



June
2025

WEALTH & WELLNESS GROUP

SUMMERTIME STRATEGIES

Did You Know?

Glass

Glass is made from sand: Sand is mixed with lime and soda ash, then heated to extremely high temperatures. Once it cools, the result is glass.

It can be formed by lighting: Glass can naturally be formed when sand is struck by lightning because of the high temperatures.

When glass breaks, the cracks move at 3000mph: That's 5 times faster than the average airplane, which travels at 575mph!

Glass windows were invented in the 17th century: Prior to that, people made windows out of flattened animal horn.

Glass is different: Glass is not classified as a solid, liquid, or a gas. When cooled, glass forms an "amorphous solid" that allows molecules within the glass to continue moving around.

The "Portland Vase" is one of the oldest and most valuable glass art pieces in the world: Experts estimate that the Vase was made sometime between AD 5 and AD 25 in Rome.

Glass is 100% recyclable: Glass can be recycled endlessly without losing any quality or purity.



The month of May ended on a high note, sailing through a number of hazards and crosswinds. The S&P 500 added 6.2% for the month, while the Nasdaq surged 9.6%. Both notched their best months since November 2023. The Dow lagged behind but still managed to gain 3.9%.

The momentum has continued in June as major indexes are in the green for 2025, having made up all of their April losses and then some. Additionally, the S&P 500 closed above a key psychological level of 6,000 and is currently about 2.5% away from its record closing high set back in February.

These recent equity gains suggest that investors have momentarily shrugged off the Administration's volatile trade policy, as well as some consumers' concerns about an overly severe economic slowdown. May's stock market performance exemplified the current range bound market, in which markets rise on neutral to encouraging news, but fall when the ink runs negative. May's market rebound was, in part, also reflective of an inflation report which rose less than expected, climbing just 0.1%, and putting the annualized rate at 2.4%, continuing to hover near the Fed's 2% inflation target.

Additionally, with the so-called trade talks with China "done," at least for now, investor's decided to breathe a sigh of relief. Many will admit that it's just a shallow sigh, as 2 a.m. tweets and policy reversals are the norm, and the sheer volume of trade talks keeps the topic in the news cycle (good or bad). Major trade negotiations have historically been measured one at a time over periods averaging more than a year. The current approach seeks dozens of similar deals over a matter of months.

At times, it may feel overwhelming to figure out which headlines and policies will impact your portfolio. That's one reason why we continue to encourage investors to be aware of short-term headline risk, driven by overly negative or positive media commentary.

In our view, the third quarter will provide better headlines for planning. By then, the ink should be dry on at least a few trade deals, and Congress should have a budget bill ready for Presidential signature. Additionally, the sources and extent of tariff income should be more evident.

So, will summer bring us a pleasant breeze, or an ill wind? We believe, that the markets may remain range bound, trading flat until we get more specific details on key factors such as the Fed's interest rate plans and how tariffs are impacting U.S. employment, consumer spending, and corporate earnings.

As a result, dividend stocks, international equities and fixed income continue to remain at the top of our "opportunity" list. Growth stocks may have shone bright of late, but with some ongoing uncertainty, our plan is to continue to focus on diversification and adding some insulation to buffer against a potentially slowing economy and unresolved geopolitical concerns.

Trivia:

- 1) With sunscreen, what does SPF stand for?
- 2) What three Zodiac signs occur during the Summer?
- 3) How long does a watermelon take to grow?
- 4) Where was the first public beach in the U.S.?



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Robert Laura, AAMS, CMFC, CRPC

Wealth & Wellness Group
690 Hope St., Suite B
Brighton MI 48116
(248) 890-0834
rl@robertlaura.com

Retirement Picnic

The word "picnic" is believed to come from the French word "pique-nique", first appearing in the late 1600s. It described a social event where people brought their own wine and food—typically enjoyed indoors by the upper classes. "Pique" means "to pick" or "peck" and "Nique" refers to something small or insignificant. Together, it loosely translates to "picking at small things"—which fits the image of snacking and sharing.

By the 18th century, picnicking became fashionable among the French aristocracy. After the French Revolution, many royal parks opened to the public, and outdoor picnics grew in popularity. In England, the concept took hold with the formation of "The Picnic Society" in 1801. This group of London socialites would gather in public gardens, each person contributing a dish or drink—an early version of the potluck.

In the United States, picnics became widespread by the 19th century, especially with the rise of public parks and rural churches. The invention of portable food containers and the rise of automobiles in the early 20th century made family picnics more accessible. Today, the picnic remains a staple of American life... an iconic image of a red-and-white checkered blanket, picnic basket, and lemonade... and linked with holidays, school field trips, and romantic dates.

The picnic has evolved from a symbol of elite leisure to a global tradition. Applying the concept and process to retirement can also help people make a more comprehensive transition from work-life to home-life. Here are a handful of simple and fun picnic tips to consider for your current or future retirement plans:

Plan ahead: Picnics require planning: packing food, bringing supplies, checking the weather, and choosing a location are essential. The small details matter as well. Forgetting things like utensils or napkins cause things to get a little sticky or messy

Retirement lesson: Don't forget to think about and plan for the little things like how you will introduce yourself in retirement, what your everyday routine will look and feel like, and who you will call if life gets a little sticky or messy.

Adapt & Adjust: No picnic is complete without bees, flies, ants, rain, or a missing bottle opener. Despite the best plans, things can and will go sideways.

Retirement lesson: It's not that something may or could go wrong in retirement, things surely will. Therefore, some flexibility and a sense of humor can go a long way. Consider developing a mindset to embrace imperfections and learn to adapt on the fly.

Simple Joy & Awe: Some of the best picnics are the simplest. They are often held at local parks and include homemade sandwiches, good company, and an appreciation for the world around you.

Retirement lesson: Happiness in retirement doesn't come from reaching a certain asset level or age. It most often stems from slowing down, being present, and appreciating the people and opportunities that money can't buy.

Togetherness Matters: Picnics bring friends, families, or even strangers together. It's a shared moment away from screens and routines.

Retirement lesson: Human connection is a core need. Make time to gather, share stories and traditions, and enjoy each other's company.

Trivia Answers

SPF = Sun Protection Factor
Cancer, Leo, and Virgo
Approximately 90 days
Revere Beach, Revere, Massachusetts

Source: summertrivia.com

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