



# WEALTH & WELLNESS GROUP

## OPPORTUNITIES IN A BROADER RALLY

### Did You Know? U.S. Flag

The U.S. flag has had 27 official versions, with the current design, created by 17-year-old Robert Heft in 1958 for a school project. It was chosen out of over 1,500 submissions. The student originally received a B- for his design but it was later changed to an A after President Eisenhower selected it.

The current Flag is the only one to have lasted more than 50 years. As stated above, there have been many changes to the design but the one we currently observe is the longest running version likely because no states have been added to the union since 1959.

The colors were chosen carefully. Red symbolizes hardiness and valor, white symbolizes purity and innocence and blue represents vigilance, perseverance and justice.

Between 1795 and 1818, the flag had 15 stars and 15 stripes, which inspired the "Star-Spangled Banner".

June 14 commemorates the 1777 adoption of the flag, but only Penn. celebrates it as a legal state holiday.

If you're interested in learning more about flags, the study of them is known as vexillology.

Source: [nationalflagfoundation.org](http://nationalflagfoundation.org)



January was a solid month for U.S. equities, with all three major benchmarks registering gains. The Dow rose 1.7%, the S&P 500 advanced 1.4%, and the Nasdaq trailed both, finishing up 0.9% for the month. The markets push higher was influenced by ongoing economic resilience in terms of strong corporate balance sheets and steady consumer spending.

However, several headwinds continue to weigh on markets including geopolitical friction in the Middle East. Notably rising tensions surrounding Iran and potential U.S. military action is stocking fears of disruptions to oil supplies.

U.S. and China tensions continue to concern markets amid trade friction and competition in strategic technologies such as AI and semiconductors. Furthermore, the most recent reading of GDP (economic growth) was weaker than expected, coming in at 1.4%, well below consensus expectations of 3%.

At the same time, core inflation has proven resilient, complicating the Federal Reserve's timing for future rate cuts. This mix of soft growth and sticky price pressures presents a delicate balancing act for how the federal reserve will handle future interest rate decisions.

On top of this, the U.S. Supreme Court struck down President Trumps tariff policy. This gave markets a short-lived lift as tariff uncertainty receded temporarily. However, within a few hours of the landmark decision, President Trump signaled plans to reimpose tariffs using alternate statutes.

While we don't know the full impact of these recent developments, the longer this tariff debate persists, the more we expect markets could oscillate between "risk off" downturns and "risk on" relief rallies.

Outside of policy and trade concerns, the market's narrative appears to be moving beyond the dominant headline of artificial intelligence. Recent trends and performance have shown a rotation away from names like the so-called "Magnificent Seven" (Apple, Amazon, Alphabet, Microsoft, Meta, Nvidia, and Tesla). The stocks have been central to market performance for years but as a group are down -5% YTD.

In fact, the equal-weighted S&P 500 (RSP) has outperformed the "Magnificent 7" (MAGS) as well as traditional benchmarks like the S&P 500 (SPY) so far this year. We see this as an important trend and as support for greater diversification beyond the top tech names.

All combined, the backdrop of geopolitical concerns, trade risks, slower economic growth, and sticky inflation we see near-term opportunities in the oil and gas sector as well as longer term prospects in consumer staples and construction.

Chaos in the Middle East and supply chain risks make energy exposure compelling. Potential supply disruptions can boost prices and earnings for U.S. energy companies. In uncertain markets and growth slowdowns, consumer staples remain appealing for income and stability. Lastly, with interest rates expected to trend lower, home buying, selling, and residential construction could get a boost.

### Trivia:

- 1) Which New Mexico town was named after a game show?
- 2) What was the first type of candy eaten in space?
- 3) What is Harry S. Truman's middle name?
- 4) In the movie *Toy Story*, what is the name of Buzz Lightyear's space agency employer?



One of the primary ways we grow our business is through client referrals.

We never charge to meet with new clients and discuss their current situation.

Many times people just don't know who to trust and want an **unbiased second opinion** from a trusted expert and **fiduciary**.

**Direct Referral Calls:**  
**248-890-0834**

#### Our Services...

- Flat-Fee Second Opinion
- Investment Management
- Do-It-Together Investing
- Retirement Plan Reviews
- Seminars and Workshops



Robert Laura, AAMS, CMFC, CRPC

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

## Curiosity: The Secret Ingredient to a Fulfilling Retirement

Did you know there's more than one type of curiosity? Most of us think of curiosity as a simple, single trait, but psychologists actually distinguish between two different kinds of curiosity: *state curiosity* and *trait curiosity*. Understanding the difference may help explain why some retirees thrive with new adventures while others feel a little stuck. Let's break it down using the concept of a spark versus a flame.

State curiosity is like a spark. It's reactive and short-lived. It depends on what's happening around you. For example, you watch a documentary about the ocean and suddenly wonder what scuba diving would be like... or you read a headline and click to learn more. That's state curiosity at work. It's triggered by your environment and is very situational. It can fade just as quickly as it arrives.

Trait curiosity, on the other hand, is more like a steady flame. It's a personality trait that is longer lasting and more consistent than state curiosity. Some people naturally ask more questions, explore new ideas without prompting, and pursue learning simply because they enjoy it. They don't need external stimulation since they generate their own. People with higher trait curiosity often try new hobbies without being asked, dive deeply into topics just for fun, and can feel energized by learning something new or unexpected.

Those lower in trait curiosity may prefer routine and familiarity. They may enjoy learning but often need an external nudge to get started. Neither type is "better." But understanding the difference becomes especially important during life transitions including retirement.

During our working years, curiosity is often built into our lives. Projects, coworkers, deadlines, and professional challenges naturally stimulate state curiosity. There's structure, problems to solve, and reasons to learn. But retirement removes much of that built-in stimulation.

For someone with strong trait curiosity, this can feel liberating. With more time and fewer constraints, they finally have space to explore interests that were always waiting in the background. But for others, the loss of structure can feel disorienting. Without external prompts, boredom can sneak in.

Research suggests curiosity is closely tied to brain health, emotional well-being, and life satisfaction. Studies have shown that people who stay curious tend to maintain stronger cognitive function, experience greater psychological resilience, and report higher overall happiness.

Research also suggests that curiosity can decline as we age. There is some truth to that, but not in the way you might think. The data shows that as people grow older, they shift from exploratory goals to emotionally meaningful goals. Essentially, that doesn't mean curiosity disappears, it just becomes more selective. In retirement, curiosity often shifts from "expanding outward" to "going deeper," and that shift can be incredibly powerful.

The good news? Curiosity can be cultivated at any age. Consider making a few small shifts to reignite it, like taking a class outside of your normal comfort zone, asking a grandchild to teach you something, traveling for a mission or cause instead of sightseeing, or exploring something you've never had time for.

## Trivia Answers

- 1) Truth or Consequences. Hot Springs changed its name as part of a publicity stunt in 1950.
- 2) M&M's. They traveled with the crew of the Columbia in 1981.
- 3) It's just the letter "S."
- 4) Star Command

Source: [buzzfeed.com](http://buzzfeed.com)

The information is for informational and educational purposes only and should not be construed as investment, tax, legal, or financial advice. Nothing constitutes a recommendation to buy or sell any security, nor is it intended to be personalized advice. Investing involves risk, including the possible loss of principal. No investment strategy can guarantee success or protect against loss. Past performance is not a guarantee of future results. Investment returns will fluctuate and may be lower or higher than the performance mentioned or reported. *Wealth and Wellness Group* is a Registered Investment Adviser registered in the State of Michigan. Our Form ADV and Privacy Policy are available by visiting [WealthAndWellnessGroup.com](http://WealthAndWellnessGroup.com).