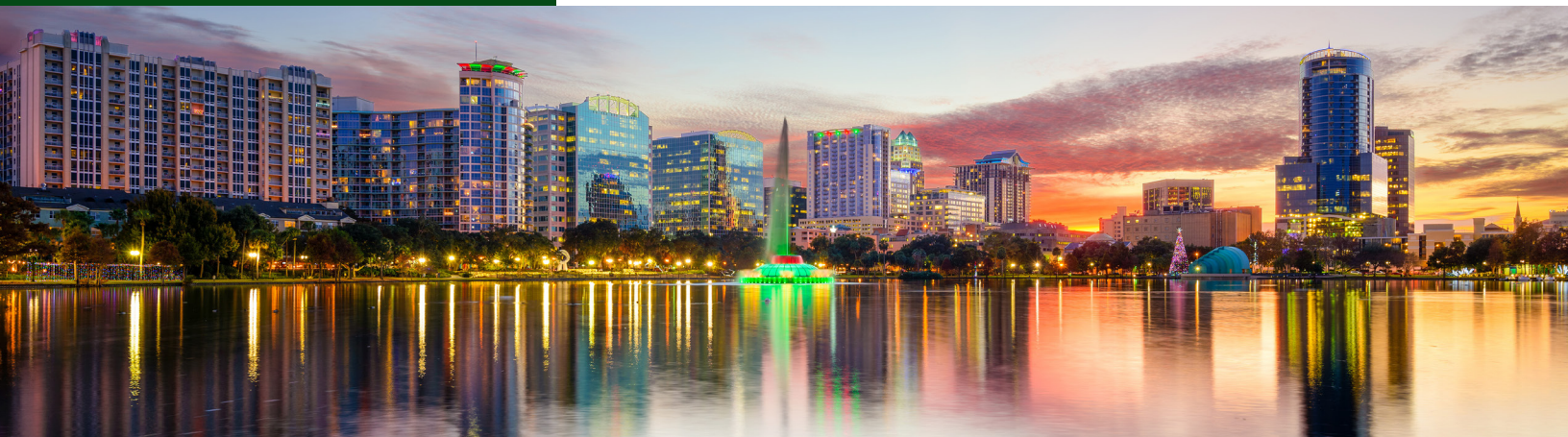
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UPCOMING DATES

JULY

4 Independence Day

24 Parent's Day

AUGUST

21 Senior Citizen's Day

26 Women's Equality Day

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