

**MAY
JUN
2022**



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strategies

IN THE KNOW

NEWS YOU CAN USE

Tactics to Prepare Your Portfolio for Summer

From 1950 to 2013, between the months of May and October, the Dow Jones Industrial Average had an average gain of only 0.3%, compared to 7.5% between November and April during that same time frame. Some analysts suggest this is because the market has less activity as more people go on vacation during the summer.¹

“Sell in May and go away” is an investing adage that suggests investors sell equity holdings in late spring and invest again in mid-autumn. However, doing so may cause them to miss a summer surge in prices. Instead of exiting the securities market entirely, consider these tactics:

Sector rotation – Reposition assets to invest in companies with products less affected by slow growth in the summer, such as technology and health.

Dollar cost averaging – Cash in selected gains, then use those funds to take advantage of the lower costs associated with investing the

same amount of money in regular intervals throughout time.

Rebalancing – Cash in gains and reinvest them to align with your original asset allocation strategy.

Roth conversion – Harvest a portion of losses in a retirement account when the market declines, pay the lower tax bill, then reinvest them in a Roth IRA so they are positioned for tax-free gains when share prices rebound.

¹ Troy Segal. Investopedia. April 30, 2021. “Sell in May and Go Away Definition.” <https://www.investopedia.com/terms/s/sell-in-may-and-go-away.asp>. Accessed Feb. 9, 2022.

Please remember that converting an employer plan account to a Roth IRA is a taxable event. Increased taxable income from the Roth IRA conversion may have several consequences including (but not limited to) a need for additional tax withholding or estimated tax payments, the loss of certain tax deductions and credits, and higher taxes on Social Security benefits and higher Medicare premiums. Be sure to consult with a qualified tax advisor before making any decisions regarding your IRA.



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THAT TIME OF YEAR

Get Out and Garden

One way to combat supermarket produce shortages while generating your own sustainable healthy lifestyle is to create your own vegetable garden. Whether in containers, raised beds or directly in ground, designating a space in your yard — and your life — for nutrition and exercise is good for both the palate and the soul.

Thankfully, spring and early summer are ideal times to plant crops with a high tolerance for heat. These include tomatoes, peppers, eggplants, cucumbers, zucchini, squashes, okra and melons. They should be planted in an area that gets plenty of sunshine. Prepare the soil with a combination of aged compost or commercial organic plant mix and keep the plants moist. When transplanting from store-bought containers, be sure to water them every day until they are established in their new locale.¹

Note that May is the last month to sow many leafy greens, such as cabbage, turnips and broccoli. If you plant Brussels sprouts now, they should be ready for harvest around the holiday season. These types of vegetables prefer natural fertilizer and beds comprising lots of organic material. Sow salad lettuces, spinach and Swiss chard for a rolling fresh crop by cutting off the leaves at soil level; they will regrow within a few weeks.

You can plant carrots, beetroot and parsnips as late as June or July. Prepare the soil for root crops by removing any stones, and avoid over-watering because wet soil will cause the seed to rot.²

¹ Steve Albert. *Harvest to Table*. 2022. “Summer Crops Planting Guides.” https://harvesttotable.com/june_vegetable_garden/. Accessed Jan. 25, 2022.

² Amy Jones. *Beginner Gardener Tips*. May 15, 2020. “The veg garden in May: What to sow, plant, harvest and do.” <https://beginnergardentips.com/veg-garden-may-what-to-sow-plant-harvest-jobs/>. Accessed Jan. 25, 2022.

THE GOOD LIFE

Little – and Little-Known – Epicurean Destinations in the U.S.

While big cities like Chicago, San Francisco and New York all have their high-caliber restaurants, there are hundreds of smaller cities and towns across the country with their own local flavor. If you're looking for a vacation with exceptional dining choices, consider these lesser-known gems.

Saugatuck, Michigan – Rent a Lake Michigan cottage and visit Pennyroyal Café & Provisions for fresh, local ingredients from West Michigan farms. Other area delicacies include blueberry pancakes with Michigan maple syrup and fried Michigan perch fish.

Sioux Falls, South Dakota – For home-grown comfort food, visit Phillips Avenue Retro Diner for poutine, salads and the Elvis Waffle with peanut butter fluff. Parker's Bistro is a bit more upscale with Wagyu beef, scallop and lobster selections. Harvester Kitchen by Bryan features the Dakota specialty Chicken Wrapped Wagyu Chislic and American Wagyu Tenderloin.

Tupelo, Mississippi – If you're looking to sample Southern fare, try a chicken biscuit with gravy or a blueberry doughnut from



Connie's. Romie's Grocery serves up a meat and a three-veggie lunch from a varied and changing daily menu. Or check out Neon Pig for a smash burger with bacon bits and hoisin. For ribs, the best place in town is CHOP, a barbecue diner located in a bait-and-tackle shop.

Emily Capiello. Condé Nast Traveler. Oct. 28, 2021. "7 Small Towns in the U.S. That Are Secret Food Destinations." <https://www.cntraveler.com/story/small-towns-in-the-us-that-are-secret-food-destinations>. Accessed Jan. 25, 2022.



HOW TO ...

"Catch Up" on Your Financial Goals

- Downsize your goals – purchase a smaller home or one in a different neighborhood, or send your kids to a less expensive college.
- Move a higher allocation of your portfolio to equities (if appropriate for your time horizon and risk tolerance).
- Take advantage of "catch-up" contributions on retirement plans if you are age 50 or older.
- Maximize your contributions to an employer retirement plan and an individual IRA.
- Open and contribute to a nonworking spouse's IRA.
- Save more each year by reducing your monthly budget and pocketing the savings.
- Work longer — delay retirement by a year or more.
- Take on a second income with a second job or consulting gig.
- Rent property (land or a second home) for additional income for savings.
- Delay vacations and even college by giving your child a gap year.

Dan Hunt. Morgan Stanley. June 2021. "What to Do If You Are Off Track on Your Goals." <https://www.morganstanley.com/articles/goals-based-financial-planning-stay-on-track>. Accessed Feb. 4, 2022.



DOLLARS & SENSE

Cyclical Stocks: Moving in Step With the Economy

It is natural for the economy to flow in and out of different cycles, from heating up to slowing down and even bottoming out. Certain companies tend to follow those natural cycles closely, rising as the economy grows and declining when it falters. Equity investments in these companies are known as cyclical stocks.

These companies sell products and services that consumers and businesses buy more of when they have greater discretionary income. For example, when the economy is running hot, people are more likely to purchase a new car or luxury goods. When the economy grows tighter due to rising inflation or higher unemployment, people cut back on discretionary spending.

Cyclical stocks cover a wide range of industries, such as:

- Banks
- Airlines
- Auto manufacturers
- Clothing stores
- Energy companies
- Furniture retailers
- Hotel and travel
- Luxury goods manufacturers

The COVID-19 pandemic has had a detrimental effect on cyclical stocks as we witnessed the economy shutting down and people stopped buying things, traveling — even commuting. Now that most economies are back open and thriving, cyclical stocks are experiencing more growth.

However, investors should be aware of the risks associated with cyclical stocks. For instance, their prices move up and down quickly based on the pace of changing business cycles. Furthermore, the market tends to overvalue them when the economy is expanding and then undervalue them when it contracts. As we have seen during the pandemic years, the economy moved quickly in and out of phases, and that's the pace that generally characterizes cyclical stocks.

That's why investing in cyclical stocks requires patience, a high tolerance for volatility, a long-term outlook and a diversified portfolio. For example, investors of cyclical stocks should consider including a global footprint, since economies move at different paces. This enables an investor to benefit from higher growth in some areas of the world even as others struggle. Throughout the worldwide pandemic, the U.S. has led in recovery — meaning other countries in Europe, Asia and Southeast Asia still have room for growth.¹

Although cyclical stocks tend to be volatile and unpredictable, they offer the potential for a substantial upside. In the 10-year period ending Jan. 31, 2022, the MSCI USA Cyclical Sectors Index posted an annualized net return of 16.87%.² As you can see, the key to cyclical investing isn't based on jumping in and out of the sector during each market cycle, but rather holding through the long-term and letting the natural cycles of the economy do the work for you.

¹ TD Ameritrade. Oct. 5, 2021. "Investing in Cyclical Stocks: Has the Pandemic Changed the Outlook?" <https://tickertape.tdameritrade.com/investing/investing-cyclical-stocks-pandemic-14928>. Accessed Feb. 7, 2022.

² MSCI. 2022. "MSCI USA Cyclical Sectors Index (USD)." <https://www.msci.com/documents/10199/9ab5bf9d-55e5-4a6b-ae35-d66c3ced7708>. Accessed Feb. 7, 2022.

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Digital Disruption: Where Americans Get Their News

Fifty-one percent of U.S. adults receive their news predominantly from digital devices, such as their cellphones, tablets or computers. This is a larger number than those who get their news from television, and significantly higher than those who rely on radio and/or print publications.

Among those who rely on digital devices for news, 24% go directly to news websites, 10% use social media and 4% prefer podcasts. Audiences under age 50 prefer digital mediums while those over 50 prefer television. Comparatively few prefer print mediums; the biggest fans are 65 and older (and only 12% of them prefer print).¹

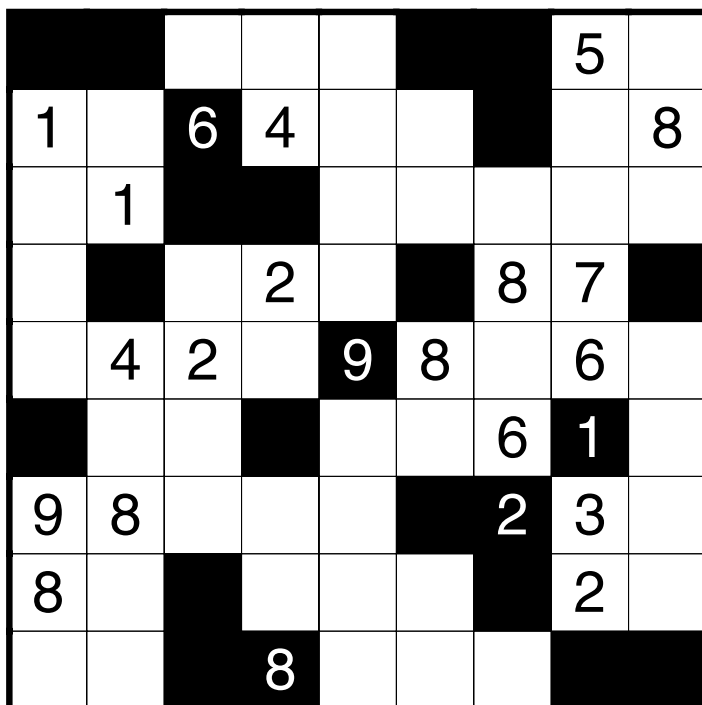
Among people who largely get their news from digital sources, 31% rely on Facebook, 22% on YouTube, 13% on Twitter and 11% on Instagram.² Interestingly, regardless of how people access their news, there is the matter of credibility. A May 2021 survey revealed that the most credible news sources in the U.S. were ABC, CBS and NBC News,

followed by The Wall Street Journal, a two-way tie between The New York Times and CNN, then Fox News, MSNBC, National Public Radio and Huffington Post.³

¹ Katerina Eva Matsa and Sarah Naseer. *Pew Research Center*. Nov. 8, 2021. "News Platform Fact Sheet." <https://www.pewresearch.org/journalism/fact-sheet/news-platform-fact-sheet/?menutem=dfd83259-75f8-4912-af06-16e1a5d1b1a3>. Accessed Feb. 3, 2022.

² Mason Walker and Katerina Eva Matsa. *Pew Research Center*. Sept. 20, 2021. "News Consumption Across Social Media in 2021." <https://www.pewresearch.org/journalism/2021/09/20/news-consumption-across-social-media-in-2021/>. Accessed Feb. 3, 2022.

³ Statista. 2022. "Credibility of major news organizations in the United States from 2017 to 2021." <https://www.statista.com/statistics/239784/credibility-of-major-news-organizations-in-the-us/>. Accessed Feb. 3, 2022.



© 0 Syndicated Puzzles

BRAIN GAMES

St8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers with no gaps and in any order. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column, and are not part of any straight

Summertime!

TWIST OF LEMON, HINT OF LIME,
LET'S GET READY FOR

Summer is just around the corner, and what better way to beat the heat than with a cool drink? To help you get in the swing of the season, here are two fruity, refreshing and fun beverages you (and the grandkids as they're all non-alcoholic) can enjoy all summer long. Or get creative and come up with your own customized concoctions! It's summer; there are no rules.

Roasted Peach and Strawberry Fizz



Ingredients:

- 3 peaches
- 4 cups strawberries
- 1 ½ cups apple juice
- 1 ½ cups sparkling water
- Crushed ice

1. Preheat oven to 350 F.
2. Cut peaches in half and remove the pit. Cut strawberries in half. Place fruit on a baking tray lined with baking paper and roast for 25 minutes. Remove from the oven and cool for 10 minutes.
3. Remove peach skins. In a blender, combine peeled peaches and apple juice until smooth.
4. Blend strawberries separately.
5. Divide the strawberry puree into six glasses and add ice. Top with peach/apple juice mixture and add sparkling water.
6. Serve immediately.

(Recipe from useyournoodles.eu)

Mason Jar Citrus Coolers



Ingredients:

- 1 ½ cups fresh orange juice
- ½ cup lime juice
- ½ cup lemon juice
- 6 cups club soda
- 1 ½ teaspoons sugar
- Lemon slices, for serving
- Lime slices, for serving

1. Stir together fresh orange juice, lime juice, and lemon juice in a measuring cup or pitcher.
2. Spoon sugar into each of eight mason jars and top with juice mixture. If desired, add lemon and lime slices.
3. When ready to serve, fill each mason jar with ice, cover, and shake to dissolve the sugar. Then top with club soda.

(Recipe from womansday.com)

CENTER STAGE

BELOW:

Joy's beautiful daughter (Brooke, 17) at her Prom!




ABOVE: Alex, Shawn & Charlie celebrating Shawn's 61st birthday ~HAPPY BIRTHDAY SHAWN~



RIGHT:

Say Congratulations to proud parents (Mack & Jaclyn) for the birth of their beautiful twins (Palmer & Weston). Elliot is being a great Big Sis too!

cut here 



RECIPE

BRAISED RED CABBAGE WITH APPLES AND BACON

INGREDIENTS

- 2 Tbsp. olive oil
- 1 medium-size red onion, finely chopped (1 cup)
- 4 oz. speck or bacon, finely chopped
- 2 garlic cloves, finely chopped
- 1 small head red cabbage, quartered, cored, thick white ribs removed and finely shredded (6 cups)
- 2 Tbsp. light brown sugar
- 2 small Granny Smith apples, peeled, cored and grated on large holes of a box grater (1½ cups)
- ¼ cup (2 oz.) water
- ¼ cup red wine vinegar

INSTRUCTIONS

1. Heat oil in a large saucepan over medium-high.
2. Add onion and speck or bacon. Stir occasionally until onion is softened and speck or bacon starts to become crisp (6-8 min.).
3. Add garlic and stir constantly until fragrant (1 min.).
4. Add cabbage to onion mixture and stir occasionally until slightly softened and wilted (3 min.).
5. Add brown sugar and stir often until mixture starts to caramelize (2 min.).
6. Stir in apples, water, vinegar, orange zest, caraway seeds, cinnamon stick and juniper berries.
7. Reduce heat, cover and simmer. Stir occasionally until cabbage is softened (20-25 min.).
8. Salt and pepper to taste.

BRAIN GAMES

ANSWER KEY:

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

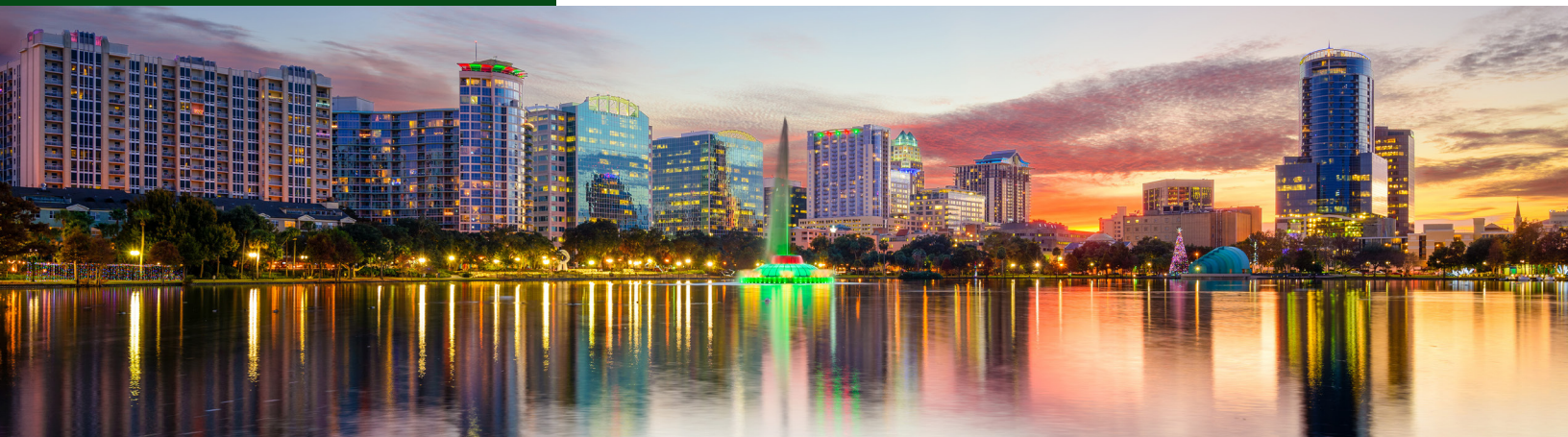
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UPCOMING DATES

MAY

5 Cinco de May
8 Mother's Day
21 Armed Forces Day
30 Memorial Day

JUNE

14 Flag Day
19 Father's Day