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## WEALTH & WELLNESS GROUP

### Did You Know?

#### Paint

Paint has been around for about 30,000 years. Cave dwellers used paint to draw representations of life in those times.

The first ready-to-use paint was developed by Sherwin-Williams in 1866. Previously, the paint had to be mixed manually, using a variety of materials: milk, olive oil, eggs, lime and other earth pigments, linseed oil, and many more.

Red doors have meant many things throughout history. In the early pioneer days in the U.S., a red door typically meant that a house was a safe spot to lay your head for the evening. In the Civil War, a red door meant that the house was a safe home for slaves trying to escape to the North. In Scotland, a red door has meant that the home is mortgage-free. In China, a red door symbolizes good luck, and to celebrate the New Year.

The White House was originally white because of the lime-based whitewash that protected the inner stone surface. It wasn't painted white until after the British set fire to it in 1814.

The Golden Gate bridge's iconic "international orange" was strategically chosen for it to stand out in the city's ever-present fog.

Source: ArizonaPaintingCo.com

### FROM ONE EXTREME TO ANOTHER



April ushered in a third straight month of losses for both the Dow & S&P 500. Respectively, they were down -3.2% and -0.8%. The Nasdaq escaped the 3<sup>rd</sup> monthly decline by advancing 0.9% for the month.

The stock market has been on an extreme rollercoaster ride this year, whipsawing at the whims and back-and-forth decisions on tariff policy. The S&P 500 hit a record high in February before sliding into correction in March as Trump began to roll out his plan for tariffs. The S&P 500 plummeted in early April on so-called "Liberation Day," hitting its lowest point of the year on April 8, when it was on the cusp of entering a bear market.

A rebound ensued as Trump later decided to put a 90-day hold on the reciprocal tariffs pending ongoing negotiations. This put Wall Street back into a buying mood, capping a remarkable comeback in stocks for April.

Trying to figure out the direction of this next leg of the markets doesn't get any clearer when you add in the most recent economic reports. On the one hand, we have declining growth. Gross Domestic Product (GDP) showed the US economy contracted at an annual rate of 0.3% in the first quarter, which is well below the previous quarter of 2.4%. At the same time, inflation in the first quarter clocked in hotter than expected. The "core" Personal Consumption Expenditures index grew by 3.5% in the first quarter, above both estimates for 3.2% and the 2.6% seen in the prior quarter.

On the positive front, job growth was stronger than expected in April. Nonfarm payrolls increased by 177,000 for the month, which was well above the Dow Jones estimate for 133,000. The unemployment rate also held firm at 4.2%, indicating that the labor market is holding relatively stable. Strong job growth and higher inflation complicates the path forward for the Federal Reserve. Current expectation suggest it may not be until July when rate cuts may start.

On top of it all, increasing hopes for a U.S. trade deal with major trading partners have buoyed sentiment and stocks in early May. The S&P 500 just capped off nine straight days of gains. This is not only the longest winning run since November 2004, but the jump also recovered all losses incurred since April 2.

All of this back-and-forth whipsaw action has led to very high levels of uncertainty for businesses and investors. Furthermore, it can feel like the administration's willingness to inflict economic pain in pursuit of the long-term goals has been underestimated. However, with these extremes comes opportunities, especially when you look at them with a longer-term lens and based on factors we know to be reliable like dividend payments.

Overall, we know it can be hard to make sense of some much talk, change, and disruption. Additionally, conflicting economic reports with non-stop talking heads make it seem like the worst is still yet to come. While we can't rule out a future slow down or inflation spike if we continue on the current trajectory, our sense is that we can continue to weather current and future storms through diversification into fixed income, preferred stocks, as well as international dividend payers, along with maintaining ample liquidity.

### Trivia:

- 1) Which Great Lake does Niagara Falls empty into?
- 2) What is the main organ of the circulatory system?
- 3) What ancient civilization built the Machu Picchu complex in Peru?
- 4) What style of art is Salvador Dalí known for?



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## Golden Gifts: Dandelions & Spring

To adults, dandelions are often seen as weeds, unwelcome intruders in manicured lawns. But to children, they are treasures. Their bright yellow petals are like little suns, peeking up from the ground and begging to be gathered. And each spring, children across, neighborhoods, towns, and country sides alike take up this call—picking dandelions in bunches, clumsily clutched in sticky little fists, to bring as gifts to their mothers.

There is something timeless and touching in the act. Dandelions may be humble flowers, but in the eyes of a child, they are regal. Not every child has access to roses or tulips, and not every field is full of daisies or lilies, but dandelions are generous with their presence. They grow wherever the sun reaches—between cracks in the pavement, in city parks, or sprawling across rural meadows

Every spring, mothers of little children find their kitchens and windowsills adorned with these bright bouquets. Tucked into water glasses and jam jars, sometimes already wilting before they're placed. Still, the sentiment is never lost. There is a quiet joy in receiving a fistful of dandelions: messy, uneven, sometimes with bits of grass still attached because it is pure. It's not about perfection; it's about presence. It's about a child seeing something beautiful, wanting to share that beauty, and thinking first of their mother.

There's poetry in how dandelions mirror the nature of childhood itself. Both are fleeting, vibrant, and a little wild. The way a dandelion transitions from yellow bloom to white puff mirrors the arc of growing up. First, there's the brilliant burst of color that is youthful and uncontained. Then comes the delicate phase, the seed head full of wishes, drifting with the wind, spreading out into the world.

Parents often watch this process with a mix of wonder and melancholy. One moment, their child is running barefoot across the yard, hair tangled and hands full of flowers. The next, it seems, they're off to school, then college, and beyond. But for now, in the spring light, everything is still. Everything is golden.

Children instinctively know how to be present. They don't worry about the lifespan of a flower or the rules of gardening. They aren't concerned with whether something is labeled a weed or a bloom. They only know that it is bright, that it is beautiful, and that it should be shared.

In this way, dandelions become symbols not only of childhood, but of love in its most unfiltered form. There's no expectation, no price tag, no occasion required. Just a child who sees something lovely and thinks of their mom.

As adults, it's easy to lose sight of that magic. We mow over the dandelions. We pull them up by the root. We try to keep our lives tidy and controlled. But children remind us of the value in small things, in unexpected beauty, and in giving for the sake of giving.

So this spring, let the dandelions bloom. Let them take over the lawn, if only for a few weeks. Let your children pick them, handful after handful. Let them run, fall, laugh, and gather. Accept each messy bouquet with gratitude. Place it proudly in the center of the table. Remember that these little flowers are more than weeds—they are reminders of wonder, of fleeting youth, and of the simple ways love is expressed when words are still too small to contain it.

## Trivia Answers

- 1) Lake Ontario
- 2) The Heart
- 3) The Incas
- 4) Surrealism

Source: Buzzfeed.com

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