

Dear Valued Clients and Friends,

Welcome to our Summer Newsletter!

We're excited to share some seasonal updates from Ross and Solaria, along with timely articles and ideas to help you make the most of the months ahead.

We've also included a special highlight recognizing Warren Buffett's incredible legacy as he steps into retirement after a career that shaped the world of investing.

To wrap it up, don't miss our Summer Calendar—there's a lot to look forward to, from Father's Day to the Fourth of July and more.

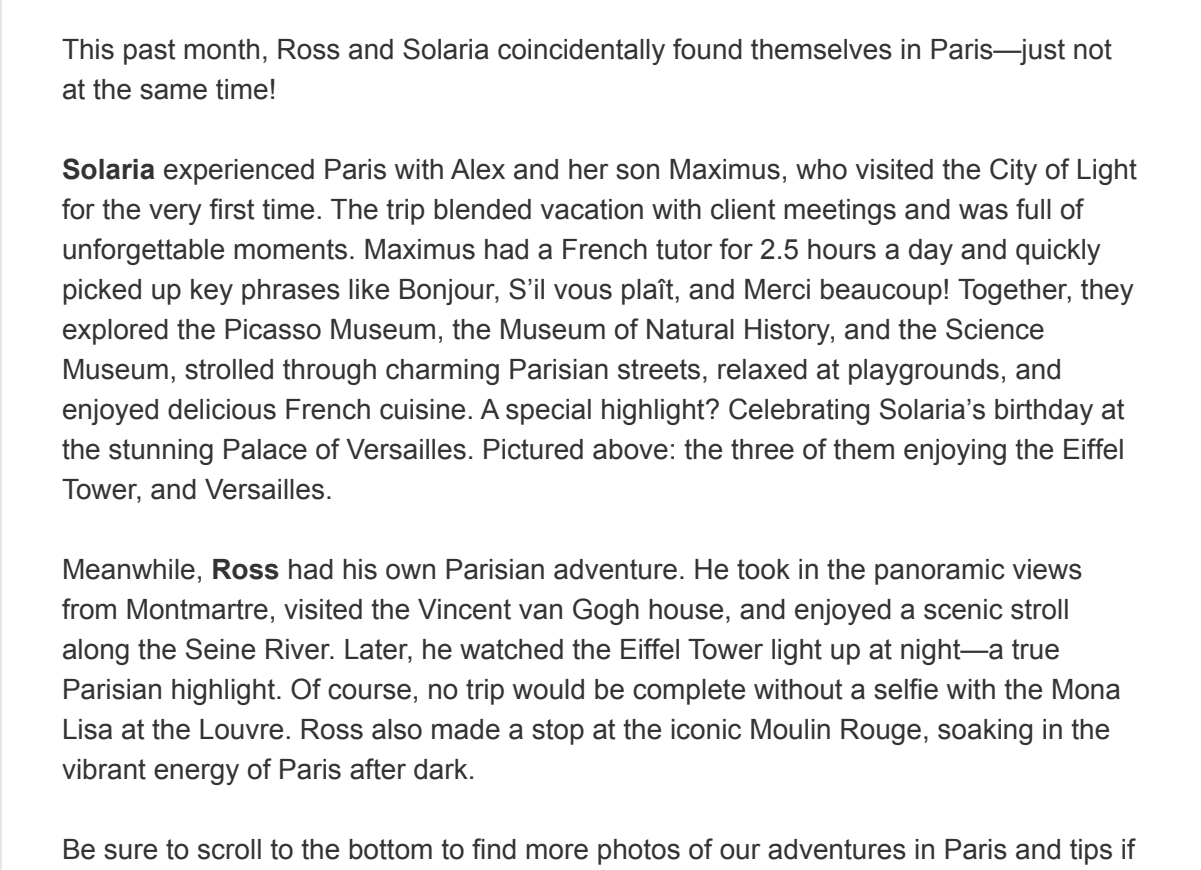
Wishing you a bright and enjoyable summer!

Ross and Solaria

[Schedule a Meeting Here](#)

Make the Most out of your Summer

Highlights from Paris



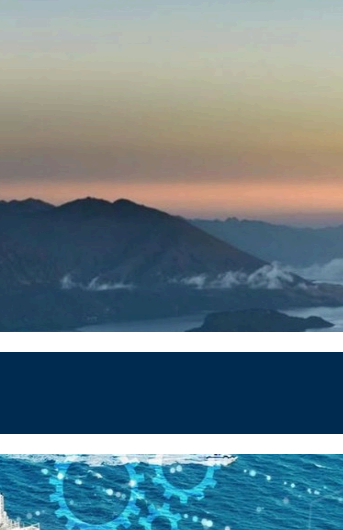
This past month, Ross and Solaria coincidentally found themselves in Paris—just not at the same time!

Solaria experienced Paris with Alex and her son Maximus, who visited the City of Light for the very first time. The trip blended vacation with client meetings and was full of unforgettable moments. Maximus had a French tutor for 2.5 hours a day and quickly picked up key phrases like Bonjour, S'il vous plaît, and Merci beaucoup! Together, they explored the Picasso Museum, the Museum of Natural History, and the Science Museum, strolled through charming Parisian streets, relaxed at playgrounds, and enjoyed delicious French cuisine. A special highlight? Celebrating Solaria's birthday at the stunning Palace of Versailles. Pictured above: the three of them enjoying the Eiffel Tower, and Versailles.

Meanwhile, **Ross** had his own Parisian adventure. He took in the panoramic views from Montmartre, visited the Vincent van Gogh house, and enjoyed a scenic stroll along the Seine River. Later, he watched the Eiffel Tower light up at night—a true Parisian highlight. Of course, no trip would be complete without a selfie with the Mona Lisa at the Louvre. Ross also made a stop at the iconic Moulin Rouge, soaking in the vibrant energy of Paris after dark.

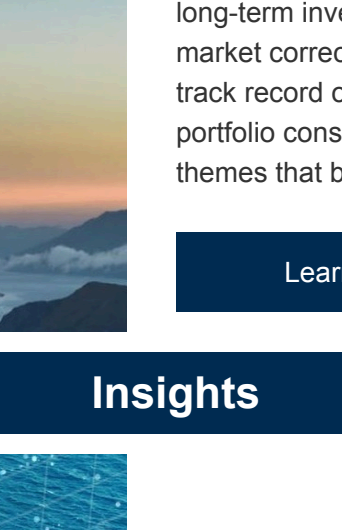
Be sure to scroll to the bottom to find more photos of our adventures in Paris and tips if you are traveling with your little ones.

Summer Destinations



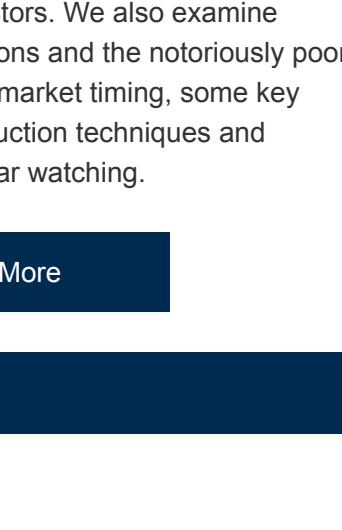
Best Summer Vacations to Consider in 2025

[Learn More](#)



Destinations for When You Just Can't Take the Summer Heat

[Learn More](#)

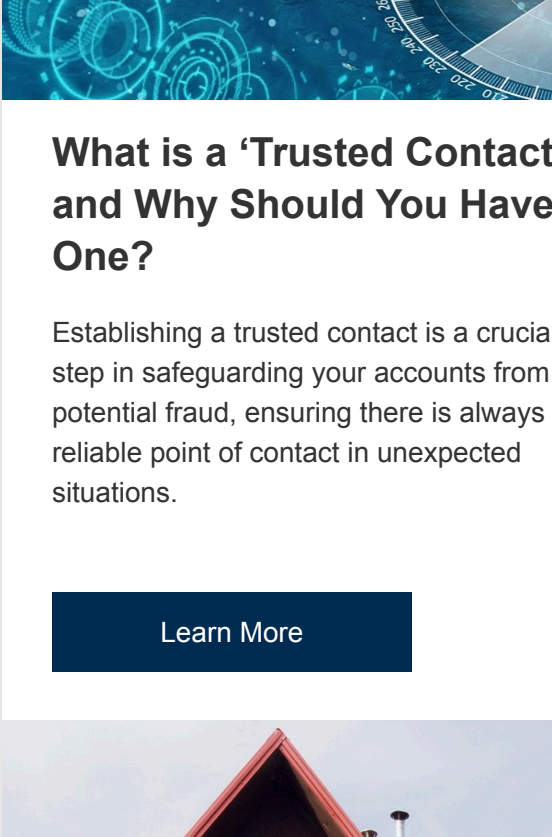


Best National Parks in the U.S. to Visit

[Learn More](#)

Quarterly Market Overview

Morgan Stanley



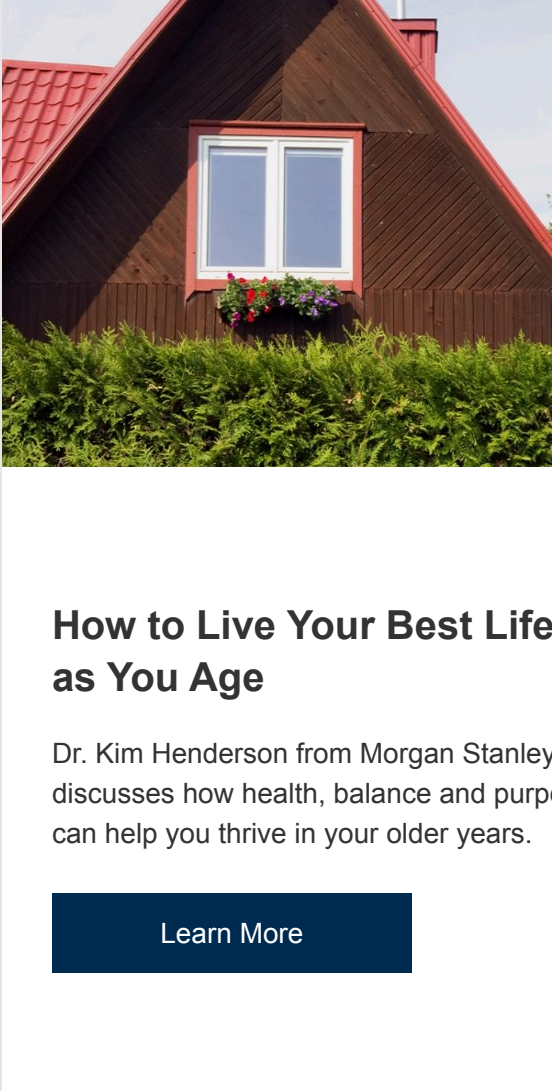
Market Essentials

Take a look at this research presentation.

We highlight the most significant market developments and put them in context for long-term investors. We also examine market corrections and the notoriously poor track record of market timing, some key portfolio construction techniques and themes that bear watching.

[Learn More](#)

Insights



2025 Midyear Economic Outlook: A Widespread Deceleration

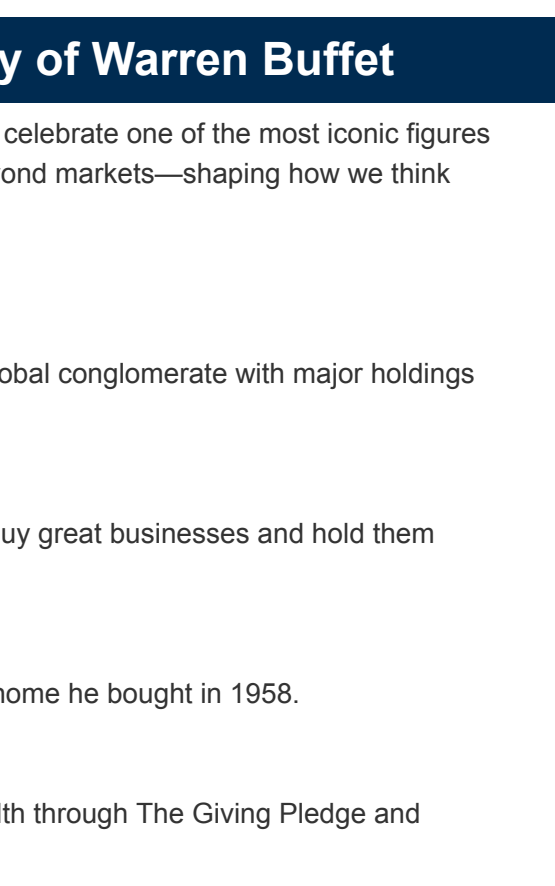
The world's economy is likely to slow this year, led by strong deceleration in the U.S., as tariffs disrupt demand globally. Learn about Morgan Stanley Research's estimates in the 2025 Midyear Economic Outlook.

[Learn More](#)

What is a 'Trusted Contact' and Why Should You Have One?

Establishing a trusted contact is a crucial step in safeguarding your accounts from potential fraud, ensuring there is always a reliable point of contact in unexpected situations.

[Learn More](#)



Will Mortgage Rates Go Down in 2025?

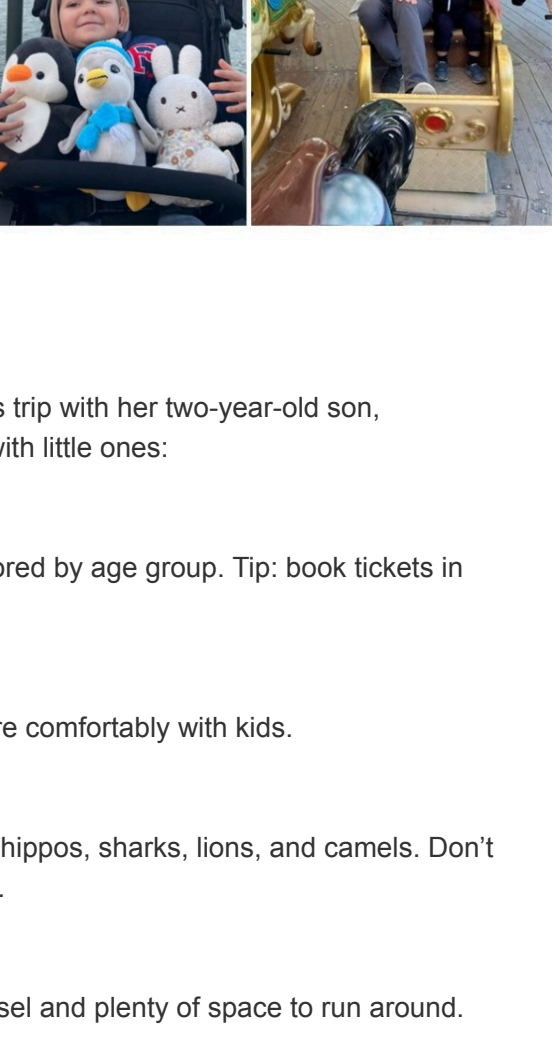
Mortgage rates are forecast to drop over time, but affordability likely won't return to pre-pandemic levels. Here's what to expect.

[Learn More](#)

How to Live Your Best Life as You Age

Dr. Kim Henderson from Morgan Stanley discusses how health, balance and purpose can help you thrive in your older years.

[Learn More](#)



Celebrating the Legacy of Warren Buffet

As Warren Buffett retires, we take a moment to celebrate one of the most iconic figures in global business. His impact has gone far beyond markets—shaping how we think about leadership, investing, and purpose.

Highlights of his remarkable legacy:

- **Mastermind behind Berkshire Hathaway**
Turned a struggling textile mill into a \$900B+ global conglomerate with major holdings like GEICO, BNSF Railway, and Apple.

- **Champion of Value Investing**

Known for his patient, disciplined approach—"buy great businesses and hold them forever."

- **One of the world's richest individuals**

Yet famously humble—still lives in the Omaha home he bought in 1958.

- **Philanthropic powerhouse**

Has pledged to give away over 99% of his wealth through The Giving Pledge and donations to the Gates Foundation.

- **A voice of clarity and calm**

Revered for his annual shareholder letters, timeless quotes, and steady guidance—even in turbulent markets.

Thank you, Mr. Buffett, for your enduring example of leadership with purpose. Your legacy will continue to shape generations of investors, leaders, and change-makers.

More from Paris

Paris with your Little Ones



Paris Tips for Traveling with Toddlers

Solaria shares helpful tips from her recent Paris trip with her two-year-old son, Maximus—perfect for families planning a visit with little ones:

- **Cité des Sciences et de l'Industrie**

A science museum with interactive exhibits tailored by age group. Tip: book tickets in advance to skip the lines.

- **Palace of Versailles**

The gardens are vast—rent a golf cart to explore comfortably with kids.

- **Museum of Natural History**

A toddler favorite! Life-size displays of giraffes, hippos, sharks, lions, and camels. Don't miss the gift shop! Realistic animal figurines.

- **Les Jardins des Tuileries**

Beautiful gardens near the Louvre with a carousel and plenty of space to run around.

- **Aquarium de Paris**

A great indoor activity with a touch pool where children can interact with sea life.

- **French Language Experience**

Maximus had a French tutor accompany them on museum visits for 2.5–3 hours per day. If you're interested, Solaria is happy to share a recommendation.

- **Eiffel Tower Area**

There's more than just the view—look for the nearby playground, carousel, and even a puppet show that's highly recommended for young kids.

- **Getting Around**

Paris involves a lot of walking, especially after dinner strolls. A lightweight, foldable stroller is essential—easy to carry on the metro or in cabs and perfect for navigating city streets.

Postcards from Ross

Photo taken by Ross 2000

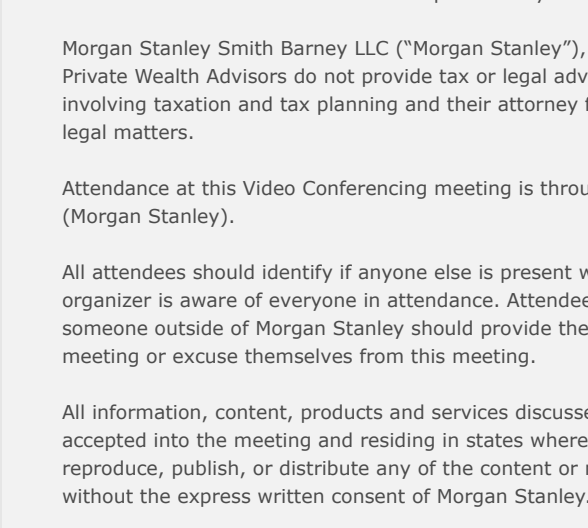
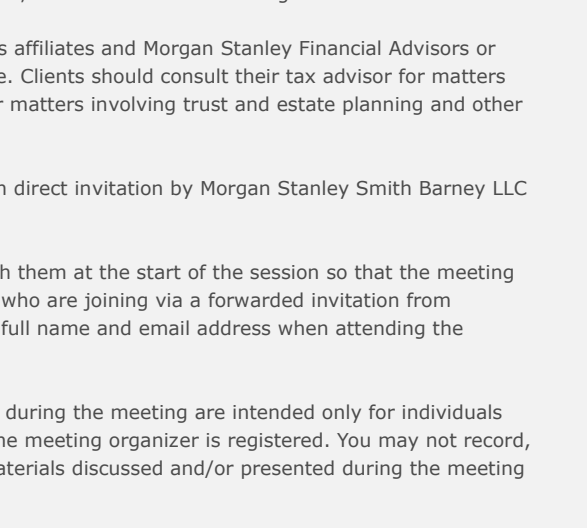
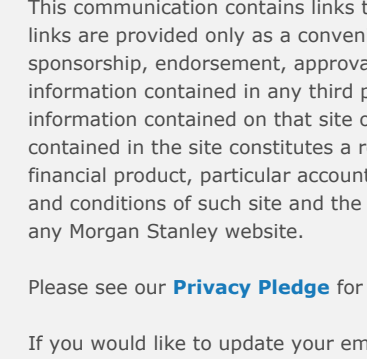


Photo taken by Ross 2025



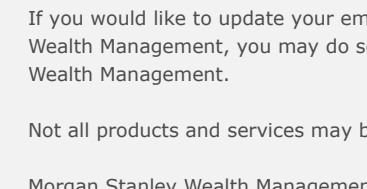
While looking through photos, Ross discovered he had unknowingly taken the exact same picture he snapped in 2000—25 years earlier. Look closely and you'll spot subtle changes: more intricate grass designs and a hedge wall replacing the old stone one. If you notice any other differences, let us know—we'd love to hear!

Summer Calendar



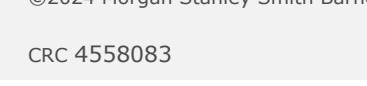
June 15 - Father's Day

Celebrating all the amazing dads and father figures who inspire and support us every day. Happy Father's Day!



June 19 - Juneteenth

Honoring freedom and progress on this important day. In observance of Juneteenth, the stock market will be closed.



July 4 - Independence Day

Wishing you a joyful and safe Fourth of July as we celebrate freedom and unity.

In observance of Independence Day, the stock market will be closed.

September 1 - Labor Day

Recognizing the hard work and dedication of workers everywhere.

In observance of Labor Day, the stock market will be closed.

Seasonal Quote

"Basically, when you get to my age, you'll really measure your success in life by how many of the people you want to have love you actually do love you."

-Warren Buffet

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