



Summer Days Our Favorite Adventures

It's a longstanding joke that the winters seem to last forever in Minnesota. We're well into summer before the weather is consistently nice again. I will say that once we're in summer, the weather is pretty great (no comment on the mosquitoes ...). My family tries to spend as much time as possible outside, especially now that all of the kids can ride their bike without training wheels.

One of our favorite summertime activities is to visit the town pool. Many times during the summer, at the end of the workday, my wife and I will grab the kids and go to the pool and swim for a bit. The kids get to splash around for a few hours and when we get home, we usually have a quick dinner before everyone crashes. Going to the pool in the afternoon is a pretty great trick for getting the kids to go to bed on time in the summer months.

During the summer, we also love to host. Even back when we lived in our tiny Brooklyn apartment, we tried to have people over every Saturday. We had a tiny backyard, but it was such a great place to do some New York City-style parties with our tiny little grill. We created many great summer memories just sitting out back with our friends, eating and laughing together.

Grilling, both for gatherings and for typical family dinners, is a big part of our summers. I have this great rib-eye steak recipe that we make year-round, which is a favorite. In the summer, I'll pair the steaks with some fresh grilled asparagus. If you don't like asparagus, then you've probably never had it prepared well. You drizzle it in good olive oil (our favorite from Brooklyn is even available on Amazon now), add some salt and pepper, and put a piece of foil down so the olive oil doesn't make the grill smoke.

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It's an easy, tasty side that you really can't mess up. The kids might turn their nose up to it, but the adults always dig in.

The great thing about summer is that there's always a lot of fun things to do. The kids are out of school, which means there's no homework to be done in the evening. Instead, our summer nights are filled with soccer, baseball, softball, and tennis. Sometimes I'm even able to sneak away to play golf with some friends.

Summer is just a great time of the year, but I suspect this summer might be different than most. At the time of writing, we're still dealing with the COVID-19 pandemic, so I'm honestly not sure how many of these summertime traditions we'll get to enjoy. I'm choosing to be hopeful that we'll have some summer fun — after the long Minnesota winter and the extended stay-at-home order, we could all use some fun in the sun. (And as my wife would be quick to remind all of us, **“Wear your sunscreen!”**)

-Andrew M. Ayers

ABOUT TO RETIRE?

CONSIDER THESE LOW-RISK, HIGH-RETURN INVESTMENTS

As you age, it's wise to make some changes in order to stay healthy, like your diet or your workout routine. Likewise, your portfolio should be adjusted to reduce risk and protect your financial health. After a bad turn in the market, it can take up to a decade to make your money back. If you want to retire in the next five years, then can you really afford that risk?

Reducing your risk doesn't necessarily mean missing out on high-return investments, though. Here are some low-risk, high-return investments to consider adding to your portfolio as you approach retirement.

PEER-TO-PEER LENDING

Otherwise known as P2P lending, this investment takes place online. Borrowers are matched with investors for loans that benefit both parties — lending without the bank. Your risk and potential returns depend entirely on which loans you choose to invest in. The two most popular P2P lending platforms are Lending Club and Prosper, and you can start investing in either platform with as little as \$25.

REAL ESTATE INVESTMENT TRUSTS

When you invest in real estate investment trusts (REIT), you're investing in mortgages or direct equity positions in various properties. When the stock market is in decline, REITs are a good investment because they're not corrected with stock exchanges. Plus, their yield is usually higher than the dividends investors get from stocks.



FIXED INDEXED ANNUITIES

When it comes to low-risk, high-return investments, fixed indexed annuities (FIA) are the most attractive option for retirees. In 2018, renowned economist professor Roger Ibbotson conducted research into the return history of inflation, U.S. Treasury bills, government bonds, FIAs, and stocks. Unsurprisingly, stocks offered the highest returns historically, but Ibbotson was surprised to find FIAs came in second, beating out bonds and conventional wisdom.

Historically, these investments have produced great returns for individuals who are in retirement or who are about to retire. However, remember that everyone's circumstances are different. Before making any changes to your portfolio, talk to your financial planner about your options.

TIMES THE OLYMPICS WERE CANCELED And the Postponement of the 2020 Tokyo Games

In late March, amid the global spread of COVID-19, the International Olympic Committee announced the postponement of the 2020 Olympic Games. They were slated to take place in Tokyo, Japan, this summer, but they will now happen in the summer of 2021. While this is an unprecedented decision, it's not the first time that major global events have affected the Olympic Games or which countries participated.

Since the inception of the modern Olympic Games in 1896, they have been outright canceled three times — 1916, 1940, and 1944. The first cancellation of the Olympic Games happened during World War I. The German Empire was supposed to host the games in Berlin, but by the time 1916 rolled around, Europe was deep in the trenches of WWI. Many nations had sent their athletes to fight in the war, so the games were canceled.



World War II caused the next two cancellations. The 1940 Olympics were initially scheduled to be held in Tokyo. It would have been the first time the games were hosted by a non-Western country, but Japan forfeited the right to host when they invaded China in 1937. The games were then rebooked for Helsinki, Finland, but after Nazi Germany invaded Poland in 1939 and started WWII, those games were scrapped as well. Since the fighting hadn't ceased by the time the games were supposed to happen in Cortina d'Ampezzo, Italy, in 1944, the Olympics were canceled again.

Though the Olympics have happened on schedule since the end of WWII, the United States has not always participated. In 1980, when the U.S. boycotted the Olympics that were held in Moscow, Russia, in protest of the Soviet Union's invasion of Afghanistan, 64 other nations followed suit. However, those games still went on as planned and 80 countries participated.

The fact that major global conflicts are the only other events that have been catastrophic enough to affect the Olympics might be distressing and elevate anxiety about our current global health crisis. However, it's important to keep in mind that the Olympics have only been postponed this time, not canceled. We'll still get to cheer on our favorite Olympians next year.

TAKE A BREAK

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



GRILLED BASIL CHICKEN AND TOMATOES

Inspired by TasteOfHome.com

You can't go wrong with grilled chicken and tomatoes on a warm summer's evening. It's a simple recipe that packs a flavor punch.

Ingredients

- 2 tbsp olive oil
- 1 clove garlic
- 1/2 tsp salt
- 3/4 cup balsamic vinegar
- 1/4 cup tightly packed fresh basil leaves
- 8 Roma tomatoes
- 4 boneless skinless chicken breast halves (4 oz each)

Directions

1. For marinade: In blender, combine olive oil, garlic, salt, vinegar, and basil. Cut 2 tomatoes into quarters and add to mixture. Cover and process until blended. Halve remaining tomatoes for grilling.
2. In bowl, combine chicken and 2/3 cup marinade. Cover and refrigerate for 1 hour. Reserve remaining marinade.
3. Heat grill to about 350–400 F. Lightly oil grates. Grill chicken until internal temperature reads 165 F, about 4–6 minutes per side. Grill tomatoes until lightly browned, about 2–4 minutes per side. Discard remaining marinade.
4. Serve chicken and tomatoes with reserved marinade.

TURN YOUR VACATION INTO A STAYCATION

3 Ways to Replace a Canceled Vacation

Vacations provide opportunities for families to spend time together in a relaxed environment, get away from the routines of everyday life, and create meaningful memories. If you've recently had to cancel a trip but still want to create the experience of a vacation for your family, then a staycation is just what you need.

TRANSFORM YOUR BACKYARD

When you're trying to recreate a vacation, the outdoor areas of your home present a variety of possibilities. You can turn a sandbox into a relaxing beach, complete with a kiddie pool "ocean." If you have trees, then set up a zip line or obstacle course. You can even stimulate summer brains with a scavenger hunt around the backyard with hidden clues in the dirt or bushes. The ultimate prize can be something you would have purchased on your original vacation, like a souvenir you can find online.

CREATE A 'FAMILY MUSEUM'

Many vacations include an educational aspect in order to enrich our understanding of the place we're visiting, and museums are a great way to accomplish that. If you're confined to the house, then teach your kids about your own knowledge and interests and encourage them to get creative and make their own contributions, too. Have everyone create art, take photos, or write about their prized possessions. Display these masterpieces around your home and let their creators take you on a tour. Learning more about one another builds meaningful bonds.

BRING YOUR TRIP HOME

You probably chose your original vacation destination in order to experience new and different cultures and activities. But just because you're no longer traveling to that location doesn't mean you can't experience some of what it has to offer! Research popular local cuisine, activities, and history of the area, then create ways to experience them with your family. Cook a traditional meal, recreate a scenic location through photographs, or share a story about local lore and history. Your changed plans will no longer feel like a missed opportunity.

Staying at home doesn't mean your family can't have the fun of a vacation. All it takes is a little creativity and innovation to build an experience that will bring your family closer together.





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THE BEST WAYS TO HELP LOCAL NONPROFITS IN CHALLENGING TIMES

Over the past several months, families, businesses, and nonprofits have had to navigate life in this challenging “new normal,” and it can be hard to support your favorite nonprofits when times are tough. Here are a few ways you can help these important entities, even when you don’t have resources to spare right now.

DONATE

While many people donate generously during the holiday season, remember that nonprofits need donations throughout the year, and different nonprofits need different things. A monetary donation can often go a long way, but never feel obligated to give money, especially when your budget may be tight. Instead, consider cleaning out your closet. What clothes, shoes, or other accessories can you part with? What about dishware or small appliances? When you clean out your home and donate unused items, you benefit those in the community who need them most.

VOLUNTEER

In a time of social distancing, volunteering may be discouraged, but nonprofits still need volunteers to operate. The good news is that many nonprofits need volunteers for positions that maintain social distance, such as driving. Food banks and kitchens need drivers to pick up donations or ingredients from donors and to deliver food to people in need, such as the elderly or those with disabilities.

ADVOCATE

Even if you don’t have time or resources to give, you can become an advocate for important causes around your community. While it might not seem like much, sharing information about local nonprofits on social media can make a genuine difference. Nonprofits need exposure, which is greatly boosted through community support. Sharing useful information about nonprofits — or sharing their posts — increases their visibility so more people will take action.

