

RAYMOND JAMES PRESENTS

WORTHWHILE

Fall 2025

A publication of thoughtful insight dedicated to the life well planned.



Classical MUSIC

IN THE WAKE OF THE 20TH CENTURY CRISIS *p14*

RAYMOND JAMES

Letter from the editor

Stability in motion

Stability can be comforting but sometimes hard to come by, especially in a world that seems to change by the minute. It's less about resisting change and more about staying grounded while everything shifts around us. That's what helps us adapt, grow and thrive. In this Fall issue you'll see how stability shows up in the way we live and connect with others.

One place we see this clearly is in our financial landscape. Today, [America's growing debt](#) is testing long-term economic stability and confidence. But even in uncertain times, certain investments offer the potential for growth and resilience ... showing that [investing](#) isn't about avoiding change, it's about preparing for it. Learn why [gold](#) has long been a trusted asset, and why it continues to play a meaningful role in today's global economy.

Stability shows up in our relationships too, like [grandparenting](#). It's more than a role, it's a bond that reshapes priorities, purpose and even financial decisions. And through that bond, traditions are passed down – particularly those around food. Stability can be both personal and cultural, explored here through food that's rooted in tradition and flavor.

We also look at the rise of [street-legal golf carts](#) and renewed [volunteerism](#). Both signs that people are looking for stronger connections with their community. Then, in our feature story, the search for stability extends to the arts. [Classical music](#) is a timeless art that offers emotional calm and connection across generations. You'll read about its past and future, and how its evolution resonates with younger audiences.

There's something in this issue for everyone, and we'd love to hear what you think. Your feedback helps shape what comes next. Enjoy the read (ideally with your favorite fall drink in hand)!

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THE US NATIONAL DEBT

WHY THE US FISCAL CHALLENGE IS AN ECONOMIC ONE

The US government has massive financial responsibilities. Healthcare, infrastructure and defense require large budgets to run smoothly. For decades, the government has been spending more than it brings in from taxes, running a budget deficit almost every year since 1970 – except for a brief surplus from 1998 to 2001.

When tax revenues fall short, the government borrows the difference to cover the gap between spending and revenue. That borrowing adds to the national debt, what the government owes over time. And with every deficit, that debt grows a little more. In recent years, US debt has grown rapidly to total in excess of \$35 trillion.

IOUs AND INTEREST

Selling debt through Treasury bonds is a routine way the US finances its budget deficits to keep government

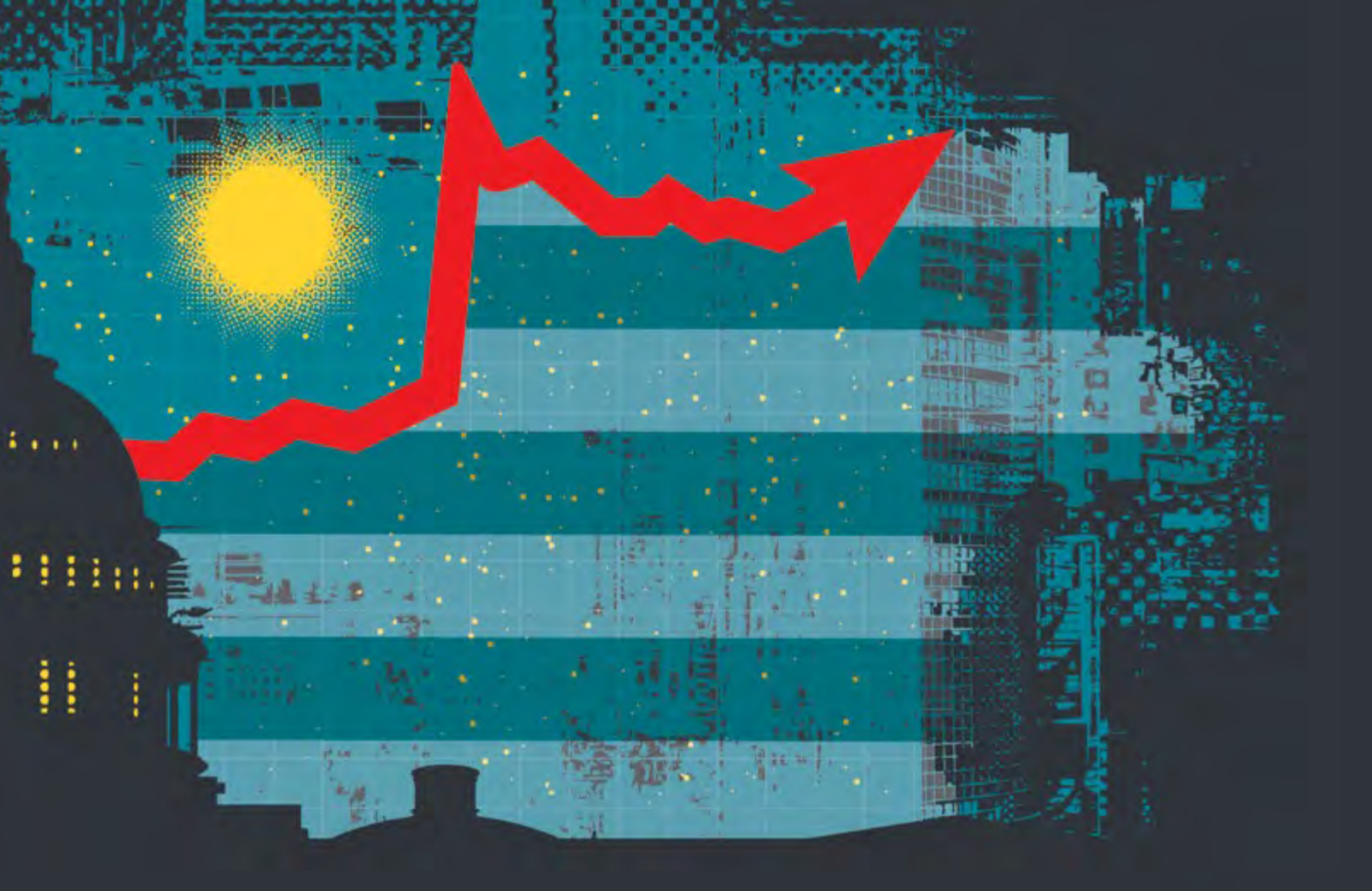
operations, programs and obligations running when tax dollars fall short of what's needed. These bonds are essentially IOUs to investors, banks and even foreign governments. In exchange for lending money today, purchasers are promised interest payments over time, ideally generated through future economic growth. But selling debt adds to the national total as interest payments to bond holders pile up.

An important concept to note is something called the primary balance – the difference between what the government earns and spends before paying interest on the debt. This is important because interest payments are largely out of the government's control. If the US continues to run a primary deficit, it signals that the government is overspending even before accounting for interest. That's a red flag for long-term sustainability and

something that economists and financial markets watch closely.

As long as the nation's economic output – the total value of goods and services – is higher than the amount it pays in interest, that debt it considered sustainable. However, if the cost of refinancing the debt keeps rising while the government continues to run primary deficits, it could lead to an unsustainable fiscal path where debt grows faster than the economy can keep up.

Investors aren't the only ones affected by inflation. The resulting interest rates have pushed the cost of borrowing for the US government up alongside the amount borrowed each year.



THE IMPORTANCE OF BALANCE

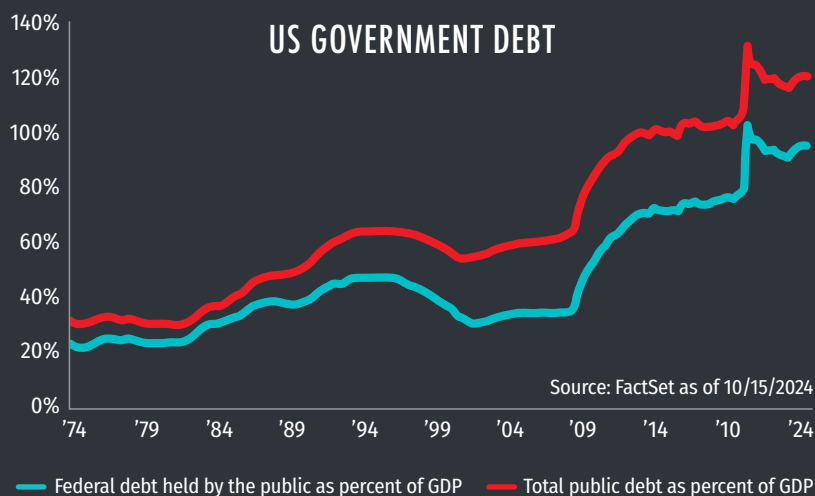
Despite global uncertainties, the key to the long-term success of the United States' debt-driven fiscal strategy is balance between what the government spends and what it earns, primarily through taxes.

But balance is about more than just money in and money out. It's also


about maintaining economic credibility. Financial markets pay close attention to whether the government is managing its core finances responsibly. If deficits persist alongside rising borrowing costs, it signals an unsustainable path, eroding trust for debt holders.

So far in our country's history, our ability to make good on the debts we've

issued hasn't faltered. But what happens when confidence in our economy, or our willingness to repay, is shaken? Events like government shutdowns, bear markets and geopolitical conflicts can weaken global trust and reduce demand for the US dollar. And that demand is essential because demand for the dollar is also demand for US debt. Without it, borrowing to sustain annual budget deficits would become difficult, if not impossible.



THE NATIONAL DEBT IS SOLVABLE

With the right combination of economic growth, smarter spending and tax policies that close the gap, the US can stabilize its fiscal path. But with rising interest payments, persistent annual deficits and a divided political landscape, the growing national debt could eventually weaken confidence in the United States' ability to refinance it. 

Worth a Look

A compendium of fresh looks and new ideas

Art glass for your cold glass

If you respect wood – if you revere it – you may be well served by a coaster that’s impossible to miss. The red tulip coaster from the East Village’s John Derian Company unites the arts of decoupage and blown glass in the battle against ring stains. Handmade using reproductions of vintage prints from the Derian collection, this functional art appeals to those who value both aesthetic details and the sanctity of their side tables. Keep it dry at johnderian.com.



Its styling and purpose are apparent

It is adorned with the work of one of the most influential artists of the early 20th century, Marc Chagall. An icon of French modernism, the “Les Bouquet de Fleurs de Marc Chagall” tray can be used “to hold mail or serve canapés and cakes,” according to the luxury porcelain purveyor Bernardaud. One can imagine a similar real estate listing for Versailles: “A house. You could live in it.” Gallic understatement aside, it is a beautiful dish. Serve it up at bernardaud.com.

Where imagination lives

Upon returning home, Daisy was shocked to find her best friend, Mr. Goat, eating the last piece of birthday cake. Betrayal! And behind this scheme was Daisy's evil twin, Darcey. Duplicity!

But Darcey says she's just there for the dance party. Surprise! Create the stage for your child's domestic melodramas with a dollhouse kit from Vermont's Real Good Toys. Reminiscent of San Francisco's famous Victorian Painted Ladies, this precision-milled wood kit is everything you need to build, decorate, customize and electrify to suit even the most active imaginations.

Make a home at realgoodtoys.com.



A place to store all this style

Walnut burl, double doors hiding fold-out mirrors, 16 drawers, gilded features, and more than a little avant-garde artistry, the Narciso wood cabinet is more than even the very large sum of its features. Designed by architect Aurelio Porro, this ornate, functional piece is handmade by the famed Gaffuri carpenters in Lombardia, Italy, a workshop committed to the exceptional. There is nothing to say that it does not say itself, better. Put it away at artemest.com.





Don't forget to pack your health insurance

Stay protected abroad and save thousands with travel medical insurance

Now that you've retired, you're finally booking that tour of Southeast Asia you've been planning for years. You've plotted your itinerary, updated your passports and arranged for a pet-sitter – you may have even purchased trip cancellation insurance in case some unforeseen event interferes with your trip.

But what if that unforeseen event is a medical emergency?

Medicare doesn't cover medical care received abroad, nor do many US-based health insurance plans. Many providers will require cash up front for medical

services, which can result in thousands of dollars in out-of-pocket costs. Even if your destination has nationalized health-care, that service may not be available to nonresidents.

Enter travel medical insurance, an industry that's booming as more older adults plan trips abroad. The global travel health insurance market is predicted to more than double in the next five years, topping \$63 billion by 2030. Even Cigna and FloridaBlue have gotten in the game, launching insurance products geared toward retirees, expats and international travelers.

Different types of coverage

Travel insurance policies run the gamut. You can buy trip interruption insurance, travel medical insurance, or comprehensive travel insurance, which includes both.

Before deciding on a policy, be sure to check for any existing coverage to make sure you don't double up. If you have a premium travel credit card, you're likely covered for trip disruptions and lost luggage, so a stand-alone travel medical insurance policy may be sufficient. Some cards even include medical coverage, but they generally have lower limits and fewer protections than a stand-alone policy.



Coverage at sea

Even if you're starting and ending in the United States, it's a good idea to consider buying travel medical insurance for a cruise vacation. Cruise ship medical facilities may be equipped to handle only minor injuries and illnesses, so if you suffer a life-threatening illness or injury, medical evacuation to the nearest hospital – or home – may be necessary, costing you thousands of dollars.

Here are some different types of coverage to consider:

Emergency medical coverage pays for unexpected medical expenses like doctor and hospital visits.

Medical evacuation insurance covers transport to the nearest suitable medical facility if adequate care isn't available locally.

Repatriation coverage pays for transport home if medically necessary, or the return of remains to the United States.

A pre-existing condition waiver can cover medical issues that existed before you booked your trip, like diabetes, hypertension or asthma.


These types of coverage can be purchased separately or as part of a comprehensive travel insurance policy.

Other considerations

When purchasing travel medical insurance, pay attention to whether your policy offers primary or secondary coverage. With a primary policy, you can submit a claim directly to the travel insurance company. If the policy is secondary, you'll need to

submit your claim to your US-based health insurance provider first.

If you're planning to take more than one trip in the near future, multi-trip insurance might be more cost-effective than buying multiple single-trip policies. Multi-trip insurance covers you for a predetermined period – usually a year – during which you can leave and come home as many times as you like, to and from as many different destinations as you like. So, for example, you could spend two months exploring Vietnam, Laos and Thailand, come home for a few months, take a 10-day trip to the UK, come home for a week, then spend three weeks traveling around South America – and be covered whenever you're abroad. It's worth noting that multi-trip policies require you to also have US-based health insurance.

Between booking flights, packing bags and planning your itinerary, the last thing you need to worry about is a medical emergency abroad. A travel medical insurance policy can help you focus on the adventure ahead. Hopefully you'll never need it, but if you do, you'll be glad it's there. 

Frequently asked questions

There's much to consider when it comes to travel health insurance. The appropriate policy – and its price – will be determined by several factors, including your age, your destination and the length of your stay, but here are the basics.

Who needs travel medical insurance?

Travel medical insurance is always a good idea, especially if you're over 60, have a pre-existing condition, are traveling for an extended period or doing something adventurous, like hang gliding. Some countries, like Qatar, require international health insurance coverage if you plan to stay more than 30 days, and many more, including Germany, France and Italy, require it for stays longer than 90 days.

How much does it cost?

Travel insurance costs vary greatly depending on your age, destination, length of trip and level of benefits. But according to the US Travel Insurance Association, you can generally plan to spend an extra 4% to 8% of the total trip cost for coverage.

When should I buy it?

You can usually purchase a travel medical insurance policy up to 24 hours before departure, but for pre-existing conditions it's time sensitive. Many insurers will agree not to exclude pre-existing conditions from your coverage if you purchase your policy within 15 days of booking your trip.

How does it work?

Some insurers will pay providers directly, but most often, you'll need to pay upfront for your medical care, then file a claim to receive reimbursement.

Where can I learn more?

You'll find lots of information and advice on the US Department of State website at travel.state.gov.



THE *grandparent* EFFECT

Exploring the practical and emotional influence on your life

The scent of Nana's perfume, the sound of Grandpa's laugh ... These small sensory memories often leave the deepest impressions on children. Impressions that will last a lifetime. Without question, grandparents hold a cherished place in our lives. While experiences vary, the grandparent-grandchild bond is commonly viewed as one of the most emotionally important relationships, second only to the parent-child relationship.

As we live longer and more actively, becoming a grandparent is more than a milestone; it's a significant opportunity to fully embrace the role and all it has to offer. Recent research shows the many advantages of grandparenting, from improved cognitive function to increased physical abilities. But, beyond the science is a renewed sense of purpose, a second chance at nurturing tiny humans with the element of additional life experience.

Of course, stepping into this role will require patience and adjustment as you grow alongside your children and grandchildren. Let's explore what it truly means to be a grandparent – emotionally and practically.

THE **EMOTIONAL** SIDE

There is a powerful identity shift that happens when moving from the role of parent to grandparent. Most agree that grandparenting is a remarkably different experience; one with more freedom and less pressure. Others may describe it as more fun and less responsibility. It's a chance to be present so you can focus on creating a loving bond with your grandchild without the stress of discipline.

As a grandparent, you're no longer the primary caregiver; instead, you become a guiding and supportive figure for your family. This role allows you to build a bond with your grandchildren while nurturing a new dimension of your relationship with your adult children.

While there's a sense of joy and pride in watching your children take on parenthood, it can also stir up other emotions. You might find yourself mourning the loss of the traditional caregiving role you've held all these years. But it's important to acknowledge and understand this dynamic shift so you can help support your adult children in their path to parenting. Keep the lines of communication open and ask how you can best support them. Also, don't be afraid to tell them how you've envisioned your role as a grandparent, so you can work through expectations together.

A grandchild can provide you with emotional fulfillment and a renewed sense of connection, especially at a time in life when adults may experience loneliness. This relationship is mutually beneficial. Not only do grandchildren benefit from having another caring adult in their corner as they grow up, but grandparents find purpose in actively teaching important life lessons. According to a recent study by theseniorlist.com, grandparents aim to instill respect for others (88%), manners and politeness (85%), independence and self-sufficiency (70%), work ethic (62%) and cultural or family traditions (61%).

Strengthen YOUR BOND

With thoughtful intention, you can build a close relationship with your grandkids.

Host regular video or phone calls to stay connected

Support their interests by showing up or checking in

Bond over a shared hobby, such as bowling or puzzles

Plan regular outings they can count on

Pass down family stories they can share across generations

THE **PRACTICAL** SIDE

As it turns out, wisdom and guidance aren't the only things grandparents are sharing with their grandkids. The same study found that grandparents spend an average of \$4,000 a year on common expenditures including gifts for special occasions, clothing and shoes, entertainment (such as toys and movies) and dining out.

You may decide to make your grandchildren a part of your estate plan or even set aside a separate savings account for big milestone expenses like their first car or college tuition. These gestures can be meaningful, but you should consider your own retirement needs before committing to this kind of contribution. After all, only 14% of grandparents who provide monetary assistance believe it significantly impacts their grandchildren's success. Your love, emotional support and presence prove more valuable than dollars.

There are also many meaningful non-monetary ways to support your grandchildren's practical needs. If you're retired or have a flexible schedule, you could offer to pick them up from school once a week or plan a monthly one-on-one outing. After all, these activities offer valuable quality time and a chance to share advice or guidance, which were cited as the most popular non-financial ways to enrich grandkids' lives.

Studies show there are physical benefits to being a grandparent, too. Older adults who spend time with grandkids tend to be more active, warding off life-shorteners like heart disease and diabetes. In fact, half of grandparents who participated at least occasionally in their grandchildren's lives were more likely to be alive five years later than those who had no involvement.

No matter if they call you Nana or Grammy, Pop or Grandpa, know you're playing an important role in your grandchildren's lives – one that will make a lasting impact on their character and leave a legacy worthy of pride. **W**



volunteerism rebounds

In a one-year period in the United States alone, volunteers donated close to 5 billion hours of time, and their generosity contributed more than \$167.2 billion in economic value. These figures come from the most recent US Census Bureau and AmeriCorps study, which tracks civic engagement across the nation.

Formal volunteerism, which saw a decline during the pandemic, is showing a strong rebound. And informal volunteering, like helping a neighbor, continues to rise. This is cause for celebration.

Volunteerism creates a vital link between individuals and their peers. It drives meaningful change, addresses unmet needs and strengthens the social fabric of a community.

Big and small ways Americans are making a difference

Formal and informal volunteering

Formal volunteering opportunities are those you tend to think about when looking for ways to help in your community. This could be picking up a dog-walking shift at the local animal shelter or signing up for a serving slot at the neighborhood soup kitchen.

Last year, more than 75 million people 16 and older, or 28% of the population, volunteered in a formal capacity. While the number of hours each person volunteered has declined, the volume of people donating their time is nearing pre-pandemic levels. This increase is a sign of hope for the future of civic involvement.

Recently, the ways people volunteer their time has evolved. For the first time, the AmeriCorps

study analyzed virtual volunteering, which gained popularity during the pandemic. These virtual opportunities include tasks like transcribing documents for a museum or managing social media accounts for nonprofits. Nearly one in five formal volunteers donated their time partially or completely online.

Informal volunteering also saw a rise during this period. Unlike formal roles coordinated by organizations, informal volunteering involves everyday acts of kindness, like mowing a neighbor's lawn or delivering groceries to someone in need. People exchanged favors, which helped foster goodwill and lifted community spirits during a challenging time.

More than half of Americans 16 and older report lending a hand to others, with most saying they're helping at least once a month. These opportunities can be more attractive because they're often more flexible than formal volunteering and provide instant gratification, as volunteers get to see the direct impact they're making in someone's life.

How you can get involved

If you're thinking about volunteering, the first aspect to consider is whether you're looking for a formal opportunity. If you are, there are a couple of matching services to get you started down the right path. [Volunteermatch.org](https://www.volunteermatch.org) and [volunteer.gov](https://www.volunteer.gov) can help you search for available opportunities in your area or virtually that match your interests. Categories include animals, arts and culture, education and literacy, disaster relief, crisis support, veterans and military families, and faith-based work.

In addition to thinking about your passions, consider how your skills would best benefit an organization. You may be surprised by what types of assistance nonprofits need most. There are different types of volunteers who contribute to an organization's mission. Where do you fit?

- **Mission ambassadors** are passionate advocates who spread awareness of a cause or organization.
- **Skill multipliers** are professionals offering expertise to strengthen a nonprofit's operations.



A bonus? A recent study found 79% of people who volunteer also donate money.

- **Community connectors** help bridge gaps between an organization and the public.
- **Donors and fundraisers** contribute financially or by hosting money-raising events.


If you're already involved as a donor or fundraiser for nonprofits, ask about volunteering opportunities there. It will deepen your connection to the cause by allowing you to witness the impact the organization has on the community firsthand.

Of course, there are always informal volunteering opportunities available within your community if you're looking for something more flexible. With awareness of unmet needs around you and by socializing your willingness and ability to lend a helping hand, you'll come across ways to make a difference in individuals' lives.

The benefits

Most nonprofits wouldn't be able to function without the support of volunteers. In fact, about a third of the nonprofit workforce is comprised of volunteers. When nonprofits build a network of volunteers, this gives the organization more visibility and strengthens support for the cause. It tends to inspire and encourage others to join in furthering the mission.

Donating time to causes they care about is also fulfilling for the volunteers. Volunteering is linked to improved mental and physical health, life satisfaction, self-esteem and happiness, according to a study published in the National Library of Medicine.

There are always opportunities to get more involved in your community. Decide how you want to participate and where your skills and passion will best fit. Ask your network where they see a need and find your own way to make an impact. You may even inspire others to join along with you. 

Sources: [The Chronicle of Philanthropy](#), [Nonprofit Quarterly](#), [BMC Public Health](#)

THE

Musical

STATE OF THE ART

A growing audience for classical music finds a wealth of options in today's eclectic scene

There was a crisis in classical music.

As part of his visiting professorship at Harvard University, and having never been one to pass up an opportunity to flex his cultural powers, Leonard Bernstein – composer of “West Side Story” and arguably the most renowned American conductor of any era – committed to a set of lectures on the topic. It was 1973.

The crisis was borne of a conflict that had burned since World War I. On one side, tonality: a system of writing music in major and minor scales, the dominant basis of western musical composition since the Baroque period. On the other side: atonality, which became a catch-all term for a variety of new compositional techniques that seemed to challenge music itself. The goal of atonality was to express the human condition in a world turned mad by industrialization, world war and engineered horrors. As ideas like cubism upset the visual arts, the ideas of atonality upset the aural.

Bernstein called his series “The Unanswered Question,” an existential quandary and, it would be revealed, a clever piece of wordplay.

The 20th century crisis was not unprecedented. Art, as any human institution, ebbs and flows and comes into conflict with its own past. Baroque music was revolutionary before being derided as overcomplex and form bound. This led to the Classical period when serious music could be light and fun, until it was pushed aside as being flippant compared to the emotional truth of Romanticism.

But what was different about the 20th century crisis was that the atonal revolution never quite won the audience and never quite lost the academy. It was a stalemate. An unanswered question.

To answer it, Bernstein led his audience through the foundations of music over six weekly sessions. He took an interdisciplinary approach, looking through many lenses including linguistics, poetry, literature, philosophy, anthropology and physics. It's engaging and approachable, a music theory lecture for the laity.

In the end, Bernstein's answer to the crisis was in the title, which he borrowed. “The Unanswered Question” is a 1935 composition by Charles Ives, an American hobby composer, about the meaning of life. The five-minute piece is tonal in part and atonal in others, but tonality remains the abiding, infinite, natural foundation of the universal order. Tonality and atonality in coexistence.

Thus, Bernstein bridged the schism and ushered in an era of musical eclecticism.

Well, kind of.

By 1973, the revolution was underway as notions of stylistic polarity, let alone unanimity, shattered into dozens of styles following World War II. Now, in what is called the contemporary or postmodern era, audiences can seek out and hear works in the modernist, neoromantic, minimalist, post-minimalist, new

simplicity or new complexity styles ... or a dozen others besides.

In this new era, Dmitri Shostakovich can write works dripping with drama while minimalists like Steve Reich and Phillip Glass trim music down to its emotive core. Composers in the lineage of Arnold Schoenberg, the grandfather of atonality, can continue to excite the intellect with envelope-pushing works. John Cage can make the case that noise, and sometimes silence, are music worth experiencing, influencing a generation of artists. Ignoring the question of what the classical music umbrella covers, orchestral film scoring develops into its own, creating luminaries like John Williams, perhaps the most-heard western composer in history.

And all is well in the world of classical music.

Which is to say the perennial issues remain: orchestra funding, competition for attention, and the difficulty of programming new music for new audiences that run counter to core audiences' and donors' more traditional tastes.

But for each of these problems, there are reasons to feel positive about the future of the art.

AN AUDIENCE OUT THERE

A strange thing showed up in the Royal Philharmonic Orchestra's annual audience survey in 2022. While Britons over 55 remained the most likely segment to listen to classical music, results suggested people under 35 were more likely to listen to classical music than those in the middle age cohort.

"Not only has the proportion of people under 35 listening to orchestral music as part of their daily lives increased in the last five years, young people are now more likely to be listening to it than their parents," the report stated.

By 2024, the Royal Philharmonic Orchestra identified these emerging data points as part of a broader trend. More people were becoming interested in classical music, many were younger, and many had highly diverse listening habits.

"Core fans are now a minority audience," the orchestra reported, as "newcomers outnumber(ed) the established audience with 54% being new enthusiasts versus 31% long-time classical music fans."

Compared to audiences of the past, they made fewer distinctions between Beethoven's 9th Symphony and Williams' Binary Sunset, between Tchaikovsky's ballets and Nobuo Uematsu's acclaimed scores for the "Final Fantasy" videogame series.

Meanwhile, social media classical music influencers have brought the artform to young listeners. Recently retired,

Youtubers Eddy Chen and Brett Yang had more than 4 million subscriptions to their channel, TwoSet Violin, where they made classical music a meme two times a week. Touring virtuoso performers including Hillary Hahn have also created their own online fanbases, humanizing an artform often regarded as high on its own perfume. Young conductors are also helping, like Jonathon Heyward, "the Converse conductor," whose signature footwear shows his desire to separate the music from the stuffing.

So here in 2025, the classical music world is garnering an audience of fresh ears. For orchestras, the trick then is to get them to show up, particularly after the existential challenges of the pandemic. Orchestras are expensive enterprises, and while wealthy donors in the US have showed up to keep the baton bobbing, ticket sales are essential.

Orchestras, ensembles and small groups of performers have embraced the eclectic demand for orchestrated music, whether what's wanted is strictly classical or not. Entire programs of Star Wars or Studio Ghibli films? Easy. Play-along film screenings? Available in many markets. Candlelight quartets of hit pop songs? Check your local listings.

While continuing to perform the old battlewagons of the standard repertoire in their masterworks series, many orchestras are now debuting works by living composers in the same program.

In 2024, the New York Times reported that orchestra ticket sales exceeded pre-pandemic levels by 2 percent, noting that this was not uniform across markets and some organizations continued to struggle.

But it's heartening to know that amid all this change, the orchestra plays on, and it's a great time to find something you love.

LISTEN AND LEARN

"Sticky Notes," a podcast by Joshua Weilerstein, is designed for classical music lovers of all experience levels. The January 14, 2021, episode, "History of Classical Music in 60 Minutes," is a great place to start.


"The Story of Classical" on Apple Music is a nine-part series presented by Guy Jones, another touchstone for new classical listeners.

Where to begin...

Classical music can seem impenetrable. Johann Sebastian Bach, alone, published more than 1,400 known works. Multiply that by centuries and hundreds of time-tested composers, then consider that only a sliver of it is titled. Discovering this vast world can feel a bit like trying to bail the ocean with a thimble.

Some advice: Embrace human curation, but don't take others' opinions as sacrosanct. Dabble. Fall in and out of love. See it live – classical music remains a date night deal. Remember that none of this is on the quiz.

The brief history of classical music and list of representative works to follow are not meant to be comprehensive. Specific recordings listed are recommended, but not essential. It includes a couple greatest hits, some adjacent cuts, a few full works, and it leaves so much incredible art for you to discover on your own.

 Suggested pieces to explore from each era.



Early Music era

"The past is a foreign country," as the book says, and even among diehard classical music fans, early music is of niche interest. However, there has never been a better time in the past five hundred years to hear these haunting chants, transcendental motets and beautiful madrigals since modern recording and distribution channels have connected specialist performers with their disparate audience.


MEDIEVAL (C.500 – 1400)


Solemn vocals and sacred themes

Plainchant, known also as Gregorian chant or monophonic chant, is perhaps the most familiar musical product of the Middle Ages. Listen for the clarity of the unadorned vocals and natural harmonics that come from performing in cavernous cathedrals.

By around 900, polyphony – two or more voices singing complementary notes – would provide texture to the music, opening new avenues of expression. Hildegard of Bingen – Catholic saint, Benedictine abbess, Christian mystic, polymath and figure of modern cultural interest – is one of the best-known composers of this High Middle Ages period.

Guillaume de Machaut was a major figure in bridging the Late Medieval era and Early Modern era, working in both the ancient art style of the church, *ars antiqua*, and secular new art, *ars nova*. This period saw the creation of new forms of music combined with poetry and themes of courtly love.

 "Liber ymnorum: Summi triumphum regis" (Notker Balbulus): Schola Antiqua of Chicago, Joe Labozetta

 "La Messe de Nostre Dame – Kyrie" (Machaut): Oxford Camerata, Jeremy Summerly

RENAISSANCE (1400 – 1600)


Multilayered vocal harmonies

Renaissance music grew from Medieval techniques, accelerated by technologies like advanced musical notation and the printing press that allowed for faster dissemination of ideas.

With its complex polyphonies, Renaissance music can be more challenging to modern listeners than its precursors. One way to appreciate the effect of this onslaught is to open yourself broadly to the sounds as voices drift in and out of the ensemble. Our modern ears want to find a melody and hold it.

Ignore that instinct. If you succeed, becoming engulfed in the wall of sound can be quite moving.

 "Spem in alium" (Thomas Tallis): Chapelle du Roi; Alistair Dixon, Conductor

 "Lamentations of Jeremiah, Book Four, FERIA V in Coena Domini" (Giovanni Pierluigi da Palestrina, *pictured on left*): Pro Cantione Antiqua, Bruno Turner

Common Practice era

When most people think of classical music, they're probably thinking of music from the Common Practice era. If you're first exploring classical music, this is a good place to start. It'll also be easy to find live performances – the standard orchestral repertoire comes primarily from this era.

What made the practice common? Tonality. What is tonality? It's a set of conventions. Art has formal and informal rules, like perspective in painting and meter in poetry. Great art is known for how it abides by and breaks those rules. Tonality pushed aside modality and was in turn challenged by atonality.

BAROQUE (1600 – 1750)

Grand and formal with exacting harmonies

Near the end of the Renaissance, Florentine composers rediscovered melody through Greek poetry – the raising of one musical voice above others, contrary to the egalitarian polyphony of earlier periods.

The Baroque period that followed was a time of exceptional invention and experimentation. Composers turned their attention toward instruments, which were developing rapidly into what we know as their modern forms. Among them, keyboards were undergoing an evolution; the harpsichord is closely associated with baroque music.

People who love baroque music tend to appreciate its grandeur, formality and complexity.

- 🎵 “L’Orfeo, Prologo: Ritornello – Dal mio permesso amato” (Claudio Monteverde): Le Concert des Nations, La Capella Reial de Catalunya, Jordi Savall
- 🎵 “Farnace, RV 711, Sinfonia: I. Andante – w” (Antonio Vivaldi): Le Concert des Nations, Jordi Savall

CLASSICAL (1730 – 1820)

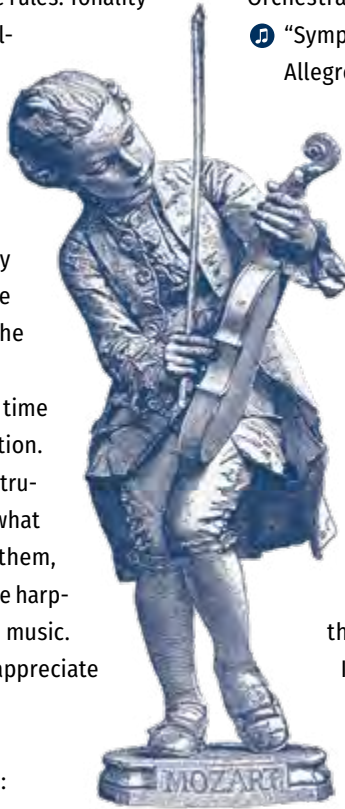
Light and melodic with a focus on virtuosic performances

“When did music get so hidebound, self-important and ornamental?” composers asked in the waning days of the Baroque period, creating the “galant” style and ushering in the classical period. Melody became even more important as composers sought simpler means to express ideas. Orchestras got bigger, but nobles’ hunger for novelty also saw the growth of chamber

music performed by small ensembles. The piano replaced the harpsichord, as a pianist can moderate volume. Music made for its entertainment value was lauded. The finest noble houses fought over virtuoso performers.

Vienna, Austria, was the cultural center of classical period music, counting Joseph Haydn, Wolfgang Amadeus Mozart, Ludwig van Beethoven and Franz Schubert as residents.

- 🎵 “Symphony No. 104 in D Major, Hob. I:104 ‘London’ I. Adagio – Allegro” (Joseph Hadyn): Wiener Philharmonic Orchestra, Herbert von Karajan
- 🎵 “Symphony No. 39 in E-Flat Major, K. 543: IV. Finale. Allegro” (Wolfgang Amadeus Mozart): Staatskapelle Dresden, Otmar Suitner



ROMANTIC (1800 – 1910)

Bold and emotional synthesis of many forms – big music

Beethoven straddled the Classical and Romantic periods like the Colossus of Rhodes, a titan among giants. He was studious, single-minded, prone to intense depression and a true lover of music, moving from his native Germany to study under Hadyn. He was inspired by the past, merging the complexities of polyphony with the clarity of melody and the intense drama that would come to define the Romantic period.

In the century to follow, music would mirror the Europe that created it. Expressive, complex, innovative, self-aware, cosmopolitan, provincial, joyful, somber and chaotic, sometimes all in single compositions.

By the end of the 19th century, composers Claude Debussy, Gustav Mahler and Richard Strauss would lead a break from romanticism, sowing the seeds of distinct musical styles to come.

- 🎵 “Beethoven: Symphony No. 9. Op.125. I. Allegro ma non troppo, un poco maestoso” (Ludwig van Beethoven): Seiji Ozawa, Mito Chamber Orchestra
- 🎵 “Orpheus, symphonic poem No.4, S.98” (Franz Liszt): Wiener Philharmonic Orchestra, Giuseppe Sinopoli
- 🎵 “Symphony No. 4 in F Minor, Op. 36: I. Andante sostenuto – Moderato con anima” (Pyotr Ilyich Tchaikovsky): The Cleveland Orchestra, Franz Welser-Möst

20th – 21st century music/New Music (1890 –)

The 20th century's many dehumanizing political -isms led western artists across media to seek new ways to express themselves in a radical age. The result was an explosion of styles and philosophies, some looking forward, some looking back and others rejecting the traditional foundations of western music altogether. "The Rest is Noise" by Alex Ross, a music critic for The New Yorker, puts it together in an approachable way for interested readers.

MODERNISM (1890 – 1945)

Experimental and challenging to anthemic and populist

The Modern era is sometimes described as a polemical battle between adherents of Arnold Schoenberg – whose challenging late works reject the very basis of the common practice – and those of Igor Stravinsky, whose progressive style was rooted in tradition. In truth, each side would influence the other.

This era is famous for concert hall riots, whether real or dramatized for print.

Others felt classical music was getting too radical for the audience. Samuel Barber with his romanticism, Aaron Copland with his "vernacular" style and George Gershwin with his jazz-inspired compositions offer a contrary approach. All are now considered essential Americana, as Ralph Vaughn Williams' bucolic works are considered essentially British.

- 🎵 "Three Piano Pieces, Op. 11: I. Mässige Viertel" (Arnold Schoenberg): Claude Hellfer
- 🎵 "The Rite of Spring, Sacrificial Dance (The Chosen One)" (Igor Stravinsky): Philadelphia Orchestra, Yannick Nézet-Séguin
- 🎵 "Appalachian Spring" (Aaron Copland): London Symphony Orchestra, Aaron Copland conducting

POST WORLD WAR II (1945 –)

Minimalist, neo-traditionalist, avant-garde – an explosion of styles

The post-1945 classical musical order is best described as polystylistic. At the avant-garde, composers debate the nature of experience and ephemerality with their audience, drawing on many cultures' ideas. Others use traditional means to create towering works worthy of the high romantic period. Others, still, break music down into its most essential bits, creating emotional resonance with silence and repetition.

It's a world of eclecticism; a world worthy of exploration.

- 🎵 "Sonata 1" (John Cage): James Tenney
- 🎵 "String Quartet No. 3 in F Major, Op. 73." (Dmitri Shostakovich): Novus Quartet
- 🎵 "Tabula Rasa" (Arvo Pärt): La Peita, Angèle Dubeau
- 🎵 "Sleep" (Eric Whitacre): Eric Whitacre



WHAT A mouthful

Titles have not been conventional for most of the history of classical music except when music is inspired by something specific, like Beethoven's Symphony No. 6, which he subtitled "Pastorale."

Nicknames given by critics or scholars may stick, sometimes to the chagrin of composers.

IN D MINOR

This is the musical key of the composition – the central musical scale the piece is built around. These notations are typically found only in common practice era works.

I. ALLEGRO

The roman number indicates this is the first movement of a multipart composition. The Italian word represents how quickly the piece is played. Briskly, in this case.

PIANO CONCERTO

The type of composition. A piano concerto is a multipart composition of a piano soloist accompanied by an orchestra.

K.466

This is the catalog number, usually from an index created by a scholar of a particular composer. Opus numbers (Op.1) serve a similar purpose in an attempted standardization.

NO. 20

If a composer wrote several compositions of the same type, they are numbered for clarity.

(MOZART)

This is the composer's name: Wolfgang Amadeus Mozart.

UNCOMMON COMMODITY

Why investors have long turned to gold as a trusted asset

During the Yin of economic uncertainty, is there a better Yang than gold? Consider, for instance, that it can't be consumed like oil or corn. Instead, this precious metal has been hoarded and stored for millennia as a symbol of financial strength and stability – proving again and again there's reliability in them hills.

WEATHERS THE STORMS

Gold has historically preserved its value while paper currencies lost their purchasing power.

Inflationary hedge: Gold has consistently outpaced inflation over the long term, in contrast, practically all paper currencies lose value over time.

Crisis protection: Gold has rallied during upheavals, with examples including the 2008 financial crisis, COVID-19, and recent geopolitical conflicts.

Low economic sensitivity: Many commodities – oil, steel, copper – have demand that's subject to economic cycles, while gold demand tends to be more stable.

Central banks have been actively increasing their gold reserves, with 2025 on track for being the fourth consecutive year of purchases exceeding 1,000 metric tons.

During the 1970s, interest rates exploded and reached 13.82% by 1980. In that same decade, gold prices increased from \$35 to \$850 per ounce.

ACTS AS A STRATEGIC RESERVE

Gold is a safe, highly liquid and universally accepted asset that doesn't rely on any single government or economy.

Massive stockpile: The US holds more than 8,100 metric tons (more than any other country).

Tactical diversification: Nations like China are shifting central bank reserves from US dollars to gold in order to reduce currency risk.

Sentiment-responsive: While short-term prices fluctuate with investor mood, gold's long-term trajectory has remained upward.

OFFERS BUILT-IN SCARCITY

Approximately 90% of all gold ever mined still exists today, reinforcing its role as a long-term store of value.

Limited supply: Gold can't be printed or created at will like paper money, which makes it resistant to inflation and overproduction.

Mining is slow: Extracting gold takes significant time, capital, and resources, leading to slow output growth that has helped preserve its value over time.

Rising demand: With almost half of all gold used in jewelry and growing demand in tech, its limited supply reinforces gold's role as a dependable safe-haven asset.

There is no assurance any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. Past performance may not be indicative of future results. There is no assurance these trends will continue. Asset allocation and diversification do not guarantee a profit nor protect against loss. The price of gold has been subject to dramatic price movements over short periods of time and may be affected by elements such as currency devaluations or revaluations, economic conditions within an individual country, trade imbalances, or trade or currency restrictions between countries. As a result, the market prices of securities of companies mining or processing gold may also be affected.



THE shareholders' cut

WHAT DIVIDENDS COMMUNICATE TO THE MOST IMPORTANT
PEOPLE IN THE CONVERSATION

Investors are needy. Insatiable, really.

But it makes sense: If an investor buys a share of a company, they're going to want some benefit from it. And under the Friedman doctrine – the most influential model for business ethics since the 1970s – a company's leaders are seen to have a moral responsibility to address that insatiable need, to provide “shareholder value.”

They do this in one of two ways: Grow the price of the stock or pay dividends to shareholders. Growth gets all the good headlines, being about imagination, the future and newness.

Dividends, on the other hand, don't have that flair. Dividends are more about sustainable profitability – about what is and what has been. Even the index exclusive to large US companies that have reliably increased dividends for at least 25 years has a stodgy name: the S&P Dividend Aristocrats.

But growth stories sometimes falter and dividend checks (almost) always cash. So as investors with needs, maybe it's time we refamiliarize ourselves with our steady friend, the dividend.

Under the dividend umbrella

In a sense, every company seeks growth and most pay dividends. Within the realm of companies comprising the Russell 3000 Index, a majority have paid dividends in the past year, including more than 80% of the 500 largest American companies included in the S&P 500.* Of the 10 companies at the top – all growth-oriented businesses – eight have a history of paying dividends.

But as investors sifting through a universe of stocks, we look for shorthand in understanding companies' approaches to shareholder value, even if the border between a growth alignment and a

dividend alignment is fuzzy. So, when we talk about “dividend stocks,” we mostly mean companies that pay meaningful portions of their income to investors. Investors are very interested in yield: the amount the company has paid compared to the price of the stock. And as long-term investors, we find information in the company’s balance sheet, price-to-earnings ratio and dividend payout ratio, which is the percentage of a company’s net income paid out as dividends.

We also classify dividend-paying companies by whether payments have decreased or increased over time, or if they’ve stayed the same. Among S&P 500 stocks, 69 have grown their dividend payments consistently over the past 25 years* – the Dividend Aristocrats. Whether growing, sustaining or decreasing dividends is good or bad news depends on your goals as an investor.

Back to your needs

Where dividend stocks fit into your portfolio depends on your goals, but they are often used to help produce income, reduce portfolio volatility or appreciate in value.

Income: The income case is simple. As a long-term investor with a healthy portfolio, you know that selling stock to provide day-to-day income has certain risks. Circumstances may demand you sell stock even if the market is down. You are also selling off pieces of your productive portfolio, limiting future growth potential. Comparatively, when you get a dividend payment, you keep the stock that paid it, and your wealth continues to benefit from any future increases in the stock price.

For income, dividend stocks are mutually responsive with the bond market. Bonds, a pillar of income investing, pay a set income over a set period. High-quality bonds are generally considered lower risk than stocks, since companies have no explicit obligation to continue paying dividends, but stocks have some attractive advantages. When interest rates are low, high-quality bond yields will also be low, so stock dividends may have stronger yields. Stock trading is also more intuitive than bond trading, which is largely conducted in direct transactions between institutional traders. Sticking to the stock market can appeal to investors who like to feel more connected to their portfolios.

Asset appreciation: Paying healthy dividends not only provides shareholder value; it also demonstrates a company’s strength. Dividends increase the value of holding the stock, which in turn is expected to increase the price that investors are willing to pay for it. Further, you can reinvest your dividends to buy more stock through a dividend reinvestment plan, called a DRIP. You’ll still pay taxes on the dividend (either as regular income or as capital gains, depending on circumstances), but if you don’t need the income, DRIPs can help you grow your portfolio.


These compounding gains are powerful. Looking at the S&P 500 from 1960 to today, 85% of the cumulative total returns are attributed to dividend reinvestment.

Lower volatility: Dividend stocks historically tend to outperform growth stocks in a down market, as their value is inherent to their sustainability as the

business. Growth demands optimism. When optimism is hard to come by, investors may retreat to companies who plug along rain or shine. In the holistic fabric of the market, everything is connected, so prices of dividend stocks can increase during these periods – but a shift back toward a bull market can reverse fortunes.

Dividend inertia

You may wonder what keeps a company from issuing a dividend when it needs a quick boost to the stock price and then not issuing a dividend the next quarter. That may be more of a sociological question, but investors attribute a lot of meaning to dividend policy in a way they don’t for, say, stock buybacks. When a company changes dividend policy, the future-looking market makes a lot of assumptions as to why.

As a result, there are incentives for companies whose value is closely tied to its dividend policy to be transparent and consistent about it. And depending on what you’re looking for as an investor, that could be exactly what you need. It is all about you, after all. 

Past performance may not be indicative of future results. Investing involves risks including the potential loss of principal. Dividends are not guaranteed and will fluctuate. The S&P 500® Dividend Aristocrats® Index measures the performance of S&P 500 companies that have increased dividends every year for the last 25 consecutive years. The Russell 3000 Index is a capitalization-weighted stock market index that seeks to be a benchmark of the entire US stock market. It measures the performance of the 3,000 largest publicly held companies incorporated in the United States. The S&P 500 is an index of 500 widely held US stocks. These indexes are unmanaged and cannot be invested in directly.

Preserving long-term potential of your portfolio during volatile times

As an investor, you've experienced a wild ride in 2025. Although the confluence of factors driving market volatility — including unprecedented on-and-off-again tariffs, lingering inflation and warning signs of a recession — may be novel, the turbulence itself is not.

The sharp market swings of this year echo patterns from previous periods of upheaval, including the 2008 financial crisis, the 2020 pandemic plunge and the 2022 tech correction. Following each of these events, the market recovered.

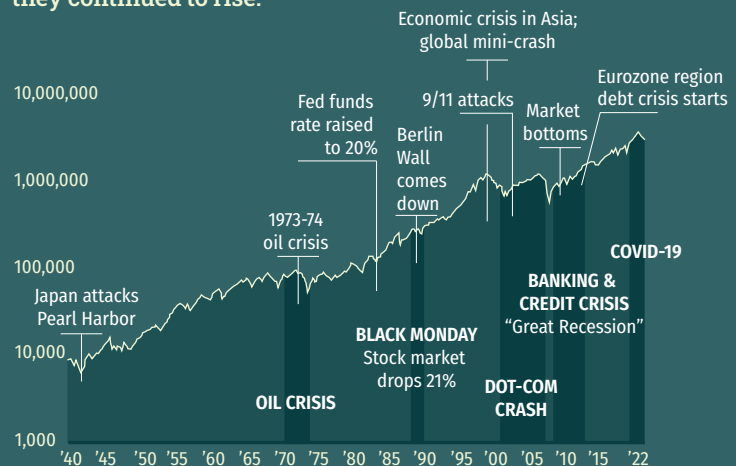
Whether you're drawing income from your portfolio now or preparing to do so, market uncertainty and volatility may raise questions about adjusting your portfolio, rethinking your withdrawal approach, or revisiting your overall investment strategy. However, the best time for “responding” to volatility is before it occurs. By considering a variety of scenarios, a trusted financial advisor can help you make decisions driven by your long-term planning goals rather than in-the-moment emotions.

Handling needed withdrawals

You may be retired and actively withdrawing from your account, or you may still be working but need to withdraw for a planned expense. Regardless of your situation, when the market is volatile and your assets are down, a reasonable strategy begins with proper asset allocation.

To avoid selling at a loss, funds for immediate needs and emergencies should be set aside in liquid low-risk investments such as CDs, savings accounts or money market funds. In a down market, aim to first liquidate assets that either haven't suffered a loss or have fallen only a little. These assets

Securities have dropped dramatically at various points, but over the long term, they continued to rise.



Source: Morningstar Growth of \$10,000 in the S&P 500 1/1/1940 – 12/31/2022. This chart is for illustrative purposes only. Past performance may not be indicative of future results. There is no assurance these trends will continue. The market value of securities fluctuates and you may incur a profit or loss. This analysis does not include transaction costs or fees, which would reduce an investor's return. The S&P 500 is an unmanaged index of 500 widely held stocks. An investment cannot be made directly in this index. Systematic or continued investing does not assure a profit or protect against loss. You should consider your ability to continue investing during periods of low-price levels. The time horizon shown here is longer than that of most investors.

would typically be cash and shorter-term bonds. By minimizing sales at a loss, you preserve your portfolio's long-term compounding growth potential.

Rebalancing my portfolio

Chances are the ups and downs of the market will change the percentages of your holdings of different asset classes. Do you need to buy or sell assets to return to your targeted asset allocations? For example, if you target holding 60% of your portfolio in equities, and your percentage of stocks has now fallen to 52%, should you rebalance now?

The answer depends on whether you established periodic rebalancing (rebalancing at regular intervals) or threshold-based rebalancing (rebalancing when a targeted percentage deviates from a specific limit). If you chose the former, the rebalancing schedule is already established. If you chose the latter, do you recall what limit you set? It may be that your percentages haven't deviated enough yet to trigger the need for rebalancing.

My bond allocation

Volatility might make you inclined to seek out stable investments, but before shifting your investments, it's important to consider your overall asset allocation and your appetite for risk. While bonds generally offer lower risk, stability and

steady cash flow, increasing your investment in bonds may not be the right move.

Should you buy more bonds? The answer depends on your specific circumstances and objectives. It's important to carefully assess whether to stay the course or adapt your strategy. This decision often involves a nuanced assessment of your overall financial plan.

Staying invested in falling assets

In periods of sustained volatility, it's likely that some of your investments will fall dramatically. Whether you should hold onto them in anticipation of a recovery or sell to cut your losses depends on each particular investment. Have the circumstances affecting the asset's performance changed in a way that is likely to last? Or is the decrease in value due to a temporary setback or broader market conditions?

Selling during a downturn can lock in losses and leave you with fewer shares to experience future growth if the markets rally. But selling may be a better choice in some cases. For example, if the investment's long-term viability has fundamentally changed, selling could help you minimize further losses and reallocate funds to more promising opportunities.

Buying market dips


Market dips often present compelling buying opportunities, making it

tempting to deploy cash reserves. But such purchases, and the methods for going about them, need to make sense for your specific goals. Think about ...

- Whether holding cash has a greater advantage than buying equities that have fallen
- Whether the stress of potential additional dips after purchase is worth it
- Whether you're already taking advantage of dips strategically, potentially through dollar-cost averaging

Preserving the long-term potential of my portfolio

If you have a financial advisor, you likely have the right strategies in place to work toward preserving the long-term value of your portfolio. These strategies include diversification, staying invested for the long term, and reviewing your portfolio in ways that are purposeful, strategic and aligned with your goals.

With a thoughtful approach and a long-term perspective, you can position your portfolio to weather uncertainty and achieve future growth. An advisor who takes the time to know you and understand your concerns can help you weigh different options and reach decisions that feel informed and personally right for you. 

There is no assurance any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. Past performance may not be indicative of future results. Dollar cost averaging does not assure a profit and does not protect against loss. It involves continuous investment regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low-price levels. The process of rebalancing may result in tax consequences. Diversification does not guarantee a profit nor protect against loss.

The value of fixed income securities fluctuates and investors may receive more or less than their original investment if sold prior to maturity. Bonds are subject to price change and availability. Risks include, but are not limited to, changes in interest rates, liquidity, credit quality, volatility, and duration. Holding bonds to term allows redemption at par value. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices generally rise.

Oaxaca, Mexico

This culturally vibrant region of southern Mexico is home to rich indigenous traditions and soul-filled cuisine – mole, mezcal and tamales galore. To experience Michelin star-quality food, make a reservation at Levadura de Olla. Here, you'll find dishes created by chef Thalía Barrios García, who draws inspiration from hometown memories and traditional recipes inherited from her grandmother. Then, for a change of pace, take a private tour like those offered through Withlocals, and enjoy the company of a Oaxacan foodie who knows all the best hidden food spots that many visitors overlook.

MUST TRY

Chapulines: Toasted grasshoppers typically seasoned with chili and lime – a flavor-packed crunch, somewhere between a chip and a nut.



A smoky Chintextle chili paste adds a unique Oaxacan touch to tamales.



Annecy, France

Known as the “Venice of the Alps” for its medieval architecture, winding canals and stone footbridges, Annecy is a noteworthy rival to Paris’ food scene. Shaped by its Alpine and Swiss influences, you’ll find hearty mountain fare including iconic cheeses and handcrafted chocolates, all with a strong emphasis on farm-to-table food. The area offers a truly authentic culinary experience. In fact, Lake Annecy, renowned for its turquoise waters, hosts more Michelin-starred restaurants than any other lake in Europe. Food tours blend cultural delicacies with rich history, offering a taste of regional favorites and legendary cuisine often paired with local wines. All that and more makes Annecy a must-visit for culinary travelers.

MUST TRY

Tartiflette: A rich, layered baked potato dish made with smoky bacon lardons and Reblochon, a cheese from the Savoie region of France.





Hanoi, Vietnam

Satisfy your cravings with Hanoi's colorful world-renowned street food scene. The Old Quarter is a maze of alleyways lined with food carts, stalls and open-front restaurants, popular with both visitors and locals. For a more intimate guided experience, such as those offered by Flavors of Hanoi, take a chef-led tour of Ngoc Lam Market to browse local produce grown along the Red River flood plains, like lemongrass and purple perilla leaf. Afterwards, partake in a bespoke cooking demonstration bound to appeal to every sense.

MUST TRY

Vietnamese egg coffee (Cà Phê Trứng):

A small but mighty cup of coffee topped off with an airy, velvety sweet cream egg foam.

If you're a true foodie, your travels are guided by a carefully curated list of must-try dishes and hidden gastronomic gems. You're ready to taste the world one incredible dish at a time, understanding that food isn't just a meal – it's a gateway into the soul of a culture, rich with history, tradition and storytelling. Here are four hand-picked culinary experiences chosen for their authenticity, uniqueness and unforgettable taste.

Palermo, Sicily

A melting pot of Mediterranean history, few places combine culture and cuisine like Sicily. With the historic city of Palermo as your home base, you can take your pick between the city's markets and piazzas or going on a day trip to the countryside to experience foods, tied deeply to the area's landscape. Tours, like those by Via Rosa, offer the chance to explore ancient temples and visit a traditional family estate farm where olive oil is produced (known locally as a 'baglio'), followed by a hands-on cooking lesson in the family kitchen, all in a single afternoon.

MUST TRY

Sicilian couscous: A blend of Italian and North African influences steamed in a mafaradda and served in a rich, traditional fish broth.



Spaghetti ai ricci di mare offers a delicate, creamy, and irresistibly briny flavor.

Life in the slow lane

Street legal and stylish at 25 mph



GOLF CARTS

- 2-4 passengers
- No standard safety features
- Gas or electric
- Speeds up to 15 mph
- Maximum weight 1,300 pounds
- No insurance or registration required

Golf carts
vs.
low-speed vehicles:
What's the difference?

LOW-SPEED VEHICLES

- Up to 6 passengers
- Includes required safety features
- Electric
- Speeds up to 25 mph
- Maximum weight 3,000 pounds
- Insurance and registration required

If you ever drove a go-kart as a kid, you remember the feeling: the wind whipping through your hair as you sped around the track, thinking, I'm really driving! Or maybe Dad let you steer the golf cart between holes when you were just a bit younger than the rules allowed. The novelty was intoxicating.

Now, people are rediscovering that feeling in adulthood with low-speed vehicles (LSVs) and this time, the joy is in slowing down.

Golf carts vs. LSVs

You may call them golf carts (and most people do). But unlike golf carts, you can hit the open road in an LSV as long as they meet street-legal requirements.

LSVs, by federal law, may only have a top speed of 20 to 25 mph and are not permitted on roads with speed limits over 35 mph. They must include safety features

you won't find on most golf carts, like seat belts, headlights and rearview mirrors. They must also be registered with the DMV and insured, and can only be legally operated by a licensed driver.

States and municipalities have their own rules, too, so you'll want to familiarize yourself with local laws before taking to the streets. For example, South Carolina recently passed a law that prohibits driving LSVs at night or more than four miles from the address to which they're registered.

Some cities encourage LSV usage to reduce congestion and promote environmental sustainability, even hosting daylong events where residents can get their vehicles inspected and registered.

From niche to mainstream

Once limited to shuttling passengers around college campuses, resorts and planned communities, LSVs are now gaining popu-

larity among families and individuals.

Why the shift? A growing demand for sustainable transportation options, especially in growing, urbanized areas, has made LSVs a convenient alternative for short trips like grocery runs, school drop-offs or neighborhood visits.

The trend is fueling impressive growth, with the LSV market projected to surge from \$7.3 billion in 2024 to \$17.9 billion in 2034, according to Global Market Insights.

LSVs range from \$10,000 to \$25,000, while basic upgrades to make a golf cart street-legal can cost under \$1,000. As enthusiasm for LSVs grows, more owners are investing in personalized features to express their style, from premium sound systems and LED lighting to luxury leather seats and custom paint jobs.

These upgrades turn a simple ride into a showpiece – and at 25 mph, the neighbors are sure to get a good look. **W**

A sickly doe emerged onto the open field of Shelley Muzyłowski Allen’s property one morning. And from a pile of cut-down branches, she ate some cherries before disappearing back into the forest. The doe returned each day, eventually joined by a large male deer who would lead her to the cherries and stand guard until she finished.


From a distance, Muzyłowski Allen observed the ritual for over two weeks until the doe looked healthy, and the two animals left for new pastures – at which point the one-time painter decided to commemorate her now-recovered and beautiful former visitor with glass.

Born in a Manitoba, Canada, Muzyłowski Allen was always at one with the elements. Her family lived in a place where soil gave way to bedrock, surrounded by stones of varying colors and textures – an early influence that would shape her artistic vision. She was also exposed to the Northern Lights, which shone nightly through her window. “They used to frighten me,” the artist tells WorthWhile, “but they also captivated me.” Using colored pencils, she began drawing the lights as prismatic shapes onto acetate. The result was an epiphany contributing to her getting a degree in painting.

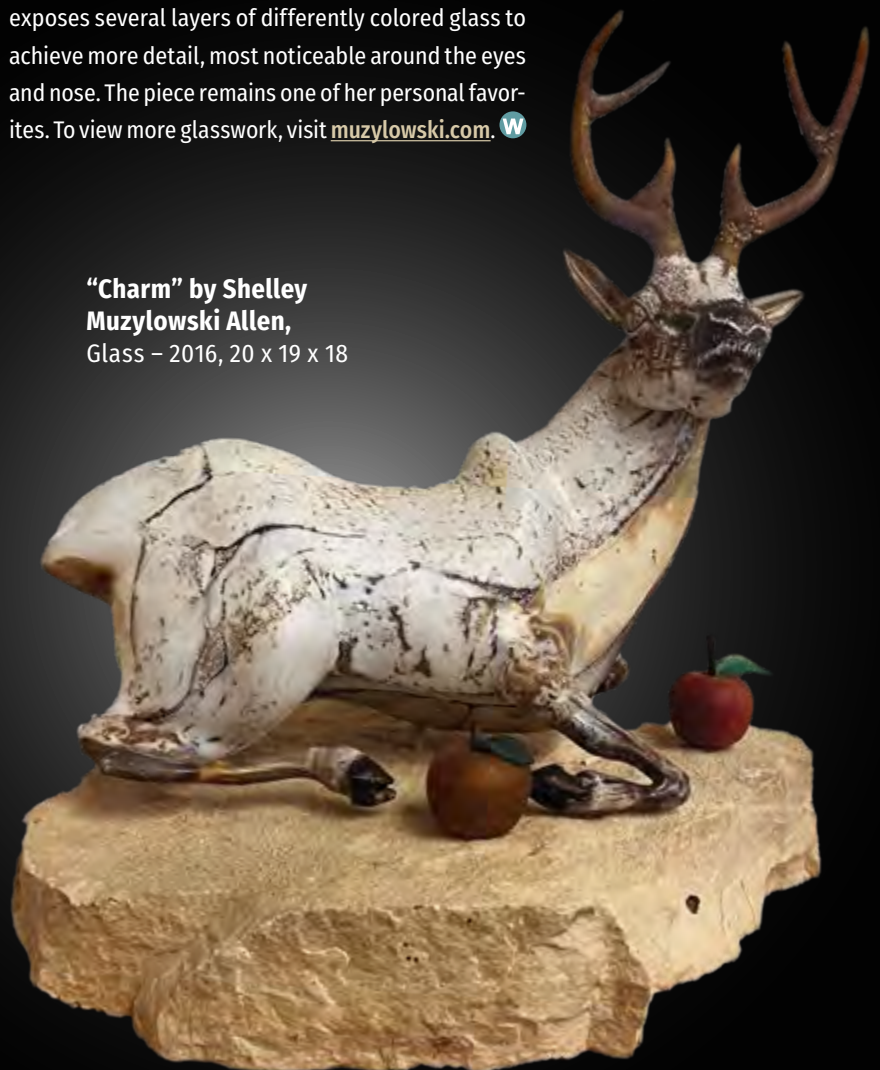
Years later, a friend who had seen Muzyłowski Allen’s paintings suggested she try working with hot glass. Intrigued, she visited Pilchuck Glass School, and had another epiphany. “I was transfixed the moment

I walked in,” she recalls. “I forgot everything I ever knew.” She enrolled soon after and started learning the basics of glasswork while assisting experienced glass artists.

Once Muzyłowski Allen felt confident with the medium, she began incorporating her own ideas and experiences with painting into her glasswork, which have since captivated audiences worldwide. Her pieces dance on the precipice between contemporary glass art and fine art sculpture. She has also shared her expertise internationally, teaching in Japan, Finland, England and across the US, including at Pilchuck.

With “Charm,” Muzyłowski Allen encapsulates the story of the doe through a new technique she calls “reverse carving.” Using a sintered diamond bur, she exposes several layers of differently colored glass to achieve more detail, most noticeable around the eyes and nose. The piece remains one of her personal favorites. To view more glasswork, visit muzyłowski.com. 

“Charm” by Shelley Muzyłowski Allen,
Glass – 2016, 20 x 19 x 18



The Tom and Mary James/Raymond James Financial Art Collection

One of Florida’s largest private art collections, The Tom and Mary James/Raymond James Financial Art Collection is housed at the Raymond James Financial headquarters in St. Petersburg, Florida. The collection includes paintings, drawings, sculptures, graphics and mixed media. A portion of the collection resides at The James Museum of Western & Wildlife Art (visit thejamesmuseum.org). The museum represents the culmination of Tom and Mary’s more than 50 years of collecting culturally significant pieces and is a gift to the community.



Law partner.
Second-generation immigrant.
Art benefactor.

Your unique life, planned.

A law partner, inspired by her grandmother's artistry, establishes a charitable trust to share origami with a new generation and keep the craft alive for many more to come. Backed by sophisticated resources and a team of specialists in every field, a Raymond James financial advisor gets to know you, your passions, and everything that makes your life uniquely complex. That's Life Well Planned.

RAYMOND JAMES
LIFE WELL PLANNED.

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