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REAL CREAM SODA

submitted by Elizabeth



½ cup ice cubes

¼ cup Fruit Syrup (2 cups fresh or frozen fruit combined with 1 cup sugar and 2 cups water – bring to gentle simmer and cook for 10 minutes, remove from heat mash berries. Strain juice into a cup let cool.)

¼ tsp vanilla extract

¾ cup sparkling water

3 tablespoons half and half

In a tall glass, place the ice cubes and add the fruit syrup. Then add the vanilla and sparkling water and finish with the half and half. Admire layers of color before stirring and sipping

PLANNING AHEAD 2024 CALENDAR

We are still looking for your photographs showcasing the beauty of the “Ridge” and surrounding area to be featured in a 2024 calendar. Kindly submit in the highest resolution, before August 1, 2024, to info@ridgeinv.com or call Kathy at 616.606.9100 if you have any questions.



THE RIDGETOWN *Experience*

Spring 2023

GOOD THINGS ARE YET TO COME

Spring is officially here! While it has been a mild winter, I am looking forward to summer. The snow is melting and giving way to green things. Even the economy seems to have some green shoots. The rising interest rates of the past year are yielding results. Inflation seems to be cooling down. While that has come at a cost to the economy and investments, the good news is that the interest rate increases, and the subsequent damage it causes is coming to an end. It's much like my kids driving through the yard with their toys all winter. Now that the snow is melting and the weather is warming, we can begin to let the lawn recover. I'm confident that much like in the past, it will look better before long.

It seems like when one issue gets resolved, another springs up. The COVID pandemic recently has become much less of an issue, but then Russia invaded Ukraine, then inflation went crazy, and then there are issues in Asia. When does it end and we get back to the way things were? My best guess is NEVER. I'm not saying that to be a pessimist, but I do believe that things will keep evolving. As to how it affects the markets, there will always be ebbs and flows. I don't want the markets to go back to where they were in the past because they were lower then. I mentioned in my fall newsletter article that the Dow Jones closed at 3756 on my first day working in the investment industry. Today, it is over 32,000. Things aren't the same. There are some things that I miss from 29 years ago, but life won't go back to that. There are even a lot of things that I miss from when my kids were younger. While I enjoyed a

lot of the experiences in the past, I do believe that there are a lot of good things yet to come. I don't know what they are just yet, but 29 years ago, I didn't know that I would have two great kids that I call my sons. We all try to guess what is coming in the years ahead, but think of how far we have come and the path we are on. In 1900, only wealthy people drove cars or made phone calls. A 3 minute phone call would cost about one week's worth of wages. TV's came out in the 1950's. In 1955, a 21 inch black and white TV costed about 3 months worth of the average American's wages. And there weren't a lot of things you could watch on them. In just the past 50 years, things like ATM's, bar codes, MRI machines were invented. Facebook was started in 2004. The iPhone was only invented in 2007. There are a lot of things that are going to improve our lives in the years ahead. We will all surely benefit from them. As a financial planner, I'm trying to stay current on which companies stand to benefit from these changes, so that our clients can also benefit. I remain convinced that financial planning is fundamentally not any different now than it was when I started, but we adapt to technology, regulation, and all of the other things that impact us. The good news is that most of our client's finances and lifestyles are much better now than they were in the past.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

www.ridgetowninvestments.com

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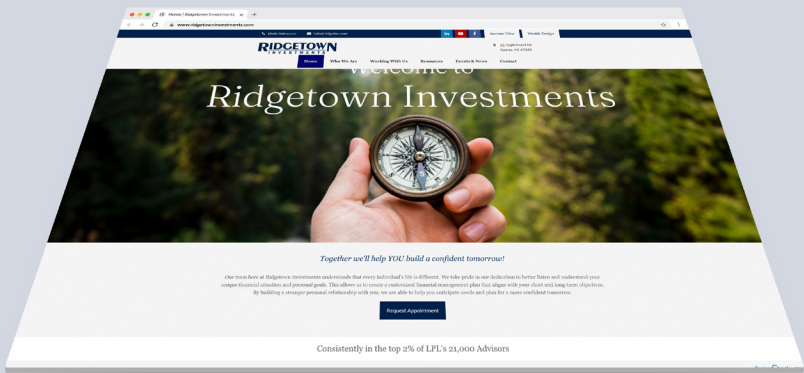
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www.ridgetowninvestments.com

You'll find a plethora of resources!
Here are just a few:

- Account access
- Our Story
- Meet Your Team
- Request an Appointment
- Blog
- Educational Articles
- RSVP to an Event

...and more!



DON'T GO IT ALONE

When markets cycle lower like they have been lately, perspective is critical. If you're not connected to someone with experience, it can be easy to miss the big picture.

If you zoom out a bit in history, most investors haven't lived through a prolonged price drawdown. For example, a bond fund manager would need to be around 80 years old today to have been working during the inflation of the 1970s (the last time we saw similar movements to what we're seeing today). We are certainly living through unusual times.

But price swings aren't surprising to those who are prepared, and you don't have to figure things out on your own.

When we created your portfolio, we looked at your unique goals, time horizon, and risk profile. Our team has managed several market cycles, and we've seen plenty of ups and downs across the investing process.

Please reach out if today's markets have you feeling uncertain. You don't have to go it alone: we are here to help you keep things in perspective.





And the winner was....

Financial Advisor James Tabb was our Staff Chili Cookoff winner with his apple sausage chili. He gets the office bragging rights (and trophy) until next time. Congratulations!



SAVE THE DATE

ICE CREAM SOCIAL

IS SCHEDULED FOR WEDNESDAY, JUNE 21ST!
TIME IS 4-6PM

WE'RE LOOKING FORWARD TO THIS ANNUAL EVENT.

IT'S GOING TO BE EXCITING THIS YEAR!

NOT JUST ICE CREAM BUT "ROCKIN' DOGS" FOOD TRUCK WILL BE HERE TOO!

RSVP IS NOT REQUIRED BUT APPRECIATED :
WWW.RIDGETOWNINVESTMENTS.COM/EVENTS
OR CALL 616.606.9100



Coffee & Conversation event was held recently.

It was a great way to offer an informal discussion on market news with breakfast served by the Ridgetown staff!

We plan to offer more of these this year. Watch our website, FaceBook or email for details. Or call our office to be added to a call list if you don't have access to a computer.



Part of wealth planning and your estate is having adequate insurance coverage.

We can help with that! Contact us today for Long-Term Care Insurance, Life Insurance, Disability Income Insurance quotes.

JUST JAMES

...Financial Advisor James Tabb.

If there is one thing I love to do, it's travel! So far, I've been to 26 countries across 5 continents. I've seen the Pyramids of Cairo, scuba-dived the Great Barrier Reef in Australia, walked the old city of Jerusalem, and eaten at the fish markets in Tokyo. As my wife and I continue to plant roots in West Michigan and we look to grow our family in the near future, our idea of travel will need to change a bit. While I've had my fair share of adrenaline pumping experiences in undeveloped countries, it's time to start kicking my feet up and having more relaxing and SAFE travel experiences. I think my recent family trip to the white sandy beaches of Aruba was a good place to start!

