Wisdom For Wealth. For Life.®

BlueTrust

Spring 2025 : May

Summer Conversations: How to Get More out of Your Family Vacation

Summer is almost upon us, and for many families that means the annual tradition of packing up the car, boarding a plane, or setting sail for a treasured family vacation. While these getaways offer a much-needed break from the daily routine, they also present an opportunity to strengthen family bonds, impart lasting values, and create memories that will shape your children's lives for years to come.

The Gift of Undivided Attention

Genuine, undivided attention is a rare gift in today's hyper-connected world. The first step to deepening your family vacation is remarkably simple yet impactful: put away the devices, tune out the noise, and create space for focused, intentional conversations.

Consider the words of Deuteronomy 6:6-7: "These commandments that I give you today are to be on your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up." This biblical instruction reminds us that meaningful teaching happens in the natural rhythms of daily life—including those precious hours spent traveling to your destination.

The Days Are Long, but the Years Are Short

Ginny Yurich, author of the parenting book *1000 Hours Outside*, offers a sobering reminder that puts our parenting journey into perspective: 75% of the time we spend with our kids will be spent by age 12. The remaining time is spread thinly across high school and college years, holidays, and occasional visits as they build their adult lives.

This harsh reality should inspire us to maximize every opportunity we have with our children. Family vacations represent concentrated blocks of togetherness that rarely occur in our busy day-to-day lives. Rather than viewing a six-hour car ride or cross-country flight as merely time to endure, recognize it as a golden opportunity for meaningful conversation with the people who mean the most to you and deep connections in the relationships that God has put in your life.

From Vacation to Formation

While rest and recreation remain important goals of your family getaway, approaching your vacation with intentionality can transform it into something far more significant—a time of family connection and formation. By thoughtfully engaging your children in conversation, you're passing on values, building trust, and learning more about the unique individuals God has entrusted to your care.

Intentional time away as a family costs money, but it is an investment—an investment in your family and in your children. It helps to build social capital, the character qualities needed to live as a contributing member of society and effectively interact with others, in the next generation. Using your wealth to develop the character of your posterity has enormous payoffs.

Age-Appropriate Conversation Starters

The types of conversations that will resonate most with your children depend greatly on their age and development. Here are some suggestions tailored to different stages.

Preschool Years (Ages 2-4)

The preschool years provide a wonderful foundation for establishing patterns of meaningful conversation. At this stage, children are developing language skills rapidly and possess natural curiosity about their world. They want to know you are listening.

With preschoolers, timing is everything. Take advantage of their natural moments of wonder rather than forcing a conversation. A child pointing excitedly at a butterfly out the window provides the perfect opportunity to talk about God's creation and the beauty of the world around us.

As they are building their language and interpersonal skills, it's imperative to be present in the moment with them. Enjoy those fleeting moments of new adventures filling their wide eyes.

Elementary School (Ages 5-10)

Young children thrive on curiosity and discovery. Use your vacation settings to spark conversations by asking questions like:

» "If you could design a perfect day on our vacation, what would we do?"

» "What was your favorite part of today? Why did you like it so much?"

» "How do you think God made all these beautiful mountains/beaches/forests?"

» "What's something new you learned today that you didn't know before?"

For this age group, keep conversations brief, concrete, and enthusiastic. Celebrate their observations and validate their perspectives. This approach builds confidence in sharing their thoughts and establishes the habit of meaningful family dialogue.

Perhaps you tie a money lesson into the trip if you are traveling somewhere with enticing souvenirs. You could predetermine an amount they get to spend, and then they decide what they buy with it.

"Train up a child in the way he should go, and when he is old he will not depart from it." Proverbs 22:6

Middle School (Ages 11-14)

As children enter the middle school years, they begin formulating more complex thoughts about themselves and the world. Vacations offer a relaxed setting to explore their emerging perspectives and questions. A few ideas to engage this age group include:

» "If you could travel anywhere in the world, where would you go?"

» "What's something you're looking forward to learning or trying on this trip?"

» "What do you think makes our family special or different from other families?"

» "How do you think the people who live here see life differently than we do?"

Remember that middle schoolers may be more self-conscious about their answers. Create a judgment-free zone by listening attentively and avoiding immediate correction or criticism of their ideas.

High School (Ages 15-18)

With older teens, vacation conversations can venture into deeper waters of values, future plans, and personal faith. A few questions to ask are:

» "What qualities do you think are most important in strong friendships or relationships?"

» "What parts of our faith are most meaningful to you personally?"

» "As you think about your future, what do you see yourself doing? Where would you like to live?"

» "What kinds of things do you think you need to learn before going out on your own?"

» "Do you feel equipped to handle your finances? Are there any financial topics you would like to learn more about before you graduate/move out/start working?"

With high schoolers, authentic sharing often begins with your willingness to be vulnerable first. Share your own journey, doubts, and growth rather than presenting only polished answers.

Traditions Are Great Conversation Starters

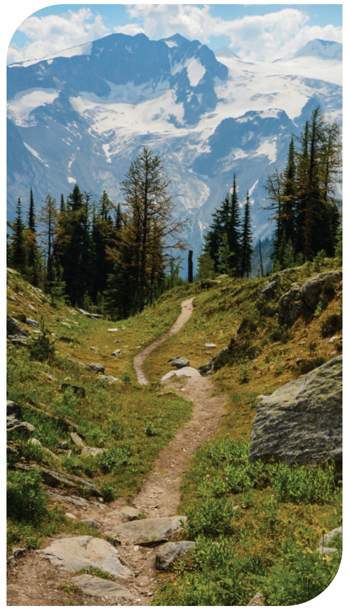
Establishing meaningful traditions during family vacations can transform ordinary experiences into cherished rituals that children excitedly anticipate year after year. These customs create a sense of family identity and belonging that transcends the vacation itself.

Family traditions don't need to be elaborate to be meaningful. Perhaps it's always stopping for ice cream, taking a family photo at a local landmark, or sharing "highs and lows" of the day around the dinner table. The consistency of these rituals provides children with a sense of security and stability.

Involving children in choosing or creating traditions increases their investment and excitement. Ask each family member to suggest one activity they'd like to become a tradition, then incorporate as many as feasible into your itinerary. This collaborative approach honors each person's preferences while strengthening the family unit.

Remember that traditions evolve as families change. Be willing to adapt cherished rituals or introduce new ones as children grow. The most enduring traditions often begin spontaneously from a particularly joyful or meaningful experience that the family collectively decides to repeat. They also become conversation starters in later years as the family reminisces about good times.

For more resources on teaching children of all ages about biblical financial principles, visit BlueTrust.com/Finances-for-Kids.



Financial Wisdom Through Vacation Experiences

Family vacations also present natural opportunities to impart biblically based financial principles to your kids. Consider these approaches:

1. **Involve children in vacation budgeting.** At an age-appropriate level, include kids in discussions about vacation costs and destination trade-offs. Share with them why you have chosen to invest in a family vacation and why you selected that particular location or activity. Their participation can help teach wise stewardship while demonstrating that financial constraints don't have to diminish the experience.

2. **Discuss local economies.** When visiting different regions or countries, observe variations in how people live, spend their money, or use local resources and other factors that impact communities. These observations can build economic literacy and global awareness.

3. **Practice generosity.** Look for opportunities to serve or give during your vacation. Whether tipping generously, supporting local businesses, or participating in a service activity, these experiences reinforce the importance of having a generosity mindset. For example, if you have an abundance of food left over at the end of the week, you could donate it to a local food bank.

Creating Space for Meaningful Exchanges

The most profound conversations often arise spontaneously, but creating the right environment significantly increases their likelihood. Setting clear expectations about the use of devices—including determining device-free zones—can help create space for conversation. (These boundaries apply to parents as well as kids!)

Preparation can also facilitate discussion; before departure, consider jotting down a few open-ended questions tailored to each family member, keeping them handy for reference when the opportunity presents itself.

Remember that not every moment needs to be filled with orchestrated discussions. Comfortable silence often precedes the most meaningful exchanges, especially with teens. When conversation does emerge, give it your full attention, which might mean pulling over at a scenic overlook or lingering longer at a café to follow a conversation thread to its natural conclusion. These intentional, unhurried moments create the space needed for deeper connections to form naturally during your time away together.

Digital Memories vs. Present Moments

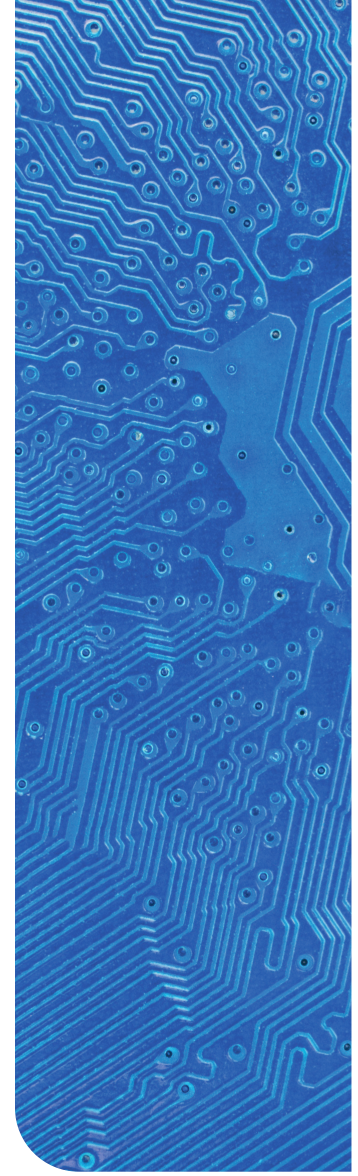
In our eagerness to document family vacations, we sometimes experience our most precious moments through a lens. Previous generations paid for each snapshot through the cost of film and developing photos. Today, pixels are free, and we can snap hundreds of photos in a matter of minutes with no financial expense. But is it costing us something else? Finding the balance between capturing memories and remaining fully present represents one of the greatest challenges of modern family travel.

Consider establishing designated "photo times" during your vacation when devices are welcomed and encouraged. Outside these windows, commit to keeping phones tucked away to focus entirely on the experience at hand. This boundary-setting helps children understand that while preserving memories matters, being fully engaged in the moment matters more.

Rather than attempting to document every moment, focus on capturing a few representative images each day. This selective approach not only yields better photographs but also allows more genuine engagement with the experience itself.

Involve older children in the documentation process by assigning them specific photography roles or challenges. When phones do emerge for photos, use the opportunity to model intentionality. Explaining why you're taking a particular shot and what makes the moment special enough to record can teach children to see the world with greater appreciation.

Consider how vacation photos will be shared and preserved after returning home. Will they become a family photo book, a digital slideshow, or prints for the wall? Including children in these decisions and creation processes extends the learning opportunity beyond the vacation itself and reinforces the value of the memories you've made together.



The Human Touch in a Digital World

"Over half of American adults have used an AI chatbot, survey finds."[1]

"Americans use AI in everyday products without realizing it."[2]

"Can artificial intelligence help save lives? Heart disease researchers say yes."[3]

These are just a few headlines about artificial intelligence (AI) generated from a recent search. We're hearing more and more about the usage of AI in our daily lives—and its growing presence may have you wondering where the human touch fits in a technological world.

It's natural to question what role people will play in a future where machines can write essays, create art, and even provide financial advice. At Blue Trust, we believe understanding AI can have a place, as long it's applied with practical wisdom and spiritual discernment.

AI's Place in Our Lives

AI represents one of the most significant technological shifts of our time. Like the printing press or the internet, AI is transforming how we work, communicate, and even how we think. It can help us organize information, streamline routine tasks, and enhance our creativity.

While AI can be a useful tool, it's important to remember that AI is just that: a tool, one created by people. It's not a replacement for human wisdom, judgment, or faith-centered decision-making.

Finding Balance with AI

The key is finding an appropriate balance in our usage of AI. Proverbs reminds us, "The wise store up knowledge, but the mouth of a fool invites ruin." (Proverbs 10:14 NIV) As always, we can apply this ancient wisdom to our modern lives. Instead of rejecting AI outright or embracing it uncritically, we can approach technological change with thoughtful discernment.

Consider these practical approaches for adopting AI in your daily life:

- **Start small.** You may be using AI and not even know it. AI is powering many regularly used tools and services, including streaming platforms, navigation apps, and smart home devices. You can even use AI to write social media posts or automate your grocery list. Identifying ways you're already relying on AI for your entertainment or life management can reduce some of the concern about its prevalence.
- **Maintain healthy boundaries.** There have been stories of people using AI for "therapy" or to make big life decisions. But just because AI *can* do something doesn't mean it should. Reserve areas requiring human connection, emotional intelligence, and moral judgment for people.
- **Seek wisdom through community.** Not sure where the boundaries are with AI? Talk to others about how they're using it in their daily lives. These conversations may reveal insights you haven't considered, including opportunities and challenges.

Wisdom: The Irreplaceable Human Element

The inability to provide true wisdom is AI's biggest limitation. AI can tell us what we could do, but it cannot tell us what we should do—especially with our financial resources. Financial decisions are rarely just about numbers; they reflect our values, priorities, and understanding of stewardship.

AI can help generate a range of possible choices, but it cannot discern what is most advantageous for you in the context of your faith journey, family needs, generosity goals, or other circumstances. Proverbs 20:5 says, "The purposes of a person's heart are deep waters, but one who has insight draws them out." Will AI have the ability to draw out the deep waters of your heart?

Financial wisdom is one place where human advisors remain irreplaceable. They bring moral discernment, emotional intelligence, spiritual perspective, and experience to every conversation. They also understand that financial decisions are life decisions that reflect and shape our futures.

AI in Financial Planning

At Blue Trust, we're focused on combining the power of AI's data-based insights with the unique value of human touch. We're thoughtfully incorporating AI into our offerings while maintaining our commitment to personalized, values-aligned financial guidance and safeguarding your data.

Here's how we're using it:

- **Meeting enhancement, not replacement:** Soon we will be utilizing AI tools to create comprehensive meeting summaries and follow-up notes, ensuring we capture every detail of our conversations while keeping our full attention on you during meetings.
- **Partnership in planning:** A human advisor understands the full context of your life, values, and goals in ways AI cannot replicate. Technology may generate data-based insights, but your advisor ensures these insights align with your specific situation and biblical principles.
- **Responsible innovation:** We are partnering with eMoney, our industry-leading financial planning software provider, to test applications that help identify planning opportunities tailored to different client situations. This approach allows us to stay at the forefront of technological opportunities while ensuring it serves your best interests.

Moving Forward Together

Innovation has always been part of human history. From the wheel to the smartphone, people have continually found ways to create tools that expand our capabilities and allow us to work smarter.

AI represents the next step in this journey. When used wisely, it's a powerful tool that can help us better fulfill our calling as stewards of God's resources. At Blue Trust, we're embracing the best of what technology offers while never losing sight of the human connection at the heart of what we do.

After all, we were created in God's image not for our utility or efficiency, but for relationship—with Him and with each other. No technology, however advanced, can change that essential truth.

When used wisely, AI is a powerful tool that can help us better fulfill our calling as stewards of God's resources.

[1] NBC News. www.nbcnews.com/tech/tech-news/half-american-adults-used-ai-chatbots-survey-finds-rcna196141.

[2] Gallup. www.news.gallup.com/poll/654905/americans-everyday-products-without-realizing.aspx.

[3] NIH. www.nhlbi.nih.gov/news/2024/can-artificial-intelligence-help-save-lives.

Are You Eligible for Increased Social Security Benefits?

The president signed the Social Security Fairness Act into law on January 5, 2025. The act repeals the previous Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) regulations, which reduced Social Security benefits for public sector workers who earned pensions from jobs that did not pay into the Social Security system. Over 2.8 million individuals were impacted, including retired teachers, police officers, firefighters, federal employees hired before 1983, and some expats or foreign workers receiving pensions from other governments.

According to estimates from the Congressional Budget Office, the average worker previously subject to the WEP will receive an additional $360 per month in benefits; the average spouse subject to the GPO will receive an additional $700 per month; and the average surviving spouse subject to the GPO will receive an additional $1,190 per month. Based on these estimated amounts, a surviving spouse previously impacted by the GPO could receive up to $357,000 in additional lifetime benefits over 25 years—assuming they do not remarry—thanks to the repeal. Below are some examples of workers that the repeal may affect.

1. Public Sector Workers

» **Teachers in certain states:** In some states, like California and Texas, many teachers are impacted if their state pension system or school district does not pay into Social Security.

» **Police officers and firefighters:** These professions often rely on public pensions instead of Social Security, leading to reduced Social Security benefits under the prior rules.

» **State and local government employees:** Workers in state and municipal jobs with independent retirement systems may have been disproportionately affected.

2. Dual-Income Households

» The GPO affected spouses, widows, and widowers who were eligible for Social Security spousal or survivor benefits, such as a stay-at-home spouse or a surviving spouse of a primary earner. For example, an individual collecting spousal benefits would typically be subject to a benefit of up to 50% of the primary earner's Social Security benefit, but many of these benefits could have been reduced or eliminated based on the previous GPO regulation. If applicable, spouses or surviving spouses who do not have their own Social Security benefits should contact Social Security and file for benefits immediately.

You can find more information on this legislation at www.ssa.gov/benefits/retirement/social-security-fairness-act.html. As always, please reach out to your Blue Trust financial advisor to answer any questions you may have on this repeal.

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Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With over $65 billion of assets under advisement and a nationwide network of 17 offices, we offer comprehensive financial services and objective advice to more than 10,500 clients across the wealth spectrum in all 50 states (as of 12/31/2024 and subject to change).

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BlueTrust

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Investment Perspective

On Market Titans, Market Volatility, and Tariffs

Market Titans, Then and Now

The high valuations and market concentration of Magnificent 7 (Mag 7) companies—Alphabet (Google), Amazon, Apple, Meta Platforms, Microsoft, Nvidia, and Tesla—are reminiscent of earlier eras that also were defined by dominant firms and shifting investor sentiment. Historically, periods of market concentration and high valuations have given way to painful corrections. For example:

- The Nifty Fifty. In the 1960s and early '70s, investors favored 50 large-cap growth stocks including IBM, Coca-Cola, and McDonald's. At their peak, shares of the Nifty Fifty traded at an average price-to-earnings (P/E) ratio of 56x and accounted for more than 40% of total stock market capitalization. An early-1970s bear market exposed valuation excesses, and many Nifty-Fifty stocks fell by 60% or more. By September 1974, the group's average P/E was 17x, and its share of the overall market was 23%. The Nifty Fifty faced a slow recovery, failing to reclaim 1972 highs until 1980. Although some of the Nifty Fifty produced strong long-term returns, investors first had to endure a painful adjustment period.[1]
- The Dot-Com Bubble. The late 1990s saw a surge in technology and internet-related stocks, driven by speculative fervor around the commercial potential of the World Wide Web. At the bubble's peak, the largest stocks in the NASDAQ Composite Index—Cisco Systems, Intel, Microsoft, Oracle, and Sun Microsystems—accounted for nearly 33% of the index's total market value. The bubble burst, and the NASDAQ Composite lost about 80% of its value during an 18-month decline. Of course, the internet went on to change the world, and some of the most highly valued companies provided tremendous returns. However, shareholders paid a price for excessive valuations during the dot-com era. For example, Microsoft stands out as the only stock from that era to boast a top five market capitalization both in 2000 and today, but its shareholders received annualized returns of just 0.01% over a nearly 15-year period from its December 1999 peak to August 2014.

The Mag 7 have been lifted by solid fundamentals and enthusiasm for the potential of artificial intelligence (AI). The group accounts for 30% of the S&P 500 Index and 41% of the technology-heavy NASDAQ 100 Index.[2] Current valuations suggest the market expects Mag 7 companies to produce double-digit earnings growth. It's possible. Some Nifty Fifty and Dot-Com Bubble companies sustained strong earnings growth and became long-term winners. However, the outcome for the Mag 7 remains uncertain.

While valuations for the Mag 7 appear to be grounded in fundamentals, we would caution against a "this time is different" mentality. Historical patterns suggest that concentration and high valuations often precede periods of market broadening or correction. It would not be surprising if valuation-induced headwinds resulted in a period of relative underperformance for today's seemingly invincible market leaders.

A Volatile First Quarter

Investors experienced a roller coaster of market performance to start the year. In January, the capabilities of Chinese AI firm DeepSeek startled investors and led them to reassess the dominance of U.S. technology firms moving forward. In February, the possibility of increased tariffs and uncertainty around their implementation added to turmoil. In March, tariff volatility continued as Canada and the European Union responded with tariffs on U.S. goods.

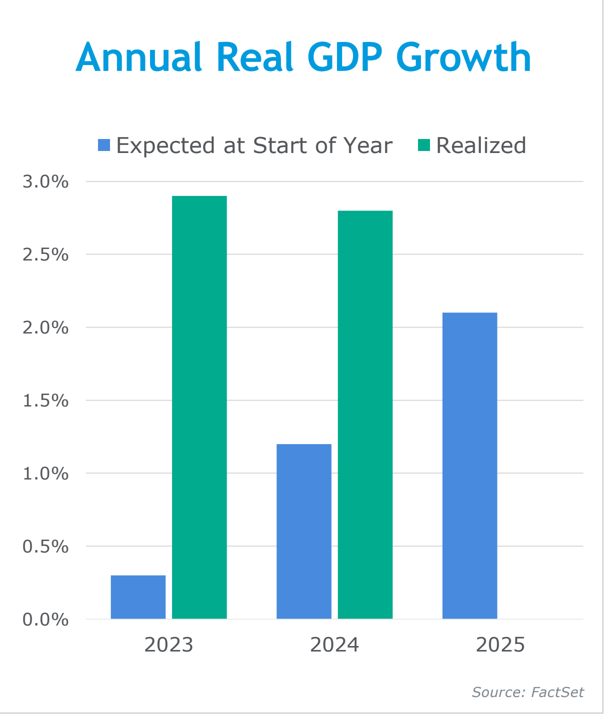
During the first quarter, we saw a meaningful shift toward international equities. Both developed and emerging market stocks outperformed U.S. equities, and major U.S. stock indexes finished the first quarter lower. In contrast, Europe delivered strong equity performance amid optimism about a potential end to the war in Ukraine and fiscal stimulus in Germany.

We believe two primary forces drove the sell-off in U.S. stocks. First, U.S. tariff policy injected uncertainty into global trade. Markets reacted swiftly as investors assessed the impact on supply chains, consumer prices, and economic growth. The sell-off reflected fear that policy uncertainty may stall business decision-making and hurt consumer spending, potentially resulting in a growth slowdown.

[1] BofA Research Investment Committee, Morgan Guaranty Trust, Kidder Peabody's "Big Board."
[2] FactSet, as of 3/31/2025.

The second factor is uncertainty surrounding Federal Reserve (Fed) monetary policy. The Federal Open Market Committee decided to leave the federal funds target range unchanged in the first quarter, citing elevated inflation pressure. This cautious approach raised concerns that ongoing trade tension could hinder progress toward controlling inflation, limiting the Fed's monetary policy flexibility.

U.S. stocks have enjoyed a strong run over the past two years. However, with elevated economic growth expectations and markets beginning the year priced for perfection, U.S. equities were vulnerable to disappoint. During a quarter rife with uncertainty, volatility was not surprising.



Tariffs and Policy Uncertainty

President Trump's initiative to impose broad, across-the-board tariffs on all imports began early in the second quarter. A 10% baseline tariff on all countries went into effect on April 5, and additional tariffs were placed on countries based on their trade balances, tariffs on U.S. goods, and non-tariff restrictions. In general, the scope and scale of the tariffs was greater than expected, and stock markets around the world reacted swiftly to the news.

Many experts believe that introducing tariffs is harmful to the economy. This view seems validated by the sharp equity market sell-off in early April. However, it's unreasonable to conclude that the new administration intends to damage the economy. Instead, Trump likely views tariffs as leverage to negotiate better trade deals.

The market appears hopeful for such deals and seems to be looking for reasons to rally despite uncertainty about tariff policies. Speculation on President Trump's objectives ranges from reducing trade deficits to reshoring manufacturing, but much of the impact hinges on Trump's internal strategy, which he hasn't clearly articulated. This lack of clarity suggests that Trump may be aiming for a deal.

However, ambiguity creates uncertainty, compounded by the risk that the president could miscalculate or overplay his hand. For instance, China might refuse to back down, or a resolution could take longer than anticipated. These uncertainties weigh heavily on investor sentiment. Still, many of the worst-case scenarios remain hypothetical. The market has already priced in much of this fear, causing investors to experience the emotional toll of imagined economic pain through real losses in wealth.

These realities lead us to several conclusions. The probability of adverse economic and market outcomes has risen—perhaps to around 35%. Although a significant number, this still leaves a 65% likelihood of favorable outcomes driven either by forced circuit breakers (due to waning U.S. constituent support) or successful trade deals. If positive developments occur, there's meaningful upside potential from current levels. While there's no guarantee that markets have found a bottom, this potential return asymmetry favors investors who maintain their equity exposure. Nevertheless, if downside risks materialize, it's important to remember that markets have already priced in much of this pain.

It also bears remembering that fluctuating stock prices are not the same as risk for the long-term investor. Risk is not meeting your long-term investment objectives. Volatile times are never without very real concerns, and this time is no different. We encourage investors to stick to their long-term strategies and diversified portfolios, believing that the market will eventually realign with economic fundamentals.

To view the full Economic Review & Outlook and recent investment blogs, scan here.

Principles-Based Investing

Applied Wisdom

We believe that applying principles can improve the chance of successful investment outcomes.

Uncertainty

Provision against an uncertain future is a reason to save and invest.

Human Productivity

Wealth is created as a result of human productivity. Productivity is the combination of human creativity and natural resources.

Leadership & Governance

Leadership significantly influences the productivity of the people they lead. Environments with greater civil and economic freedom tend to provide increased fertile ground for investment.

Instability

Markets and economies are not stable, and provisions against uncertainty may fail. Risk needs to be managed through diversification.

Inherent Value

Investors and markets are not always rational. Opportunities or risks can be identified when a disciplined valuation process is used to determine the inherent value of an investment.

Three Pillars of Our Investment Approach

Based on the principles above, the strategies we build exhibit these characteristics:

01. Growth

Markets with faster economic growth

02. Valuation

Assets priced appropriately

03. Diversification

According to your time horizon & cash flow needs

About Blue Trust

Blue Trust advisors apply biblical wisdom and technical expertise to help clients make wise financial decisions to experience clarity and confidence and leave a lasting legacy. With over $65 billion of assets under advisement and a nationwide network of 17 offices, we offer comprehensive financial services and objective advice to more than 10,500 clients across the wealth spectrum in all 50 states *(as of 12/31/2024 and subject to change).*

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