

MAY
JUN
2021



securemoney
strategies

IN THE KNOW

NEWS YOU CAN USE

Getting Internet From Outer Space

In 2015, Elon Musk announced that his company, SpaceX, would launch satellites into space. The goal was to create a network that would provide affordable, high-speed internet throughout the world, including rural and remote areas where access is spotty. By the end of 2020, SpaceX had launched more than 900 flat-panel satellites in low earth orbit.¹

To date, the Federal Communications Commission (FCC) has authorized the launch of up to 12,000 broadband satellites. However, SpaceX has plans to seek approval for as many as 30,000 in order to accomplish its goal of comprehensive worldwide internet access via space.²

These internet satellites are already in limited use. For example, SpaceX has a

contract with Washington State to provide reliable internet access to emergency responders, which was invaluable in combatting the devastating wildfires in that region last year. The service also has been extended to the Hoh Native American reservation in western Washington. Practically overnight, the members of the tribe had access to high-speed internet, providing both health care services and remote learning for children.³

¹ Amy Thompson. *Space.com*. Oct. 18, 2020.

² "SpaceX just launched 60 new Starlink internet satellites and nailed rocket landing at sea." <https://www.space.com/spacex-starlink-satellites-launch-rocket-landing-oct-18-2020>. Accessed Jan. 26, 2021.

³ *Ibid.*

⁴ *Ibid.*



SHAWN SANTA

Owner

Alexander M. Santa

Investment Adviser Representative
Series 65

Joy R. Van Alstyne

Office Manager

Phone:

352-861-0952

Email:

securemoneystrategies@gmail.com



THAT TIME OF YEAR

Summer Olympics Preview

This summer's Olympics in Tokyo, Japan are scheduled to take place Friday, July 23, through Sunday, Aug. 8. However, this year's events will look and sound much different from previous games. For one thing, athletes are banned from engaging in hugs, handshakes and high-fives — so it will be interesting to see how teammates will express their enthusiasm. Spectators in the stands will be asked only to clap their appreciation, with no singing or chanting permitted.¹

There are other, non-COVID changes as well. For example, karate, skateboarding, sport climbing and surfing are making their first appearance in Olympic competition.² In their Olympic surfing debut, keep an eye out for U.S. stars Carissa Moore and Caroline Marks on the women's side, as well as "John John" Florence and Kolohe Andino among the men.³ This year's surfing competition will take place

in Tsurigasaki Beach. The surf there is known for its wave consistency, and it's a popular destination for elite professional competitions.⁴

Other athletes expected to shine under the American flag include Simone Biles, the darling of the 2016 women's gymnastics competition. In what will likely be her final Olympic run, the 24-year-old already has five Olympic and 25 World Championship medals. She will be looking to cement her status as the greatest gymnast of all time.⁵ The American track and field team is expected to be a force in Tokyo, led by newcomer Noah Lyles. Noah is currently considered to be one of the best sprinters in the world in 2018, with a smooth and powerful stride.⁶ Swimmer Caeleb Dressel, who won two gold medals in the last Olympics, is the next big U.S. hope, having already broken two world records previously held by Michael Phelps.⁷

¹ Yuliya Talmazan and Arata Yamamoto. NBC News. Feb. 3, 2021. "Tokyo Olympics: Hugs, handshakes and high fives banned under strict new rules for games." <https://www.nbcnews.com/news/world/tokyo-olympics-hugs-handshakes-high-fives-banned-under-strict-new-n1256568>. Accessed Feb. 24, 2021.

² BBC Sport. Aug. 3, 2016. "Olympics: Baseball/softball, sport climbing, surfing, karate, skateboarding at Tokyo 2020." <https://www.bbc.com/sport/olympics/36968070>. Accessed Feb. 24, 2021.

³ United States Olympic & Paralympic Committee. July 17, 2020. "Surfing Preview." <https://www.teamusa.org/Tokyo-2020-Olympic-Games/Meet-Team-USA/Sport-Previews/Surfing#:~:text=Surfing%20Preview,2020%20taking%20place%20in%202021>. Accessed Feb. 24, 2021.

⁴ Olympic.org. July 22, 2019. "A Thrilling Surf Debut at Tsurigasaki Beach." <https://www.olympic.org/news/a-thrilling-surf-debut-at-tsurigasaki-beach>. Accessed Feb. 24, 2021.

⁵ Andrew Keh. The New York Times. Oct. 14, 2019. "Simone Biles Becomes World Championships' Most Decorated Gymnast." <https://www.nytimes.com/2019/10/13/sports/simone-biles-worlds.html>. Accessed Feb. 24, 2021.

⁶ Olympic.org. Nov. 16, 2019. "Noah Lyles, From Nanjing to Tokyo!" <https://www.olympic.org/news/noah-lyles-from-nanjing-to-tokyo>. Accessed Feb. 24, 2021.

⁷ Olympic.com. Aug. 23, 2019. "Caeleb Dressel: Sights Set on Tokyo." <https://www.olympic.org/news/caeleb-dressel-sights-set-on-tokyo>. Accessed Feb. 24, 2021.

Secure Money Strategies, LLC is an independent financial services firm that utilizes a variety of investment and insurance products. Investment advisory services offered only by duly registered individuals through AE Wealth Management, LLC (AEWM). AEWM and Secure Money Strategies, LLC. are not affiliated companies.

Content prepared by Kara Stefan Communications and Advisors Excel. We are an independent firm helping individuals create retirement strategies using a variety of insurance and investment products to custom suit their needs and objectives. This material is intended to provide general information to help you understand basic financial planning strategies and should not be construed as financial advice. All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. The information contained in this material is believed to be reliable, but accuracy and completeness cannot be guaranteed; it is not intended to be used as the sole basis for financial decisions. If you are unable to access any of the news articles and sources through the links provided in this text, please contact us to request a copy of the desired reference. 1540482C

Next-Gen Philanthropy

Today's "next-gen philanthropy" refers to the goals and strategies of charitable-minded donors between the ages of 18 and 40.¹ Traditionally, the term applied to an inherited family legacy of philanthropy. While that may still apply, today's young philanthropists have some different opinions on where and how to focus their charitable efforts.

Many young adults are interested in causes in which their representative charities were set up long before they were even born. Because of this, young adults may feel those organizations are disconnected and old-school. To seize the passion of the mission, it can be helpful to speak with or work alongside some of the long-term activists who have committed their lives to that cause.² This can help the next generation understand the history, the strategies and the priorities necessary to carry out the mission. Nurturing this close connection can offer a path toward future leadership.

Recognize that wealthy people tend to support initiatives that are managed by those with similar class privilege, such as universities, medical research and cultural events. When choosing a passion project, young adults may be inclined to seek out organizations that are underserved.³



In fact, some next-gen philanthropists desire more than a tax deduction. For example, they may want to offer other types of capital, such as creating relational networks or spending time in the field in order to achieve their philanthropic goals.⁴

¹ Rockefeller Philanthropy Advisors. 2021. "Next-Gen Philanthropy: Finding the Path Between Tradition and Innovation." <https://www.rockpa.org/guide/next-gen-philanthropy/>. Accessed Feb. 8, 2021.

² *Ibid.*

³ *Ibid.*

⁴ *Ibid.*

HOW TO ...

How To ... Evaluate Electric Cars¹

- Electric vehicles (EV) tend to be expensive to buy; can be more affordable to lease
- Cost about \$2,722 per year to fuel, tax and insure versus gas vehicles at \$3,356
- Can travel between 200 – 250 miles on a single charge
- They are more cost-efficient for short distances around town
- Most are smaller sedans with limited cargo capacity
- They are quieter and have higher performance in acceleration and gear shifting
- Do not require oil changes
- Reduce emissions by an average of 70% depending on where you live (including recharging)
- The number of public charging stations is growing, but still limited (some are free)
- You can charge an EV with a common 120-volt household outlet, but it's slow
- It costs about \$1,200 to install a high-speed 240-volt charging station at home, according to home remodeling website Fixr

¹ Phillip Reed. *TheStreet*. Nov. 5, 2020. "Should You Buy an Electric Car? Answer These Essential Questions to Find Out." <https://www.thestreet.com/personal-finance/should-you-buy-electric-car-answer-these-essential-questions-nw>. Accessed Jan. 26, 2021.

ESG: Investing for Lower Returns?

At the end of 2020, a group of 30 asset managers with more than \$9 trillion under management launched the Net Zero Asset Managers Initiative. The goal? To help environmentally conscious clients transition to carbon neutral portfolios by 2050.¹

The wealth management group includes UBS Asset Management, AXA Investment Managers, DWS, Calvert Research and Management, M&G, BMO Global Asset Management, and Sarasin & Partners. Tactically, they plan to prioritize companies they invest in based on their commitment to real reductions in carbon emissions.² They will set interim targets for every five years, gradually ratcheting up to a net-zero portfolio within 30 years. Furthermore, interim targets are to be aligned with the Paris climate agreement, ultimately limiting global warming to 1.5 degrees Celsius (2.7 degrees Fahrenheit) above pre-industrial levels within that same time frame.³

Environmental, Social, and Corporate Governance (ESG) investing is poised for an upsurge in the coming years, as companies are taking a more aggressive approach to being part of the solution. In addition to the positive social impact, shifting to “greener” solutions can reduce operational costs over the long term. For example, incorporating solar energy in their power grid can help reduce costs and help companies remain operational during a blackout.⁴

Companies that produce green solutions look to be the growth industries of the future. Recent government proposals to invest in infrastructure and clean energy would provide valuable multi-year contracts and produce thousands of jobs nationwide.⁵



While historically, “green” companies have yielded lower shareholder returns, that has changed in recent years. Wealth managers note that greater consumer interest in green products is producing higher company revenues and shareholder returns.⁶

The more value shareholders see in their ESG portfolio, the more they are willing to invest. In turn, this would lead to more wind farms and solar farms. As more assets are committed to ESG, the opposite is true for “brown” companies — meaning less capital available for coal mines and coal-burning plants.⁷

Ultimately, consumer and investor choices can fundamentally change how companies behave with regard to environmental, social and corporate management choices — and the trend is rising fast. According to the Global Sustainable Investing Alliance’s most recent report, ESG investments among the five major markets (U.S., Canada, Europe, Japan and Australia/New Zealand) increased by 34% over a two-year period.⁸

¹ Simon Jessop. Reuters. Dec. 11, 2020. “Asset manager group aims for carbon neutral investments by 2050.” <https://www.reuters.com/article/us-climate-change-funds-pledge/asset-manager-group-aims-for-carbon-neutral-investments-by-2050-idUSKBN28LOEP>. Accessed Feb. 3, 2021.

² Knowledge@Wharton. Nov. 9, 2020. “Why ESG Investors Are Happy to Settle for Lower Returns.” <https://knowledge.wharton.upenn.edu/article/esg-investors-happy-settle-lower-returns/>. Accessed Feb. 3, 2021.

³ Ibid.

⁴ Ibid.

⁵ Miranda Wilson. E&E News. March 1, 2021. “Biden’s ‘Buy America’ plan may hit a solar wall.” HYPERLINK “<https://protect-us.mimecast.com/s/J3b-CM8KVQS60qloHwq9DH?domain=eenews.net>” <https://www.eenews.net/stories/1063726219>. Accessed March 9, 2021.

⁶ Knowledge@Wharton. Nov. 9, 2020. “Why ESG Investors Are Happy to Settle for Lower Returns.” <https://knowledge.wharton.upenn.edu/article/esg-investors-happy-settle-lower-returns/>. Accessed Feb. 3, 2021.

⁷ Ibid.

⁸ Ibid.

Wealth managers note that greater consumer interest in green products is producing higher company revenues and shareholder returns.



THE SCOOP

The Resilient Dairy Industry

Kale. Pickled radishes. Pancake cereal. Food trends come and go, but dairy is a staple. In fact, because the pandemic led to increased home cooking and baking from scratch, the dairy industry enjoyed an upsurge in 2020.

Land O'Lakes saw a 20% increase in butter sales last year, despite lost revenues from the restaurant business. That is particularly interesting, since there are now so many alternatives to butter. While on a per capita basis,

individuals tend to eat less butter than previous generations, there are more people now, so revenues continue to rise. Even so, butter has been battered through the years, as animal fats were linked to a higher risk for heart disease. However, much like the indefatigable egg, recent trends have sent us back to eating authentic foods with fewer chemical additives. And let's face it, real butter tastes better. It's also competitive in price.¹

Milk has seen some interesting trends. The pandemic helped boost its sales, since milk is generally more preferred when eating at home. And while alternatives such as almond milk have become popular, whole milk has started outselling its 2% peer for the first time in 15 years. The theory goes that if you're

going to drink the real thing, you might as well drink the whole thing.²

While yogurt experienced a dramatic rise in the first decade of the millennium, sales have flattened but remain high. Cheese continues to be one the country's favorite dairy products, generally attributed to our love of pizza, Mexican food and homemade casseroles.³

¹ Justin Fox. *Bloomberg*. Nov. 15, 2020. "Butter Is Booming, Whole Milk Is Back and Dairy Is Surviving." <https://www.bloomberg.com/opinion/articles/2020-11-15/butter-whole-milk-consumption-rise-as-dairy-survives>. Accessed Feb. 1, 2021.

² *Ibid.*

³ *Ibid.*

| | | | | | | |
|----|----|----|----|---|----|----|
| 19 | 18 | 20 | 21 | 5 | 9 | 13 |
| 24 | | | | | | 25 |
| 23 | | | | | | 22 |
| 16 | | | | | | 10 |
| 4 | | | | | | 15 |
| 2 | 1 | | | | | 7 |
| 12 | 17 | 14 | 3 | 8 | 11 | 6 |

BRAIN GAMES

1 to 25

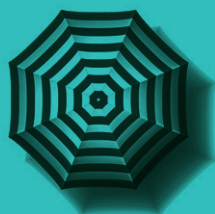
Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



How to Plan A STAYCATION

We've all been spending a lot of time at home lately and have likely fallen into a daily pattern. It's time to switch it up! Take out your calendar and mark off a few days for a staycation. It'll give you something fun to look forward to and hopefully help you feel refreshed.



| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 | | | | | | |



Step 1: Choose where you want to "go."

Plan this staycation as if you're really going somewhere. Choose a city or location on the map you want to visit, and then attempt to re-create a visit there in your own home.

Step 2: Plan a menu of new recipes.

Search for recipes that might be local to your destination of choice. For example, if you're wanting to go to the beach, search for seafood recipes, or, if you're wanting to go to Mexico, try to make authentic tortillas for tacos. (Of course, if you're really wanting to experience a vacation vibe, there's no shame in ordering takeout from somewhere local, because let's face it, you probably wouldn't normally be cooking on vacation.)

Step 3: Decorate your house.

If you have a spare bedroom, try pretending it's your hotel room, and spend a few nights in there. Put chocolates on your pillow, lay out fresh towels and maybe even pack a suitcase. Then, decorate your house with other mementos of what a normal hotel stay or bed and breakfast experience might include. Make it fun and memorable.

Step 4: Plan activities.

What types of things would you normally do on vacation? Maybe do some sightseeing, relax at a spa or try a new activity. OK, so try to find a local tour video online or listen to the sounds of waves on the beach as you take a bath. Remember, the goal is to re-create parts of a normal vacation experience in your own home.

Step 5: Take photos and send postcards.

As with every vacation, take photos to remember the good times! Make a scrapbook of the keepsakes from your staycation, and maybe even send postcards to friends and family. If you do it right, your loved ones will wish they were there with you.

BELOW: Brooke & Joy dining at Mark's Prime!



ABOVE: Shawn's birthday celebration!
Age is just a number...

BELOW: Elliot enjoying her Easter Bunny goodies!



BRAIN GAMES

ANSWER KEY:

| | | | | | | |
|----|----|----|----|----|----|----|
| 19 | 18 | 20 | 21 | 5 | 9 | 13 |
| 24 | 19 | 20 | 21 | 24 | 25 | 25 |
| 23 | 18 | 22 | 23 | 12 | 11 | 22 |
| 16 | 17 | 16 | 13 | 5 | 10 | 10 |
| 4 | 15 | 14 | 4 | 6 | 9 | 15 |
| 2 | 1 | 2 | 3 | 8 | 7 | 7 |
| 12 | 17 | 14 | 3 | 8 | 11 | 6 |

cut here ✂



RECIPE

EDAMAME GUACAMOLE

INGREDIENTS

- 1 cup frozen shelled edamame
- 1 whole lime, peeled
- 3 tablespoons water
- 2 cloves garlic
- 1 ripe avocado peeled, pitted and halved
- ¼ cup chopped fresh cilantro
- ½ small red onion, finely diced
- 1 small jalapeno, finely diced
- 2 to 3 small Campari or other sweet tomatoes, finely diced
- 1/8 teaspoon ground cumin
- ½ teaspoon sea salt

INSTRUCTIONS

1. In a small saucepan, add the edamame and enough water to just cover the beans.
2. Bring to a boil over high heat; reduce to medium high and cook for about 12 minutes.
3. Drain and rinse with cold water.
4. Mix whole lime, water and garlic in a blender or food processor until broken down.
5. Add the edamame and half of the avocado; blend until smooth and creamy (stop and stir down/add water as needed).
6. In a small bowl, smash the remaining avocado half with a fork; keep it a little chunky.
7. Add the edamame mixture, cilantro, onion, jalapeno, tomato, cumin and salt; stir to combine.
8. Refrigerate for at least 30 minutes before serving.

Ocala-(Laurel Run)
2100 SE 17th Street, Suite 102
Ocala, FL 34471

Wildwood-(Pepper Tree Plaza)
9668 North US HWY 301, Suite 1100
Wildwood, FL 34785



securemoney
strategies



securemoney
strategies



CALL US TODAY
352-861-0952 OR VISIT
SECUREMONEYSTRATEGIESLLC.COM

UPCOMING DATES

MAY

5 Cinco de Mayo
9 Mother's Day
15 Armed Forces Day
31 Memorial Day

JUNE

14 Flag Day
20 Father's Day