RAYMOND JAMES PRESENTS

WORTHWHILE

Summer 2025

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

Life is a highway

WHY MOBILITY MATTERS p14

RAYMOND JAMES

Letter from the editor

Seasons of change

Adapting to new realities isn't always straightforward. It calls for a shift in perspective, a mindset that encourages flexibility and perseverance. We apply this wise counsel in both our **family** feature and **cover** stories, focusing on young adults' challenges in obtaining financial independence and when you let someone else take the wheel.

Imagine being able to "get your kicks on Route 66" even when it's time to retire from driving. As more Americans choose to age in place, transportation planners, communities and organizations are continuously finding ways to address the mobility shift. The key now is encouraging non-drivers to embrace solutions that support a fully independent and free lifestyle.

Moving focus to the younger generation, we explore the dynamics of the parent-child relationship and young people's journey to financial independence. You'll discover how parents' perspectives on emotional and financial support have evolved to help their children succeed.

On a lighter note, we discuss on-demand content. For many, switching from cable TV to **streaming platforms** was a pivot to escape the deluge of ads and enjoy greater convenience. Now ads are back. Understand the motivations behind this move and whether consumers will tolerate it.

Be sure to read about the Fed's **Beige Book** (which is anything but beige). Get an inside look at how local insights and economic trends influence policy decisions and shape the future of our economy. And before you close these pages, take in the golden hues and fiery reds of fall foliage in our **travel** spread. We've curated our top five picks from coast to coast just for you.

It's summertime, so grab this edition and kick back under the shade with a crisp, refreshing drink. If you have any thoughts to share, we'd love to hear them. Until next time, stay cool and enjoy the season.

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Investing

Inside the Fed's Beige Book

A behind-the-scenes look at how local insights and economic trends come together to create an informative view that shapes policy decisions. p20

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STREAMING SERVICES' AD-DRIVEN SHIFT

Once a staple of value and convenience, streaming services have turned to ads in pursuit of profitability

Initially winning over consumers with ad-free, cost-effective in-home entertainment and eventually overshadowing traditional cable, streaming services have abandoned these enticing features. With diminishing returns, these platforms are now prioritizing profitability over customer acquisition, leading to higher costs and intrusive ads.

But despite this shift, streaming services seem relatively unscathed and viewers unfazed. Is it the convenience, the content, acceptance of the new norm or something in-between?

The new norm

When Netflix first introduced streaming, it quickly acquired an enormous and lucrative subscriber base thanks to its large library of ad-free shows and movies offered at a low monthly price. But in 2022, after years of watching competing streaming services chip away at its market share, Netflix introduced its ad-supported plan to try to recover some of the lost revenue.

This new plan allowed users to pay less in exchange for ad interruptions. As a direct result, Netflix's subscriber counts quickly rebounded, and several

The explosion of network-owned streaming services with ads has earned the nickname "Cable 2.0."

other streaming services soon followed Netflix's lead.

A fair tradeoff

Ad-supported plans aren't all bad news for consumers or streaming services. These plans offer a lower-cost option, making them more accessible while still generating revenue from advertisers – a profitable strategy. Raymond James' usage trends survey noted that 76% of respondents would prefer a lower charge in exchange for some level of ads in streaming. For those less bothered by ads, settling for ad-supported programming can mean having built-in breaks or the ability to "dual screen," turning attention toward smartphones and tablets during commercials.

As streaming wars continue, no single platform has yet been able to claim total victory. With more streaming services vying for licensed shows and original content, what you once watched with a single subscription can now require three or more. But there's a limit to how many services people will subscribe to – most stick with two or three – and as a result, some of the services carrying the fewest subscribers will likely merge to form larger platforms with a better chance of holding on in a marketplace dominated by a handful of major players.

Cornering a new market

Until recently, one thing that separated streaming from cable was the lack of live broadcasts, especially sports. According to the Raymond James trends survey, almost half (49%) of cable customers keep their TV packages primarily for sports channels like ESPN. But with sports networks introducing streaming options and ESPN launching its standalone streaming service, streaming services now have the opportunity to capture cord-cutting sports fans.

Sports broadcast packages like NFL Sunday Ticket are now on YouTube. Amazon acquired NBA rights and Thursday Night Football, and Netflix streams live sports, including NFL games, boxing and wrestling. These moves indicate that streaming services are targeting loyal sports fans to boost subscriptions. And these fans are no strangers to ads in sports broadcasts.

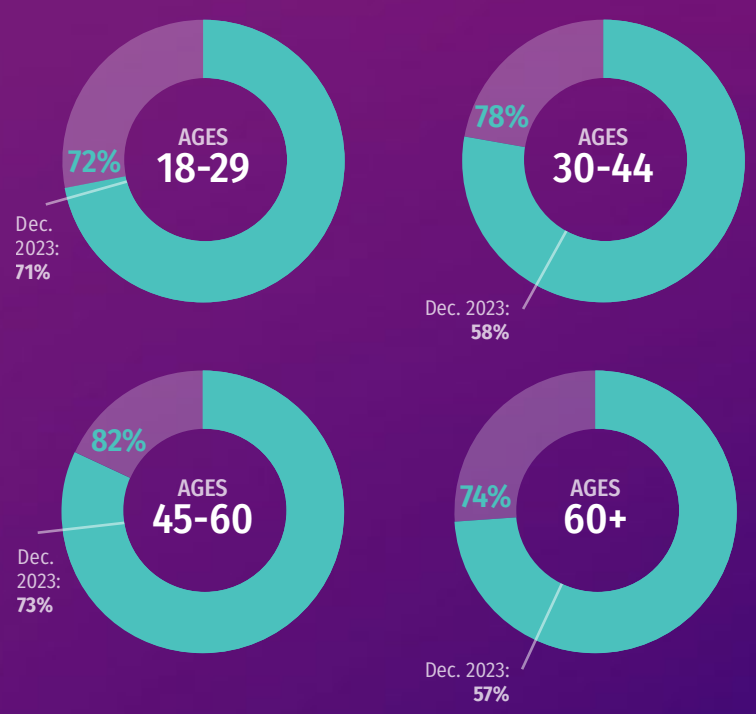
The bottom line

Demand for streaming isn't slowing down, even as prices rise. Viewers are getting comfortable with paying more for streaming services – as with everything else – thanks to inflation, as proved by the services' relatively low churn rates despite numerous price hikes. But for non-subscribers, price remains a primary concern, and ad-supported plans are intended to ensnare these holdouts.

In any case, ads or not, in-home entertainment will remain a fixture in our lives, with direct-to-consumer releases like movies remaining a popular draw for streaming services.

Increase in ad acceptance

Percent of people currently* subscribing to or are considering subscribing to Netflix's ad-supported services



*Survey from December 2024 Source: Raymond James media surveys

This material is being provided for information purposes only and is not a complete description, nor is it a recommendation.

Worth a Look

A compendium of fresh looks and new ideas

Forged by blacksmiths

For those who seek mastery, carbon steel is a cookware that will grow with them. It heats evenly and holds heat well, while remaining durable and hefty, but not overly so – and under the skilled hammers of Smithey Ironware in Charleston, South Carolina they look pretty dang good, too. Suitable for both Italian cooktops and log-fire Swedish torches, and with a little TLC they'll last lifetimes. Heat to live at smithey.com.

Time is precious, waste it well

Brightly polished stainless, an eye-catching face, and transformability from a dapper pocket watch to a desk clock and alarm; the Voyager Clock from Dalvey in the Scottish Highlands adds utility and sophistication to your daily carry or travel kit. Engravable, too. And whether you arrive early or fashionably late, you'll know exactly when it was with the reliable Japanese quartz movement. Stay on schedule at dalvey.com.

All plates great and small

For those who get MAD (minimalism affective disorder) when dining amid sterile interior design, get MAD (maximalism's awesome, darling) with the 16-piece bone china Zambezi set from London-based graphic artist Emma J. Shipley. Leopard-spotted elephants, soaring hornbills and leaping gazelles are rendered in 12 layers of color to build depth and detail, going all Jumanji for your next four-course dinner party or takeaway chip butty. Serve it at emmajshipley.com.

Bows of a feather

The chair recognizes the gentleman from Ansonborough in that incredible seersucker suit – and if my eyes do not deceive – a feather bow tie from that fashionable purveyor, Brackish, out there west of Ashley. How one conceives of such a tasteful arrangement of flight feathers and fluff I can hardly imagine, but I cannot deny the effect it has on the ensemble. Truly a low country classic. Offering ready-to-wear bow ties and custom designs. Examine this distinguished accoutrement at brackish.com.

Tucked away for this exact moment

From Edinburgh, where sunshine is rationed, people cherish their opportunities to look cool in shades and seek to store them properly for a sunny day. The Multrees Sunglasses Case from Strathberry, maker of fine leather goods, features the brand's signature grain calf leather, metal fixtures, a perfectly slender silhouette and a loop for attaching to one's handbag. Made in Spain, which averages twice as many sunshine-hours a year. See it clearly at strathberry.com.

Older adults reap the rewards of free education

The new 'kids' on campus

W[illegible] probably wasn't anyone's favorite part of the college experience. But like youth, education is often wasted on the young, and many older adults are eagerly pursuing those things we once viewed with dread.

More than 550,000 U.S. adults aged 50 and older were enrolled in college classes in 2023, according to the National Center for Education Statistics, and postsecondary institutions are making education for these students accessible by offering courses at a low – or even no — cost.

Whether they're pursuing a degree, learning a new skill, or simply looking for ways to stay active, older adults are proving that education has no age limit. From enhancing cognitive abilities to fostering social connections, the impact of lifelong learning is profound.

[illegible] and social lives

A pair of 2019 studies published in the Journals of Gerontology followed a group of people in their 60s, 70s and 80s who enrolled in three "somewhat rigorous" courses simultaneously to discover the effects the courses had on their cognitive abilities and functional independence. The subjects participated in at least 15 hours of class each week, plus homework, over the course of three months and were assessed

before, during and after completing the courseload.

After only six weeks, the participants' scores on tests assessing their thinking and memories had improved significantly, showing they functioned similarly to a person 30 years younger.

In addition to the cognitive benefits, taking classes in retirement can simply be fun. "You get to make friends with people you might otherwise never meet," said retired police officer Betsy Kreiter, 72, of St. Pete Beach, Florida, a participant in the lifelong learning program at Eckerd College. "It's important to have a good time. We like to mix it up. Get some history, some art, some culture – then get some food and drinks."

Whether the attraction is academic, social or both, continuing education can give participants a sense of purpose, and studies show people with a sense of purpose live longer – whether they find that purpose in their 20s or 70s.[1]

Different schools, different rules

Costs and course availability vary between schools and even states. At many schools, only tuition is covered – meaning you'll be on the hook for books and other fees – while others offer classes at a reduced cost for people over a specific age.

In South Carolina, for example, state-funded colleges must allow residents 60 and older to attend classes tuition-free (on a space-available basis, which means you'll have to wait until the first day of class to secure a spot). New York has a similar law on the books, but classes can only be audited – they won't count toward a degree.

Even in states where no such laws exist, plenty of colleges offer classes at no or reduced cost to older adults. These schools understand the benefit of having students in seats that would otherwise remain empty. Admitting older adults can not only provide a cash infusion for colleges facing declining enrollment – a nationwide trend since 2010 – but also help create an environment that promotes intergenerational learning.[2]

To that end, the Age-Friendly University Global Network is a group of more than 120 institutions of higher education committed to including learners of all ages. Some may simply focus on increasing the number of older adults on campus, while others engage with them for health and research initiatives. The Center for Social and Demographic Research on Aging at UMass Boston, for example, conducts research on what older adults need and how their communities can provide for them.

Beyond the classroom

While some schools allow retirees to enroll as degree-seeking students, others – like Eckerd College – participate in the Osher Lifelong Learning Institutes (OLLI) grant program. This membership-driven program offers a variety of non-credit courses (with no tests or grades) to promote the joy of learning for people 50 and older. With more than 120 participating schools, you'll find OLLI programs in every state, including at schools like the University of California, Berkeley, Duke University and Northwestern University, which reports an average age of 70 among its OLLI community of learners. The cost for students varies greatly between schools; annual memberships range from $40 to close to $1000.

Each school's offerings are unique, based on its partnerships, resources and the needs of the local community. Class topics run the gamut, from lifestyle topics like wine etiquette and painting to more academic pursuits like political science and history. One of the many courses Kreiter attended, for instance, was called "Aging Backwards" and involved stretching on yoga mats. She also took an affordable five-day trip to Cuba through the program.

On the other end of the spectrum, there are communities like Lasell Village near Boston or Mirabella at Arizona State University in Tempe that combine senior living and even in-home healthcare with lifelong learning. For an entrance fee of up to $2.5 million for a fully immersive experience and monthly fees starting around $5,000, Mirabella residents live on campus and can attend classes, sporting events and even use the school's fitness facilities.

Whether you're auditing classes just for fun or pursuing a doctoral degree, lifelong learning offers a wealth of benefits for students of all ages.

Healthcare, liberal arts make the grade

In one study conducted for The Senior List, nearly **one-third** of respondents 60 and older said they were interested in continuing their education – with more than **35%** of those people saying they're interested in pursuing a degree. Among those actively taking courses, **43%** were active in the areas of healthcare and psychology or arts and sciences.

Sources: [1]NPR, [2]Education Data Initiative

Transitioning INTO ADULTHOOD

The financial and emotional investments parents make

Source: Pew Research Center

Think about how different growing up is now compared to 30 years ago. Back then, there was a clearer, more linear path to adulthood: finishing school, starting a job, getting married and having children. Society had specific expectations of when these milestones should happen. With such structured societal norms, parents felt pressured, and any deviation from this path often lead to worry and disappointment.

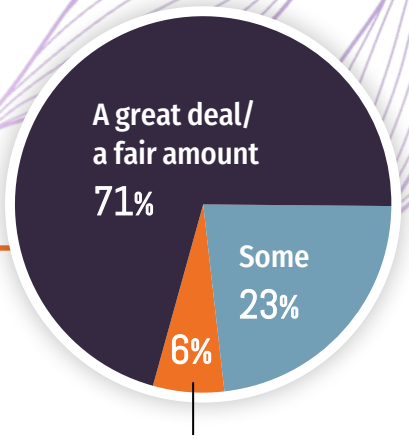
Today, parents feel just as much pride and hope as they watch their children transition into adulthood, but the path to what society calls "success" is, perhaps, more winding than before. Drawing from a recent survey by the Pew Research Center, new data provides insights into how adulthood has evolved and how these changes are shaping the lives of young adults today.

PARENTING PAST AND PRESENT

Many parents believe their children's successes and failures reflect their own parenting, with 71% holding this view. In the last 30 years, young adults have been less financially independent, so parents are more involved in their lives, reflecting societal changes and evolving family dynamics.

Traditionally, it was expected that young adults would become financially independent not too long after earning their degree — finding a full-time job, leaving the nest and supporting themselves without parental help. That expectation isn't reflected today, with many young adults relying on their

Percent of parents of young adults saying their children's successes and failures reflect on the job they've done as a parent ...



parents for financial support well into their mid-thirties. Household expenses and cellphone or streaming bills are the top two areas where parents provide financial assistance.

It's not that parents haven't provided their children with a roadmap to independence. The survey indicates that 66% of young adults say their parents prepared them either a great deal or a fair amount to be independent adults. This varies by income with a large majority of upper-income (85%) and middle-income (73%) young adults feeling well prepared.

Why, then, is financial dependency so common? It's no longer the '90s, and young adults trying to establish themselves face a very different playing field. Young adults today aren't encountering the same economic and social landscape their parents did. While more young adults have full-time jobs and higher wages than those in the early 1990's, they face higher living costs. Housing, healthcare and education prices have increased significantly. Rising education costs are a large reason why their debt has soared, and young adults today are more likely to be college graduates. Additionally, delayed marriage and parenthood have risen sharply among 25- to 29-year-olds, with only 29% married in 2023 compared to 50% in 1993. Pushing out these transitional events often means that young adults are spending more time on education and career development, resulting in more student debt and prolonged financial dependence.

Economic challenges and delayed milestones are factors that contribute to why many parents continue to support their adult children financially. This has also led to a cultural shift toward this dependance becoming more socially acceptable, with many parents feeling the responsibility to help their children succeed.

EMOTIONAL RELIANCE

Not only are parents financially invested in their children's futures, but there's also a deep emotional connection. They view themselves as ongoing supporters rather than stepping back once they reach adulthood.

The strength of the parent-child relationship plays a crucial role in emotional reliance. Parents who rate their relationship as excellent or very good are much more likely to say their child depends on them for emotional support.

Age also plays a factor; parents of younger adults (ages 18-24) are more likely to feel this emotional reliance than those with children in their early 30s. When it comes to mothers, particularly those with daughters, emotional reliance is more pronounced, with 52% of moms reporting a high level of emotional dependence. And these emotional bonds often remain strong well into adulthood.

According to the survey, 73% of parents text and 54% talk on the phone with their children a few times a week. Surprisingly, many young adults are accepting of that, with 7 in 10 saying their parents are as involved in their daily lives as they'd like them to be.

Thirty years ago, young adults did seek their parents' advice, but generally less often than they do today. A little more than half rarely or never asked for their parents' guidance. However, with closer emotional relationships now, the tides have shifted, making young adults more comfortable with seeking advice on topics from finances and jobs to health and dating.

POSITIVE OUTLOOK

These days, young adults are more likely to be living with their parents, but that doesn't mean they're not pitching in financially. In fact, 72% help with household expenses like groceries, utilities, the rent or mortgage. And among young adults that aren't fully financially independent yet, three-quarters are confident they'll get there eventually. Parents are optimistic too, with 72% believing their child is extremely or very likely to become financially independent in the future.

Is the path to adulthood straightforward? No, but the bond between parent and child has become stronger as young adults face unique circumstances unlike those of their parents' youth. This makes the journey a bit easier, knowing that parents are supportive of their path to independence, whether through financial assistance or emotional support.

Leveraging your IRA for charitable giving

How to make a meaningful impact with your RMDs

Financial stability, legacy and personal fulfillment are just a few reasons why so many people aged 50 to 80 are committed to giving. A recent study revealed that 78% of this age group say giving plays a significant role in their lives.

These findings showcase the importance of incorporating charitable giving into your retirement planning conversations, so you can continue to make an impact on the causes you care about. Also, there are tax benefits to giving, making it even more rewarding to do good.

Source: [1]Fidelity Charitable

Turn RMDs into QCDs

Those who don't need their required minimum distributions (RMDs) to maintain their lifestyle can use qualified charitable distributions (QCDs) from their IRA to support the charities close to their heart while reaping tax benefits. During retirement, this strategy helps put the money to good use for favorite charitable missions.

The age to begin taking required distributions from your IRA has increased over the past few years from 70½ to 73. But you can still begin making QCDs at age 70½. While RMDs are typically treated as taxable income, QCDs up to $108,00 for tax year 2025 will not be taxed. QCDs also satisfy your RMD. QCDs are a strategic way to donate to charities, reduce tax liability, support tax efficient charitable goals, while satisfying your RMD requirements.

Note that if your RMDs exceed the annual QCD limit, only the amount up to the limit will qualify as a QCD. This limit is indexed for inflation every year and will fluctuate.

When a QCD satisfies an RMD, it lowers your adjusted gross income. The distribution amount is also excluded from various tax formulas, so it can help you avoid higher taxes on Social Security benefits, Medicare Part B and D premiums, and the Medicare tax on investment income.

QCDs are beneficial for taxpayers who take the standard deduction or itemize. For those who itemize, the QCD does not count toward the maximum amounts deductible and allows donors to give beyond what they could in just cash and assets.

The fine print

To make the most of your charitable giving through QCDs, it's important to understand the related rules and regulations.

You must make the donation directly from your IRA to a qualified public charity. IRA withdrawals that are distributed to you first with the intent of donating do not qualify as QCDs. Your IRA custodian and financial advisor can help you make the distribution in accordance with guidelines to ensure it counts.

The donor must not receive any benefit in return for making the donation, such as tickets to an event or the option to use the funds to buy auction items.

QCDs from SEPs and SIMPLE IRAs are not permitted. And certain charities, like donor advised funds and private foundations, are not eligible to receive QCDs.

A recent study revealed that 78% of people aged 50 to 80 say giving plays a significant role in their lives.

Make QCDs early in the year, because the first dollars withdrawn from an IRA count toward the RMD. You won't be able to offset earlier RMDs by making a QCD later.

SECURE 2.0 Act

The SECURE 2.0 Act has further changed the IRA inheritance landscape and may provide even more incentive for transforming RMDs into QCDs.

Effective January 1, 2025, the law requires non-eligible IRA beneficiaries (children, for example) to spend down an inherited IRA within 10 years of the original owner's death, limiting the ability to enjoy prolonged tax-free growth. This is known as the 10-year rule.

The 10-year rule can have a major impact on beneficiaries, from a tax standpoint, especially if they're still in their high-earning years. The money they'll be required to spend down is taxable income. Reducing the IRA balance and tax burden through QCDs can be especially helpful for beneficiaries of larger accounts, and those already taxed at higher rates. Only IRA beneficiaries that are 70.5 or older are eligible to make QCDs.

In addition to the 10-year rule, SECURE 2.0 expanded the QCD rules to allow for a one-time $50,000 distribution from one or more IRAs to one of the following split-interest entities: a charitable remainder annuity trust, charitable remainder unitrust or charitable gift annuity. This option offers more flexibility in your charitable giving strategy.

Considerations such as these highlight the importance of having a comprehensive charitable giving conversation with your advisor if you're planning to be philanthropic in retirement. By preparing, you can develop a more strategic approach to charitable giving, ensuring that your contributions have the greatest impact for both you and the causes you support.

More than getting from A to B

How you get around can mean a lot for your retirement quality of life

If you're looking to get your kicks on Route 66 ...

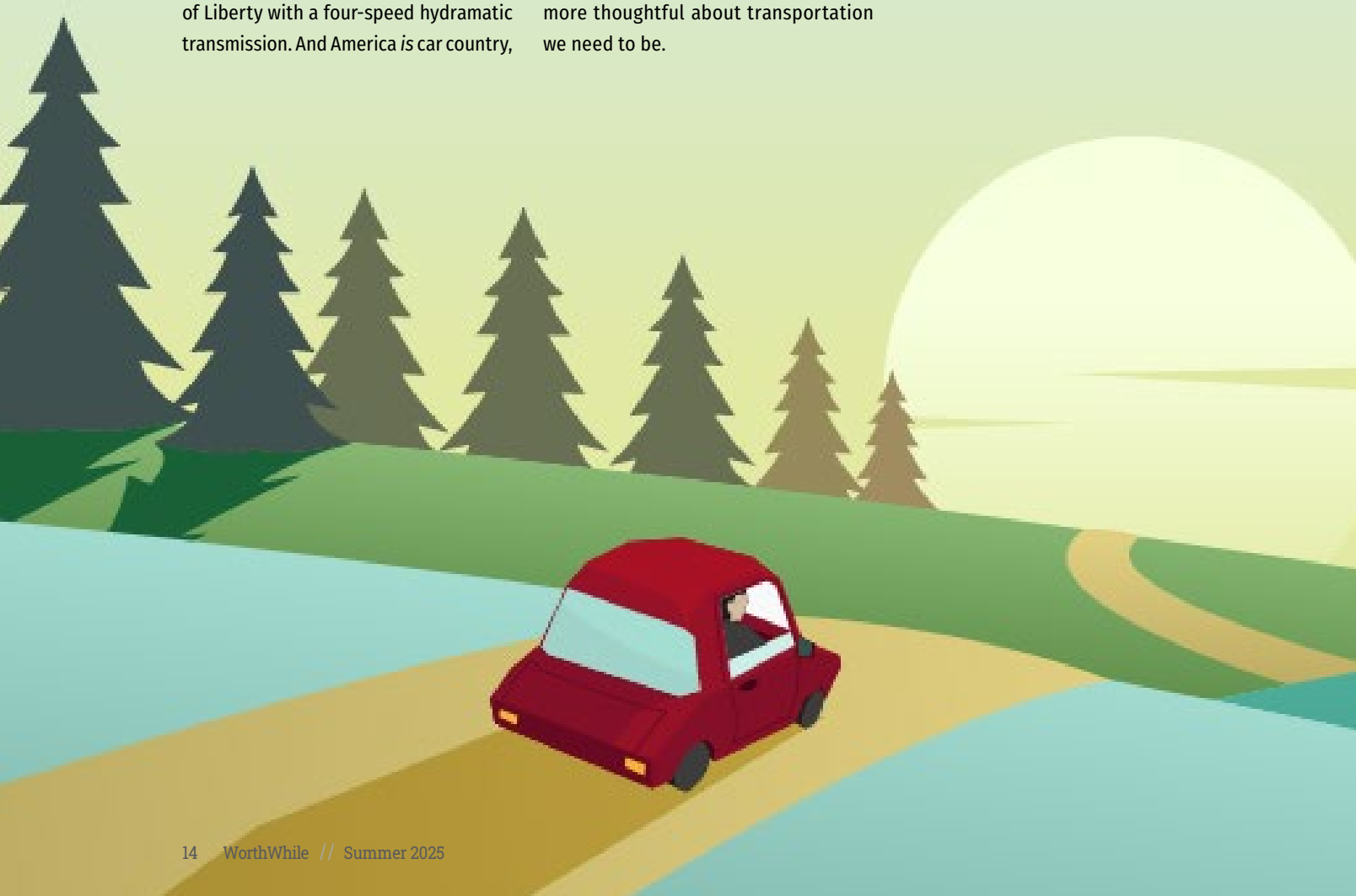
... in a pasture just outside of Amarillo, Texas, there exists a distinctly American thing. It's an intersection – of sorts – of art, commentary, industry, kitsch and the great roadside attraction. We're talking, of course, of Cadillac Ranch, which may be even more famous than the world's biggest ball of twine in Cawker City, Kansas.

Opinions differ, but as a symbol of America, Cadillac Ranch may be tough to beat, lying somewhere near the center of our cultural Venn diagram: a Statue of Liberty with a four-speed hydramatic transmission. And America *is* car country, no doubt. Excepting a handful of public transit enclaves, the car is how we get around, from town to town, or even when we need to get out and unwind with no particular place to go.

In retirement, the car-centeredness of our lives doesn't change, unless one moves somewhere that has made moving around without a car more convenient. While more Americans are making plans to "age in place" through accessibility measures in the home, long-term care insurance and home health support, the more "in place" we wish to be, the more thoughtful about transportation we need to be.

Generational shifts

In 1983, roughly 50% of 16-year-olds had drivers' licenses in the US, according to the US Department of Transportation. Forty years later, that rate has fallen by half, as Gen Z has largely shrugged at the rite of passage. Reasons cited for this shift include the ease of online connection, cost and driving anxiety.



Location, location, location

Whether you find yourself pining for the urbs, the 'burbs or a country place that no one knows about, it's important to consider not only your proximity to essential amenities, but also how you get there. Mobility is a broad topic, including personal mobility aspects such as physical dexterity, balance and endurance, but in a country as physically large as the US, the topic of mobility is also a practical matter largely focused on the personal automobile.

While there are efforts to move cities past the post-war, car-centric urban design paradigm, it won't be quick. In the meantime, while the world sorts that out, we've got places to be.

Lifestyle, cost-of-living and access to nature has drawn an increasing number of retirees to rural communities, where mobility can be a major challenge. Distances to amenities, limited non-car transportation and limited access to advanced medical services are key considerations for aging residents. Studies also show that people living in rural areas tend to walk less than in urban environments, which can have long-term health and mobility implications.

Anecdotes from the ongoing surge of urban-to-rural retirees are a mixed bag, with local newspapers reporting everything from happy campers to sour city folk to culture clashes – the whole "Green Acres" experience.

On the other side of the spectrum, urban areas tend to have more abundant amenities, healthcare resources and transit options, but can be prohibitively expensive – and the pace of crowded urban centers can pose other challenges for seniors. Housing in particular is an urban challenge, as price increases have consistently outpaced wealth and income growth. Renting can be a poor option for seniors, as prices stay aligned to an increasingly expensive market while earnings do not.

Even with the practical differences, it's hard to imagine someone choosing a retirement homestead based on whether the local bus service is any good. Rather, it might be more productive to think of it as a planning and management problem.

Or, as AAA writes in its senior transportation planner:

"Older adults can expect to live well beyond their ability to drive safely. For the first time in history, we must plan for the possibility of our retirement from driving just as we plan for our retirement from work."

A tough question

Driving carries certain risks. However, not driving also carries certain risks.

It has been well-studied and documented that older people who no longer drive make fewer trips to the doctor, and substantially fewer trips for meals out, entertainment and social gatherings. Taken together, a lack of mobility contributes to health problems, social isolation and depression, which peak in our later years.

This leads to one of the most difficult questions people must make as they get older: "Is it time to give up the keys?"

This is most often a personal decision – states tend to be accommodative to older drivers, or at least not particularly concerned with advanced age. It's uncommon for the government to revoke driving privileges. Meanwhile, older drivers are often responsive to their limitations; avoiding high-speed, congested suburban arterial roads and staying off the roads during rush hour, for example. As a cohort, older drivers tend to be safe.

But things can change fast, and it's good to be on top of it.

Senior advocacy and driving safety groups have concocted a number of stratagems for approaching the question, from nonbinding contracts with oneself to give up the wheel if certain conditions are met, and "advanced driving directives," which can be binding. Couples may sign one together. Directives may look at issues related to:

- Physical mobility and endurance
- Eyesight
- Cognitive impairment and dementia
- Debilitating health issues

Regardless of the method, a successful approach needs to look beyond probation and into empowerment: "When I stop driving, how will I maintain my way of life?"

Research shows that seniors who have robust support networks like family, public transit and alternative mobility resources (like the means for car services) are more willing to give up driving when it becomes too difficult and dangerous.

AAA offers one such resource that approaches mobility as a shared responsibility among the whole family. If the adult kids are so concerned about their elder parents' driving, it makes sense to get from them a commitment to help.

The planning and management problem

AAA outlines three ways people can maintain their mobility and independence in retirement longer.

The first step is prevention – healthy physical and mental habits like daily exercise, diet and social connection.

The second tip is to get familiar with alternative transportation methods before they become necessary. Some of these include:

Commercial car services

Ride-sharing companies like Uber and Lyft have made private car service more affordable and accessible outside suburban and rural areas. Before needing to rely on it, however, it's good to become familiar with the limitations, pricing structures and reliability in your area. Wheelchair users in particular have reported consistent challenges with getting drivers to follow through on providing transportation.

Public transit

Reading and planning trips around bus and train schedules is a skill that needs to be developed. Most area transit authorities have representatives to help you get a handle on it. Local public transit agencies are also a good resource for discovering other transportation resources, often serving as an information hub for governmental, commercial and nonprofit services.

Dedicated senior transit

Either operated by the local transit authority, or by state and federally funded charitable organizations, senior and paratransit services exist in communities across the country. While the scope of each organization is different, most will provide scheduled rides to medical facilities and shopping centers. ITNAmerica is a national nonprofit organization dedicated to offering resources to aid in senior mobility, and maintains a database of local senior transportation services called Ride in Sight at ridesinsight.org.

Friends and family

Many older adults opt to move closer to their kids in retirement, not necessarily for mobility reasons – but it's certainly a perk. Studies show that friends and family can be central to a mobility plan, but it's a good idea to discuss expectations ahead of time.

AAA's third piece of advice is to take advantage of resources like driver refresher courses. Newer cars have a battery of new safety features that can be disorienting to drivers unfamiliar with them like lane departure warnings, adaptive cruise control, automated emergency braking and driving assistance. AAA and AARP offer courses to help make sense of them.

What about self-driving cars?

Self-driving cars may one day revolutionize personal mobility and even call into question the utility of owning a personal automobile. Already, fully-automated vehicles are operating in some low-speed urban centers with taxis and trolley-like vehicles.

In the near term, however, seniors should exercise caution regarding these technologies in their own cars. Even advanced systems operating at typical suburban speeds need a human backstop. However, relying on self-driving features can make it easier for drivers to get into situations and speeds outside their comfort zone. It also introduces a new layer of decision-making – "do I need to take over the wheel?" – that can reduce reaction times, which typically slow as we age already.

Good for seniors, good for all

In a policy paper titled "Creating the Transportation System We Want," the AARP posits that a world that's easier for seniors to get around in is easier for everyone.

Transportation investments made in the past 100 years "have resulted in tremendous mobility for many Americans," the advocacy group wrote. "But they have also left many isolated. One-third of US residents do not drive. ... For many of these individuals, accessing transportation can range from a minor inconvenience to an insurmountable barrier."

The organization outlines a number of imperatives to build a transportation network that works for everyone. Principles include multi-modality – giving people options for how to get from place to place – accessibility, a commitment to independence, safety and impact measurement, among others. Transportation methods may be as exotic as "mobility as a service" offerings, in which the idea of car ownership is set aside for transportation network subscriptions or as simple as making sure sidewalks and crosswalks are suited to the task. While changes may not impact the primacy of the car in American cities, they may reduce the essentiality of it.

"These conceptual building blocks will help to ensure that the disruptive technologies emerging today can achieve their potential to vastly increase mobility for older adults and other... users of the transportation system," AARP wrote.

Country roads take me home

If you're imagining a change of pace in retirement to a quiet country corner, you're not alone. Retirees have been a major driver of a curious demographic shift since 2020, shedding light on the disruptions caused by the COVID-19 pandemic and potentially reshaping the rural/urban divide.

From 2010 to 2020, the rural population declined for the first time in American history, according to demographer Kenneth Johnson at the University of New Hampshire Casey School of Public Policy, based on US Census estimates. Though natural population growth – births to deaths – remained slightly positive throughout the 2010s, more people moved from the country to the city, enough to lower the total rural population. It was the culmination of an enduring trend of young people moving from rural areas to urban ones for better economic prospects.

But after 2020, net migrations in rural areas shifted positive while natural population change shifted negative, Johnson wrote. Both point to the COVID-19 pandemic as a cause. More than four-fifths of rural counties saw deaths outnumber births during this period, while more than 650,000 people migrated from metro to rural areas. Most of those gains came to counties where retirement and recreational amenities are the primary draw.

If this curiosity becomes a trend, it could bring positive changes for some of America's rural areas.

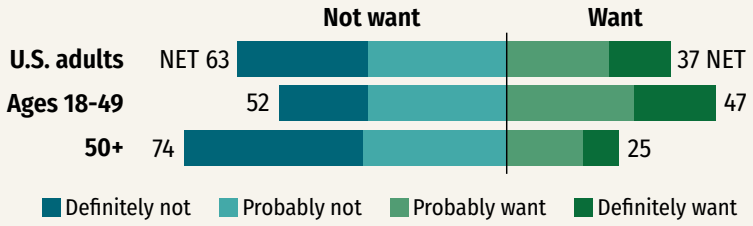
"For counties that have been losing population for decades, sustained net migration gains provide the only demographic lifeline to stave off depopulation," Johnson wrote. "Whether recent nonmetropolitan migration gains will continue in this turbulent era remains to be seen, as does the future of many rural areas."

One consistent criticism of would-be builders of tomorrow is how rarely they connect with the people who would presumably benefit from the world they wish to create.

Self-driving vehicles, as an example, are potentially life-changing for people who don't drive, including many elders. A 2021 Pew Research Center study found that people over the age of 50 were much more skeptical of autonomous cars than younger people, with 74% responding that they would not like to ride in an autonomous vehicle.

Transportation planners are hoping to help people get past that suspicion. One effort comes from the University of Florida, which worked with state transportation officials and a company offering autonomous downtown shuttle services to gauge older users' opinions of the service. In three different communities, researchers conducted surveys with people before and after rides in an autonomous vehicle. The results showed riders had a much more positive perception of the experience after the trip, "particularly within the areas of intentions to use, trust and safety."

Americans 50 and older are less likely to ride in a driverless passenger vehicle



Source: Pew Research Center

This kind of engagement will be critical in ensuring that services and machinery meets the needs of the community, researchers said.

Quality of life goals

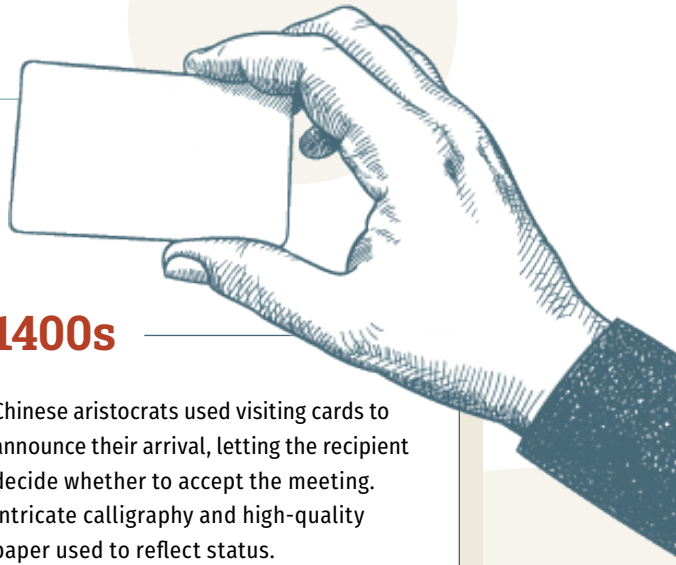
Mobility is a topic under the big tent of longevity planning, an emergent area of post-retirement wealth management that is principally concerned with quality of life, independence and security. Even without putting pen to paper, you can start thinking about your long-term mobility goals. As you think through it, ask yourself:

- What is my plan if I can no longer drive?
- Do I need to make changes now, or can I wait?
- Do I have the support network I need?
- If not, how to I create it?
- What can I do today to prepare me for it?

Longevity planning is not about limiting your choices when you reach certain milestones, but rather about adapting your environment to support the lifestyle you desire. It is an understanding that people would rather make decisions for themselves than have decisions made for them.

If life is a highway, take the wheel and steer.

Sources: Washington Post, AAA, AARP, U.S. Census, University of Florida, University of New Hampshire, The Urban Institute, McKenzie & Company, Nonprofit Quarterly, National Rural Health Association, U.S. National Institutes of Health.



The evolution & revolution of business cards

"Here, let me give you my business card." Having your contact information ready is always a smart move. Impromptu introductions, after all, often lead to long-lasting professional relationships. But the way we exchange information has evolved.

The origins of the business card trace back to 15th-century China. Known as "Meishi," these handcrafted cards were used to request a meeting. By the 17th century, they spread to Europe for social introductions, and their quality could even affect one's social standing. In the late 17th and early 18th centuries, businesses began using trade cards for advertising. It wasn't until the late 19th century that business cards became the self-promotion tool we use today, the only difference being the shift from traditional to digital exchanges.

1400s

Chinese aristocrats used visiting cards to announce their arrival, letting the recipient decide whether to accept the meeting. Intricate calligraphy and high-quality paper used to reflect status.

1600s

In Europe, the upper-class use calling cards for social introductions featuring names, titles and other practical details. Often engraved in gold with elaborate typefaces and presented by footmen to announce the arrival of a guest.

1700s

Businesses use trade cards to advertise in public spaces and direct consumers to their location, building relationships and reputations. Traders hire designers and engravers to create cards with detailed illustrations and maps, often printed using wood presses and later lithography.

1800s

Rapid urbanization and industrial growth make business cards essential for personal branding and career advancement. New printing technologies enable more elaborate designs and die-cut cards with unique shapes become popular.

1900s

Business cards become the norm, which calls for more creativity in their presentation, leading to the rise of graphic design. Logos, color schemes, typography and paper stock become important elements of business card design.

2000s

The digital card era begins. NFC technology allows sharing of information with a simple tap on a smartphone. Virtual contact cards share details through QR codes on mobile devices.

What's next? Augmented Reality/Virtual Reality business cards are already here, offering an engaging way to present information through interactive digital elements like 3D models and animations, activated by scanning a QR code.

Source: Britannica

More exciting than it sounds:

The Beige Book

The most human economic report has a name meant to be uninspired

Don't let all the math fool you. At its heart, the economy is a social creation, driven by both our higher-order functions of risk and reward and the ancient part of our brain that causes flop sweat. So when you want to get a sense of how things are going, you should look at the numbers, but there can also be value in asking people about the view out their window. The Federal Reserve thinks so.

For most, a chatty cabbie or a "How's business?" over scotch rocks at the sky lounge might net some novel real-world economic insight, but the Fed takes the idea a bit further. Eight times a year, each of the 12 regional banks that comprise the Federal Reserve System asks a bunch of people about how their economy has changed since the last report. These responses are then analyzed, plucked for interesting nuggets and published in brief form.

It's not an opinion poll or a scientific survey, and it's not vox populi. Instead, it's the Beige Book.

Each bank sets its own Beige Book reporting priorities, though prices, jobs and real estate are common themes. The Kansas City Fed, for example, covers nine topics, including community conditions, community and regional banking and agriculture.

Nicknamed for the color of its cover, the Beige Book is known formally as the "Summary of Commentary on Current Economic Conditions," a title used only in articles explaining the Beige Book. It was the "Redbook" when it was created in 1970 on account of its red cover but was changed to beige in 1983 when it was first made available to the public. Red was seen as too exciting. Fed leaders feared people would overestimate the report's importance if it were a bolder hue.

Federal Open Market Committee (FOMC) members presumably add the Beige Book to the slurry of economic information they ingest before setting the nation's monetary policy. The FOMC, among its other important duties, sets interest rate targets.

"The Indicator," an offshoot podcast from NPR's "Planet Money" program, is a big fan of the Beige Book, selecting a comment from each edition and finding the underlying story. The result often rehydrates the dry language of economic analysis that can obfuscate point No. 1: The economy is made by and for people.

If you care to, you can read the Beige Book yourself on the Fed's website. New issues typically publish two weeks before each FOMC meeting. The following excerpt comes from the Federal Reserve Bank of Boston's contribution to the January report:

"On Cape Cod in the fourth quarter, hotel occupancy rates and retail sales met expectations and were roughly on par with the fourth quarter of 2023, but restaurants experienced weaker-than-expected sales."

Occupancy flat, shopping flat, chowdah down. There you have it.

The bellwethers, who are kept anonymous in the report, are not selected at random. Each Federal Reserve bank contacts its own branch directors and also issues questionnaires and conducts interviews and roundtables with business leaders, community organizations, market experts, economists and "other sources" within their geographic district.

Some Beige Books are more broadly sourced than others, reflecting the breadth of their districts: The Federal Reserve Bank of Philadelphia, District 3, comprises the eastern half of Pennsylvania while the Federal Reserve Bank of San Francisco, District 12, is made up of the nine westernmost states.

If this seems a little loosey-goosey for your taste, you're not alone. The empirical value of the Beige Book is the topic of a long-simmering debate among market watchers and academics.

Nicknamed for the color of its cover, the Beige Book is known formally as the "Summary of Commentary on Current Economic Conditions."

In January, two St. Louis Fed analysts took a crack at quantifying the "soft" data. A simple analysis of the archives found that the economic sentiment contained within, gauged by the ratio of positive words to negative words in each report, tracked closely with GDP growth. If commenters were more positive about the economy, the GDP was also positive, and vice versa.

So why not run the positive/negative sentiment report and add it to the pile of hard data? What global-scale economic information can be derived from a pasta die maker? It's about connecting the dots, the researchers said.

"Neglecting to read the Beige Book and instead focusing only on the numerical sentiment scores derived from it may cause an observer to detect big fluctuations in economic conditions without understanding the driving forces behind those changes," they wrote.

That makes the Beige Book a kind of deductive grease, helping Fed leaders understand the causes and curiosities that shape our economy before casting votes with the potential to affect billions of lives, from the point of view of those lives. There's nothing beige about that.

Sources: U.S. Federal Reserve System, Federal Reserve Bank of Boston, Federal Reserve Bank of St. Louis, Federal Reserve Bank of Kansas City, NPR.

Generating revenue from unused land

For many investors, land ownership is part of the American Dream. But what happens when the land you own sits idle? While it can appreciate in value over time, growth isn't always a given. If the land doesn't appreciate, you may find yourself holding onto a "nonperforming asset."

If you intend to hold onto the land, whether in the short term or with the intention of passing it down for generations to come, you're likely subject to property taxes and liabilities that can cost you.

And while it can be fun to dream of striking oil on your property like a scene from a 1960s sitcom, there are more realistic ways to generate income from your unused land that don't rely so heavily on luck.

Land ownership presents a host of opportunities that can help offset its costs and generate profit depending on your level of involvement and tolerance for intrusion. Whether you own land already or intend to buy some in the future, here are some ways to make the most of your investment.

Glamping site

Glamping, an oxymoronic portmanteau of glamour and camping, has exploded in popularity in recent years, boasting a $3.45 billion market in 2024 and expected to grow an additional 10.3% over the next five years.

The glamping trend lures those who seek the adventure of the great outdoors without sacrificing modern comforts and luxuries like electricity and running water. Turning your unused land into a glamping destination can attract a wide range of folk depending on your willingness to invest in amenities.

Traditional camping requires only a nice spot in the wilderness, but to score a return on your glamping site investment, you may also need to trick out your land with amenity-rich motor coaches, campers and luxury tents. Building this infrastructure will add to your investment, but it will broaden the appeal of your glampsite to include a wider range of guests, making a place for those who want to glamp but don't own a palace on wheels.

Cell tower lease

If your land has proximity to power and communications utilities, leasing a small piece for a cell tower can net passive income from your property. Typically, the operator of the tower will finance its construction, eliminating overhead cost to you, and you can earn $400 to $2,000 a month, with annual escalations.

The amount you can earn each month depends on factors like nearby population density. There are several companies that can help facilitate the construction and lease of a cell tower on your land, from connecting you with a tower operator to assisting with contract negotiations to guarantee fair compensation.

Hunting or fishing lease

If your land is home to wild game and spans a large enough area to comply with local laws and regulations, then leasing it for hunting or fishing purposes can be a great way to generate income.

Doing so requires no initial investment in infrastructure, and in some cases can help you control the population of destructive species like wild hogs on your property. Just be sure to protect yourself from liability in the event of an accident by creating wavers for those who hunt and fish on your land.

Billboard advertising

Not all land benefits from privacy and remoteness, but exposure and visibility can create opportunities of their own. If you have property that borders a highway or other high-traffic area, then constructing and leasing advertising space could help you profit from its location.

Stretches of land along roads can allow for multiple billboards at once, and the more visibility your land has to the public eye, the more profitable your advertisements can be. You can construct and operate your own, or – as with a cell tower lease – contract with a third party for either a share of their profits in exchange for the use of your land or a one-time lump sum payment for a permanent easement.

Vehicle storage

Perhaps one of the simplest and most obvious ways to generate income from your unused land is to rent it out as a parking lot. From RVs and boats to commercial trailers, many large vehicles need a place to stay when not in use. If your land has a large, level area, then charging rent for storing vehicles there may be an ideal way to squeeze steady income from it.

Factors like climate, accessibility and security will determine how much people are willing to pay, so investments in paving and shelter, like garages and hangars, can help increase your earning potential.

No matter what you decide to do with the land you own already or are considering buying, as with any venture it's important to make sure you do it right. That means consulting with professionals like attorneys, CPAs and your financial advisor to make sure that the legal, tax and financial implications of your land-generated income meet your expectations and contribute toward your long-term financial goals.

Sources: Billboard Insider, Grand View Research, Vertical Consultants

Fall is calling

Experience the United States in its full autumnal glory

With the height of the summer season in the rearview mirror, fall is the perfect time of year for cozy weekend getaways. There's something special about starting your day with the crisp morning air and then enjoying sun-warmed afternoons with your favorite fall beverage in hand.

Among the growing list of popular autumn experiences like apple picking and wandering through pumpkin patches, "leaf peeping" (traveling to seek out peak fall foliage) offers the chance to get away, slow down and appreciate nature's striking transformation from green to red, yellow and orange. Head from east to west through our top recommendations for the most perfectly picturesque autumn hues.

Bend, Oregon

Set amid the mountains, Bend is a charming town that feels almost too perfect for the fall-loving leaf peeper. Driving through Northeast Bend or off Mt. Washington Drive are the best spots in town to see big leafy oaks and aspens in brilliant burnt orange. A visit to Shevlin Park offers a unique vantage point where you can see more aspens stand bright and gold against evergreen backdrops.

As cooler nights set in, the local restaurants gradually begin to brim with harvest bounty. Don't miss the fresh hop beers in October along the Bend Ale Trail and be sure to visit the last-standing Blockbuster Video store – a nostalgic gem for movie lovers.

Door County, Wisconsin

Door County, located on a peninsula between Green Bay and Lake Michigan, is well-known for its extensive shoreline and numerous parks. The area transforms into a fiery mosaic of autumn colors come September. Fish Creek – one of the area's bustling hubs – offers fantastic shopping and dining experiences. Explore the local farmers market on Wednesday mornings until October to

Fall foliage is usually at its most vibrant in the Northeast, Midwest and Pacific Northwest from late September until the end of October.

pick up seasonal produce and unique handmade items from local vendors.

If road tripping is more your speed, you can experience the fall palette against the blues of Lake Michigan. We recommend starting in Sister Bay and heading north on the Door County Coastal National Scenic Byway. Among the bluffs and the dunes, your journey will include Jens Jensen Winding Road – a world-renowned and highly-Instagrammable photo-op.

Catskill Mountains, New York

Even if you visited the Catskill Mountains every year for the rest of your life, leaf peeping here is bound never to get old. For avid golfers, the Turtle Creek Golf Course in Wallkill offers a 9-hole course great for perfecting your short game. Similarly, the 18-hole championship course at Blackhead Mountain Lodge & Country Club in Round Top provides a great challenge – improved only by the incredible backdrop of vibrant fall foliage.

After exploring the outdoors, head to the town of Saugerties for a movie night at the historic Orpheum Theatre. Constructed in 1908 and operated today by Upstate Films, you'll find modern movie releases and the occasional close-up event with filmmakers in person.

Stowe, Vermont

Nestled in northern Vermont, Stowe is a quintessential New England village snugly situated at the base of Mount Mansfield – the state's highest peak. Explore hidden avenues along Stowe's less traveled back roads, bound to be ablaze with fall foliage later in the year. Cold Hollow Cider Mill's delicious fresh pressed apple cider and donuts are a must.

For those seeking deeper relaxation, The Lodge at Spruce Peak offers luxurious accommodations fitted with gas fireplaces and an award-winning spa. Guests can indulge in a hot tub while watching the autumn leaves fall outside the windows. It's the essence of bliss.

Sources: Visit Bend, Door County, Visit Catskills, Go Stowe

WE'LL TAKE "EATERTAINMENT" FOR $200

What marsupial has fingerprints almost identical to humans? How long did the shortest war in world history last? What is the longest-running scripted prime-time American television show?

If you can answer these questions, you could win big money (or at least a free round of drinks), so grab a friend and head to trivia night at the nearest watering hole.

You shouldn't have trouble finding a game. Team trivia is showing up more frequently at bars and restaurants around the country and it's – how do the kids say? – popping off.

Conceived in the United Kingdom in the 1970s, "pub quizzes" were designed to bring in customers on slower evenings. In the '80s, with the release of the board game Trivial Pursuit and the resurgence of the television trivia show Jeopardy!, bar trivia gained a foothold in the United States. In recent years, a renewed interest in interactive entertainment has led to a comeback in trivia games. Now breweries, wineries and restaurants are getting in on the action and enjoying the increased sales and customer loyalty that result.

Trivia companies like Trivia Nation and King Trivia provide trivia questions, hosts, equipment and prizes to drinking and dining establishments, who pay a flat fee; customers typically play for free. Guests who show up for trivia tend to stay longer, which leads to higher food and drink sales and repeat customers. Some establishments even sweeten the pot for players by pairing trivia night with food and drink specials, like $1 chicken wings or $5 house wines.

Team trivia is one of the latest trends in "eatertainment," like live music or karaoke – a way to make going out for food or drinks a more engaging and memorable experience. Trivia nights often turn into boisterous events that foster a sense of community and create friendships.

Formats differ between venues; some games are self-guided via electronic devices while others run on pen and paper (with an appointed "runner" to bring the team's answers to the host). Games generally last one to three hours.

A multigenerational team can cover a lot of ground, especially when it comes to questions about popular culture. It's also helpful to enlist a sports nut, a history buff and a music lover to join your team, as questions tend to cover those topics. Googling answers is generally frowned upon.

Prizes vary among establishments, too. Some teams win cash prizes while others are awarded with free merch or by having the night's bar tab picked up. Realistically, no one's getting rich playing team trivia. But that's not the point – it's all about having fun.

So, pull together a team, grab a good table and put those phones away.

Oh, and the answers are: the koala, 38 minutes (the Anglo-Zanzibar War) and "The Simpsons."

THE NAME GAME

Half the fun of playing team trivia is coming up with a clever or punny name for your team. Here are a few thought starters.

MOVIE THEMED

You're a Quizzard, Harry!
Not Fast, Just Furious
Quizbusters

TV THEMED

The Regional Manager's Assistants
The Festivus 5
Buffy the Trivia Slayers

MUSIC THEMED

Trivia Newton-John
Trivia Like it's 1999
Smells Like Team Spirit

Sources: Britannica, Last Call Trivia, PBS, USAToday

"Bandmaster" by Clovis Dean Rusk, Oil on canvas – 2018, 30" x 40"

Many artists can say they began visiting galleries at a young age, whether for the awe of the masters or for ongoing studies. Clovis Dean Rusk, however, didn't start until he was an adult. And yet, he wasn't lacking in ability or experience.

In elementary school, Rusk and a few others were considered the most talented in art class. They created posters and backdrops for various events. "I'm fortunate to have always had some fundamental skills," Rusk says. "But I had no concept of fine art because everything had a commercial purpose."

Rusk was finally exposed to fine art when he attended the University of Tampa, but went on after graduation to pursue a 35-year career; not in painting, but in graphic arts, maintaining his lifelong work as a creator of functional art. From photography to desktop publishing, he claims to have been swallowed up by the digital train. Eventually, however, curiosity led to a personal challenge.

While observing a figure class with a professor during his college years, something caught Rusk's attention. "In all the work, the hands and faces were missing," he says. So, Rusk had decided to stand apart by focusing on those elements first. With his first foray into fine art, he challenged himself to do just that. "If I could pull off a likeness of someone I love, I would become a painter," says Rusk.

Pleased with his portrait of his grandmother, Rusk continued to paint and quickly became an award-winning artist, painting in traditional, realist style. In fact, he had only been painting for one year when he created "Bandmaster," inspired by a photograph of a man's piercing stare.

Rusk was also in a band, hence the instruments protruding from the character's head. The coat is an homage to the Beatles' Sergeant Pepper album cover. The background, with its shingle-rock beach and cottages, represents the North Sea coast where Rusk grew up. Banners create an air of festivity and the bird, says Rusk, is inspired by an episode of Portlandia ("Put a bird on it!").

Perhaps most surprisingly, and because of Rusk's prepress experience, is the artist's use of color. Along with a tube of white, the entire painting is a blend of cyan (C), magenta (M), yellow (Y) and black (K). To view more work, visit clovisdean.blogspot.com.

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.

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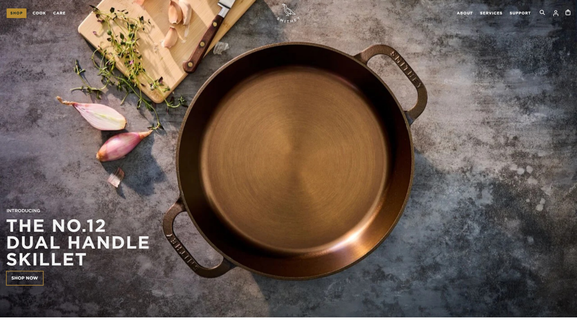

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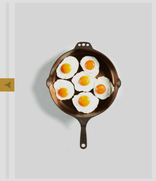

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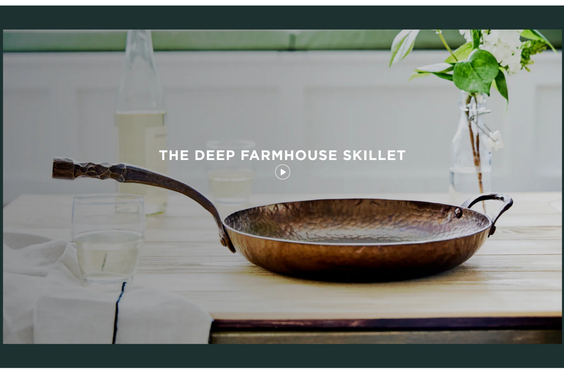

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— Jennifer
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What can I say. This 7.25 qt dutch oven has been used 7 of the 10 days since we received it. It is a straight up tank. 10 out of 10 and worth every $$$
— Jeffrey
SHOP THE 7.25 QT DUTCH OVEN

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CAST IRON VS CARBON STEEL...

CAST IRON

MATERIAL	Cast iron sourced and poured in the USA
KEY DIFFERENCES	Poured and cast from molten iron, polished interior surface, slightly heavier in weight for maximum heat retention
USES	Compatible with all cooktops, ovens, and grills, even over fire
CARE	Keep cast iron thoroughly dry between uses and season with a light sheen of oil as needed
WHY CAST IRON	Great for frying, baking and being a versatile workhorse in your kitchen

SHOP CAST IRON

CARBON STEEL

MATERIAL	US sourced carbon steel
KEY DIFFERENCES	Smooth metal hand-forged by blacksmiths, lighter in weight, unique in design (no two pieces are the same)
USES	Compatible with all cooktops, ovens, and grills, even over fire
CARE	Keep carbon steel thoroughly dried in between uses and season with a light sheen of oil as needed.
WHY CARBON STEEL	A functional work of art for your kitchen that can roast and sear like no other

SHOP CARBON STEEL

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VIEW ALL RECIPES

Spring Vegetable Frittata with Leeks & Potatoes
Serves 2 | 30 minutes | LITTLE FARMHOUSE SKILLET

Skillet Skirt Steak Fajitas
Serves 6 | 30 minutes | DEEP FARMHOUSE SKILLET

Potato Gnocchi with Pistachio Pesto & Peas
Serves 8-8 | 1 hour | CARBON STEEL, DEEP FARMHOUSE SKILLET

A MESSAGE FROM THE
WHAT'S COOKING WITH SMITHEY
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A MESSAGE FROM THE

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EXPLORE OUR LATEST INTRODUCTIONS

SEDAN CLOCK & STAND	SEDAN CLOCK & STAND	SEDAN CLOCK & STAND	HANGING BAROMETER	HANGING BAROMETER	HANGING BAROMETER
Turquoise	Grey & Rose Gold	Blue	Turquoise	Grey & Rose Gold	White
£199	£199	£199	£230	£230	£230

The Voyager Compass

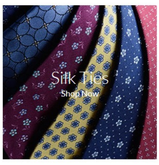
A truly beautiful compass, with a luxury-watch-standard dial, strikingly detailed, rotating bezel, and precision-engineered, mirror-polished stainless steel fob case. The badge can be engraved with initials or a name, while both the exterior and the presentational interior are ideal for engraving longer messages.

This compass makes an ideal symbolic gift - especially popular for weddings, graduations and other occasions of significance.

SHOP COMPASSES »

EXPLORE OUR SALE ITEMS

HANDKERCHIEF SET PAISLEY	JOURNAL NOTEBOOK	JOURNAL NOTEBOOK	JOURNAL NOTEBOOK	PASSPORT NOTEBOOKS	DAY AND NIGHT CUFFLINKS
Set of 6 | Cotton	Black	Burgundy	Orange	Set of Six	Red Onyx
~~£76~~ £30	~~£19~~ £10	~~£19~~ £10	~~£19~~ £10	~~£32~~ £10	~~£39~~ £24



POCKET WATCHES

CLOCKS

BAROMETERS

POCKET SQUARES

BUSINESS CARD CASES

HIP FLASKS

Full Hunter Pocket Watch Gift Set

This striking pocket watch features a Full Hunter fob case, with blue mother of pearl face and a precision Japanese quartz movement, accompanied by an Albert Watch Chain, fitted with a precious mother of pearl stone, to be worn on a waistcoat or jacket lapel. Our blue mother of pearl Full Hunter Pocket Watch combines rich texture with the shimmering opalescent of mother of pearl: a classic pocket watch that makes an ideal wedding gift.

Bold and sober, masculine and elegant, the Torque Cufflinks feature the distinctive, precision-engineered knurling pattern easily recognised as a signature feature of the iconic Dalvey Flask; together with rich, opalescent blue mother-of-pearl. Their swivel-back design incorporates a deep-engraved bridge and a rear component that can be personalised with engraving.

SHOP GIFT SETS »

THE DALVEY BLOG

The Albert Pocket Watch Chain

How does a compass work?

How to Use a Compass Step-by-Step

The History of the Compass

EXCELLENT
4.99 Average 674 Reviews
REVIEWS.io

C. UBA ★★★★★
Arrived in a timely manner...
Posted 5 months ago

K. SMITH ★★★★★
The compass was a gift for my brother, who loved it! The heirloom quality impressed me, and the presentation box was well worth it. It will be treasured for years to come. The orde...
Posted 6 months ago

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4.99 out of 5
674 Reviews
REVIEWS.io

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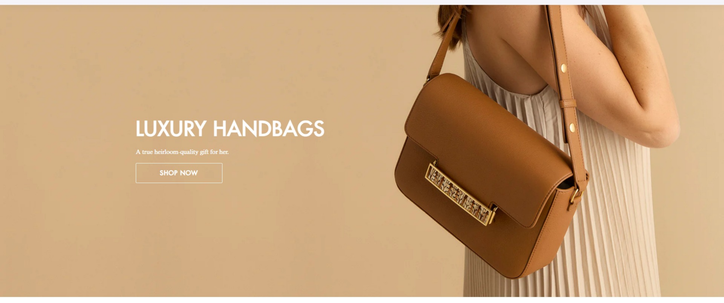

NEW & NOTEWORTHY

WOMEN'S | MEN'S

Halter Bucket Bag
0 Reviews
$695.00

Saddle Thin Cuff
1 Reviews
$185.00

Bridle Statement Earring
4 Reviews
$185.00

Reins Multi-Bezel Drop Earring
0 Reviews
$175.00

10561 reviews

Statement Earring
05/06/25
nts

Peoria Multi-Bezel Cuff
Mikaila B. Verified Buyer 05/05/25
Perfect bridal accessory
I wore this for my wedding and it perfectly rounded out my jewelry for the day!

Brackish
Jessica A. Verified Buyer 05/08/25
Beautiful jewelry and excellent customer
Beautiful jewelry and excellent customer service! I have a few different pieces of jewelry from Brackish and I get compliments every time I wear them. Each piece is gorgeous. Also,... Read more

West End Multi-Bezel Cuff
Jessica A. Verified Buyer 05/08/25
Beautiful jewelry & excellent customer se...
Beautiful jewelry and excellent customer service! I have a few different pieces of jewelry from Brackish and I get compliments every time I wear them. Each piece is gorgeous. Also,... Read more

Carmichael Earring
Jessica A. Verified Buyer
Beautiful jewelry & ex
Beautiful jewelry and excelle few different pieces of jewel compliments every time I we gorgeous. Also,... Read more

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HANDCRAFTED FAVORITES

Mary Ann Thin Cuff
97 Reviews
$165.00

Aly Stud Earring
44 Reviews
$95.00

Deci Multi-Bezel Cuff
28 Reviews
$135.00

Anvik Drop Earring
12 Reviews
$145.00

Jeffery Bow Tie
46 Reviews
$225.00

Dewees Cufflinks
8 Reviews
$145.00

Kirby Cummerbund
1 Reviews
$795.00

Dewey Pin
7 Reviews
$65.00

AS FEATURED IN

GARDEN&GUN | VANITY FAIR | THE WALL STREET JOURNAL | New York | VOGUE | TODAY | ELLE

OUR STORY

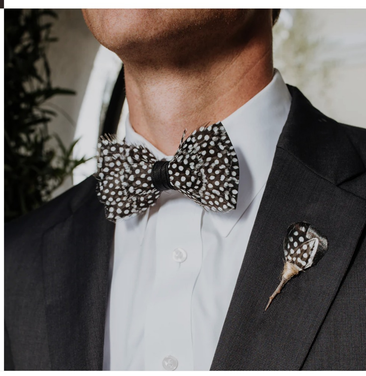
Brackish began with a single feather bow tie designed by Ben Ross and gifted to his groomsman Jeff Plotner. Since its inception, the brand has blossomed into a full line of men's and women's accessories with every piece crafted in natural materials, honoring the beauty that can only be found in nature.

READ MORE

OUR WORK

Each Brackish product is designed and handcrafted in Charleston, SC using all natural, sustainably sourced feathers. Our superior artisan craftsmanship makes each piece beautiful, functional and one-of-a-kind. Every Brackish piece takes between four and five hours to craft, and each one passes through 15 sets of hands before completion.

LEARN MORE



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Bestsellers

See which of our most coveted styles are the highest on everybody's wish list.

EXPLORE THE COLLECTION ——

BESTSELLERS NEW ARRIVALS RAFFIA & BASKETS

PERSONALISE

Mosaic Bag £475

Mosaic Nano £395

Mini Tote £425

BESTSELLERS

PERSONALISE

Charlotte Drawstring £295

Lana Hobo

Crossbody Bags

In the perfect combination of form and function, this range of versatile crossbody styles will take you seamlessly from desk to dinner.

EXPLORE THE COLLECTION ——

colourways - discover

Our Families

DISCOVER MORE ——

Mosaic

Ossette

Multirees

East/West

Handmade in Spain

Designed to be cherished year after year, each product is beautifully handcrafted to the highest standards of craftsmanship in the mountain regions of Spain, where the knowledge & quality of leather work is exceptional.

DISCOVER MORE ——

OUR CRAFTSMANSHIP ——

As Seen On

See how our community is styling their favourite Strathberry designs...

Latest Stories

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APRIL 9, 2025

Spend 48 Hours in Edinburgh with Strathberry

MARCH 24, 2025

Introducing the Townhouse Atelier

JANUARY 22, 2025

Meet the Icons

NOVEMBER 18, 2024

Behind the Silhouettes with the Strathbe

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Clovis Dean Rusk Artworks

All paintings are oil on canvas.
All prices are negotiable, of course.
Reproductions of sold images available at
https://fineartamerica.com/profiles/clovis-rusk

All inquiries, email: ClovisDean@gmail.com

Visit "On Painting Again," my blog detailing progress and backstories of paintings, musings on showing artwork, and other such nonsense at
OnPaintingAgain.blogspot.com

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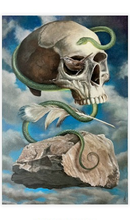
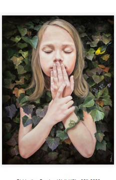
Use your browser's back button to get back to this page.)



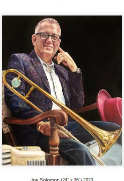
Untold Tale (24" x 36") 2022
$1000

Rotational Hand *(God, Handshake, Vote, Assist)*
(24" x 36") 2023
$600

Ouroboros (20" x 20") 2023
$600



Girl In the Garden Wall (40" x 30") 2020
$2400



Joe Solomon (24" x 36") 2023
NOT FOR SALE

Inward (30" x 40") 2019–2021
$1100

Mystic Jay (20" x 40") 2018-2021
$1000

Two Scots Walk into a Bar... (24" x 36") 2019
$900

Consider the Ravens (36" x 36") 2015–2018
$800

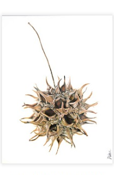
Aldeburgh Beach, UK (36" x 48") 2014–2015
$1600

Fortune Teller's Hand (24" x 36") 2018
$600

Barefoot in Leaves (24" x 24") 2015
$400

Cascade (24" x 30") 2018
$800

Figure and Quilt (30" x 48") 2014–2016
$1200



Sweetgum Seed Pod (Fall) (30" x 40") 2015
$500

Sweetgum Seed Pod (Spring) (30" x 40") 2015
$500

Salvia & Peony (30" x 24") 2018
$400

Broken Angel (36" x 36") 2017–2021
$800

The Marriage of Imagination and Reality
(24" x 48") 2022
SOLD

Brenda's Ireland (40" x 30") 2020–2022
SOLD

Rocking Dog (30" x 30") 2020
$850
SOLD

Blue Jay, Red Wine (72" x 24") 2022
SOLD

Mindfulnest (20" x 20") 2022
SOLD

Ovum Trium (24" x 24") 2018
SOLD

Skateboard and Incense (16" x 40") 2018
SOLD

Fairy Ring (24" x 24") 2017
SOLD

Bandmaster (30" x 40") 2017
SOLD

Every Little Thing Gonna Be Alright (36" x 36") 2015–2017
SOLD

The Moth-Eater (*Setophaga*) (36" x 36") 2015–2017
SOLD

Hare and Bramble (24" x 30") 2016-2020
SOLD

Papa Bear (36" x 48") 2015
SOLD

Fairy Lilies (30" x 40") 2015
SOLD

Sisters (20" x 40") 2021
NOT FOR SALE

Zeda and Ollie (24" x 36") 2024
NOT FOR SALE

Where it begins: My first painting in 35 years... Grandma King (28" x 42") 2014
NOT FOR SALE

Posted 15th February 2024 by Clovis Dean Rusk

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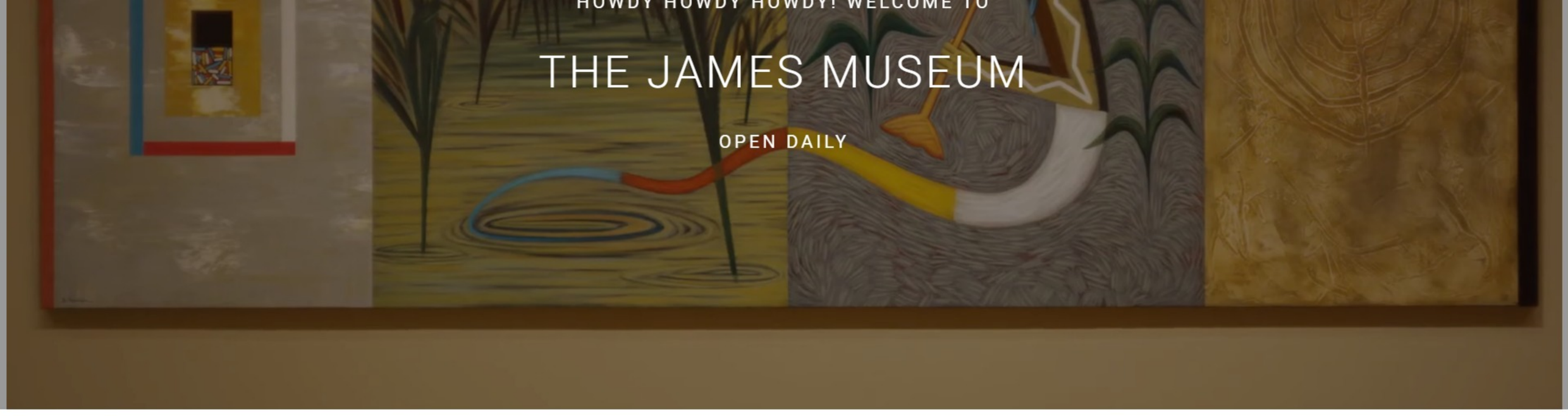

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Daily: 10 AM – 5 PM
Tuesdays: 10 AM – 8 PM
Closed Thanksgiving & Christmas Day

PURCHASE TICKETS

Admissions discounts available to seniors, students, active military, teachers and youth under 18. Children under 6 are free.

BOOK A PRIVATE TOUR

Bring your group to explore The James Museum collection with one of our knowledgeable docents.

LOCATION AND PARKING

Located in the heart of downtown St Pete at 150 Central Ave, St. Petersburg Florida. Parking available in the adjacent garage.

BECOME A MEMBER

Access the galleries and special events with an annual membership.

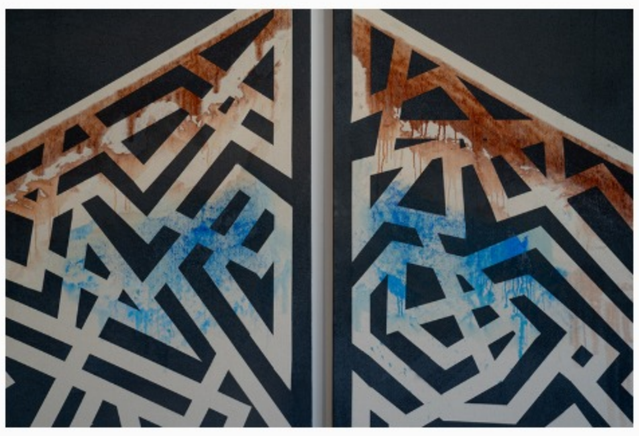
SURVEY THE WEST: A CROSS-CONTINENTAL REFLECTION

February 15 – May 18, 2025

For the first time, The James Museum is presenting an exhibition by internationally acclaimed Tampa-based artist Ya La'ford. The abstract paintings and sculptures are the culmination of the artist's recent three–month exploration of American West.

This exhibition acknowledges and challenges how we determine boundaries through the historical process of surveying land, while also offering the idea that, beyond the drawn lines, there is boundlessness; the West connects us all.

Learn More



Ya La'ford, *Teton Series* (detail), 2022. Courtesy of Ya La'ford Studios.
This exhibition has been organized by the artist in collaboration with The James Museum of Western & Wildlife Art.

PROGRAMS & EVENTS CALENDAR

Join us for wide variety of engaging programs including gallery talks, movie screenings, book club, family art workshops and more!

View Calendar

FROM FAR EAST TO WEST: THE CHINESE AMERICAN FRONTIER

VIRTUAL EXHIBITION

The entire *From Far East to West* exhibition, which was on view at The James Museum from October 14, 2023 to January 28, 2024, is now available as a virtual exhibition on our website. The virtual tour offers an immersive experience, featuring a filmed overview of the exhibition by curator Emily Kapes, as well as an interactive map.

Immerse yourself in stories of resiliency and self-determination. From the Gold Rush and the Transcontinental Railroad to the development of Chinatowns and Angel Island, the contemporary work of Chinese American artists Hung Liu (1948–2021), Mian Situ, Jie Wei Zhou and Benjamin Wu transports viewers back in time to gain insight into what life was like for early Chinese immigrants who helped build the American West.

Virtual Exhibition

This exhibition is organized by The James Museum of Western & Wildlife Art.

Jie Wei Zhou (b. 1962), *Dragon Parade*, 2012, oil on linen. The Tom and Mary James Collection. © Jie Wei Zhou. Photograph by Todd Bates.

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