

RAYMOND JAMES PRESENTS

WORTHWHILE

Summer 2026

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

RESTLESS,
VIBRANT,
InnoVative

What America has
given the world
p14



RAYMOND JAMES

Letter from the editor

What we carry forward

Summer invites reflection. It asks us to slow down, look around and notice what stays with us. Ideas that leave their mark. Relationships that shape us over time. Choices, habits and experiences that continue to matter long after the moment has passed.

That idea runs through these pages, starting with a reflection on [America's contributions](#) to the world and the enduring reach of its innovation, creativity and culture. We also look at the role [siblings](#) play in shaping identity across a lifetime, and at a subject that remains very much top of mind: [artificial intelligence](#). Here, the focus is on how AI is reshaping the workforce and making human judgment, creativity and interpersonal skills more valuable than ever.

That same perspective carries into our financial lives. This issue turns to [retirement's in-between years](#), when one partner steps into a new phase before the other, and to the increasingly nuanced decision between [traditional and Roth 401\(k\)](#) contributions as tax strategy and SECURE 2.0 reshape the conversation.

In other stories, we look at what [restorative retreats](#) can teach us about everyday living, how [giving](#) can deepen into leadership and responsibility, and how broader cultural shifts show up in everything from [destination weddings](#) to the ways we care for our [pets](#). Even the lighter moments in this issue point to something meaningful.

As summer invites reflection, we hope this issue of WorthWhile invites it as well. And as WorthWhile marks its 20th year, we're especially grateful for your readership and for the opportunity to continue sharing these stories with you. Enjoy the season!

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Investing

The new Roth equation

The old tax-now versus tax-later framing no longer tells the whole story, particularly as SECURE 2.0 reshapes catch-up contributions and investors think more carefully about taxable income in retirement. **p20**



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ARTIFICIAL INTELLIGENCE
AND THE FUTURE OF WORK

RESHAPING, NOT ELIMINATING

IS MY JOB GOING TO DISAPPEAR?

It's a fair question, and one that many workers are asking. Artificial intelligence has expanded from headlines to workplace conversations. It's already embedded in daily work, in our thoughts and in our questions about the future. But the better question isn't whether jobs will disappear. It's how work is changing, and what that means for the people doing it.

THE FACTS

The bigger picture is more reassuring. Raymond James research suggests that only around 10% of US jobs can be fully automated. Notably, Challenger, Gray & Christmas reports that fewer than 5% of layoffs announced in 2025 cited AI as a factor. That's largely because most AI applications affect individual tasks, not entire jobs. That distinction matters because it changes the conversation.

THE ROLE OF AI IN THE WORKFORCE

Repetitive, structured tasks are the first to be augmented by AI – drafting emails, processing forms, summarizing notes or writing simple reports. These activities follow rules and predictable outcomes. In some cases, such as form completion or document sorting, technology can complete the work end to end.

But a job is made up of more than one task. Many responsibilities require complex judgment, awareness of context and creative adaptability.

Consider construction. Only a small portion of the work is meaningfully augmentable. Core responsibilities involve on-site physical labor, equipment handling and environmental awareness. AI supports project management workflows – assembling compliance documentation, permitting, inventory tracking – but it does not replace the role itself.

In any sector, AI rarely eliminates entire jobs. Instead, it clarifies where human judgment, coordination and situational awareness remain essential.

GRADUAL CHANGE

Every major technological breakthrough has sparked fears of job loss. Historically, however, labor markets adjust more slowly than technology advances.

AI adoption is shaped by policy constraints, economic trade offs, risk tolerance and organizational readiness. Factors that slow the pace of change.

The effects will vary across sectors. Entry-level administrative roles may experience more adjustments as routine tasks become automated, yet overall employment trends continue to reflect growth.

How workers think AI will reshape jobs

52% | say they're worried about the future impact of AI on their job

think AI will lead to fewer future job opportunities | **32%**

Source: [Pew Research Center survey of US workers](#)

This pattern isn't new. The steam engine, electricity and the internet for example, displaced certain roles while simultaneously creating new industries and lifting productivity. AI appears to be following a similar path.

The nature of work adapts. It does not collapse.

THE OPPORTUNITY

As AI reduces the time spent on routine tasks, demand increasingly favors higher-order skills. Those that are harder to replicate, such as analytical judgment, emotional intelligence and interpersonal communication.

Workers who use AI effectively can shift their focus toward higher-value contributions, improving productivity and strengthening their long-term value to employers.

THE BOTTOM LINE

AI will change the workplace – how work is organized, how tasks are distributed and how value is created. But change does not mean disappearance. Jobs are more likely to evolve than vanish.

Businesses that integrate AI thoughtfully can enhance productivity and competitiveness. Workers who build adaptable, human-centered skills will remain well positioned.

Over time, AI has the potential to support economic growth and earnings, not by replacing work outright, but by reshaping how work gets done. **W**

Worth a Look

A compendium of fresh looks and new ideas

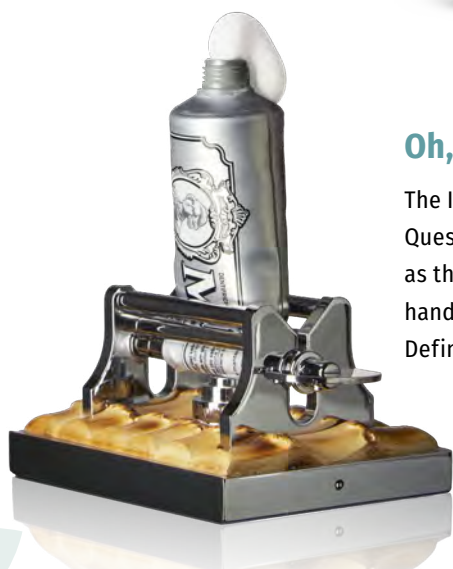
No pipes save trees

In the beginning, the chopper was the absence of everything unnecessary, saving weight and leaning into mechanical motorcycle purity. In time, it became a counterculture symbol, a consumer market, then reality TV fodder. Now there's an e-scooter by Eahora that captures that classic ape hanger styling without the brap brap of a V-twin. If this revs you up, go easy, rider. If not, get to the chopper at eahoraescooter.com.



Oh, you use your hand?

The Italian taste wizards at Lorenzo Milano ask bold questions. Questions like: Shouldn't your toothpaste squeezer be as stylish as the rest of your home? Bamboo root and chrome-plated brass, handcrafted by master artisans. Functional? Yes. Ex-squeeze-ite? Definitely. Paste your brush at abask.com.





Your own angel's share

You can't unring a bell, nor can you recork a bottle of wine. (Well, you could, but an oenophile would never.) What if you need not uncork at all? What if you could enjoy a glass today and an identical glass tomorrow? The Timeless Six+ by Coravin pierces the cork with a fine needle, injects argon gas to replace the poured wine, and makes fine wine by-the-glassable. Upon withdrawal, the cork reseals, preserving the wine's characteristics for years to come. Take a sip at coravin.com.

The past is future

Midcentury modern is in. Following vinyl's lead, CDs are in, too. Streaming? It's so in that it doesn't need the validation. The Tivoli Audio Music System BT took all these in things and made an all-in-one music appreciation station that looks as good on the shelf as it sounds. Bluetooth, aux ports, even AM/FM. Real wood, tactile controls, classic display. Definitely in. Tune in at tivoliaudio.com.



FROM REST TO ROUTINE

What wellness retreats really offer (and how to keep it)

The air is warm and still. You pad across a stone deck and lower into the plunge – a cold shock that pulls your breath into focus as the sun peeks over the tree line and the birds burst into song. In this moment, it’s easy to believe change is possible.

Built around the idea that a few days away can make us feel lighter and clearer, wellness tourism is among travel’s fastest-growing sectors, with spending projected to top \$1.4 trillion by 2028. With offerings from polar plunges to sauna parties, venues are capitalizing on the 21st-century consumer’s obsession with physical, mental and emotional well-being.

But retreats don’t instantly convert us into the healthiest versions of ourselves. Instead, they help us inch closer by providing an environment where better habits are easier to choose.

WHY RETREATS WORK

The reason wellness retreats are effective is refreshingly simple: they remove the friction that makes it difficult to follow through with good intentions and replace it with cues that make the healthy option the obvious choice.

Gone are the constant pings from your phone demanding your attention. Nutritious meals and opportunities for movement are abundant, and – along with some luxury bedding – these elements create the conditions for a peaceful night’s rest. Throw in a little communing with nature and something magical happens: The grind fades into the background and new, healthier routines take root.

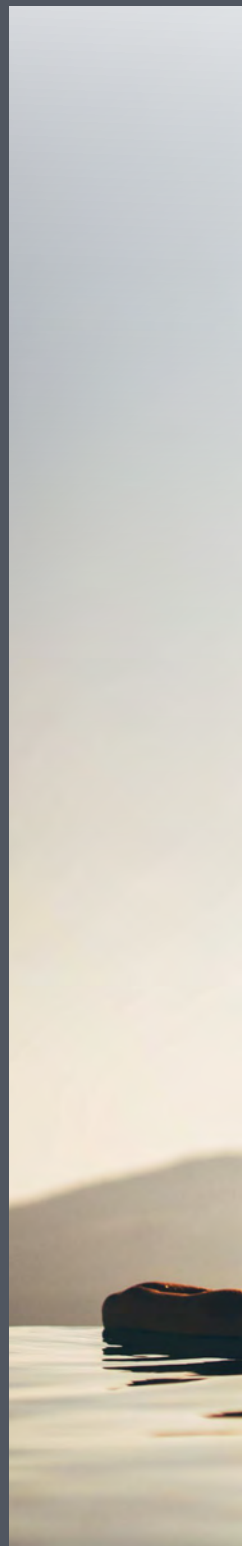
NEW SYMBOLS OF WELLNESS CULTURE

Wellness travel has many associated icons, like yoga and meditation, but retreat culture is ever evolving. A new set of rituals – leveraging the promise of hot and cold therapies, high-tech gadgetry and eco-consciousness – are reshaping the experience.

As anyone on Instagram or TikTok can tell you, cryotherapy, specifically cold plunging, is growing in popularity. It’s an intense experience enthusiasts describe as a powerful mental reset. Jumping in with a group can amplify the effect – the countdown, the cheers, the shared moment of bravery – followed by a rush and genuine sense of accomplishment. Cold exposure isn’t for everyone (especially people with certain heart conditions), but for many, it can be safe and enjoyable when done under supervision.

Hydrotherapy has a long global history, with the Greeks and Romans leaving behind a legacy of thermal baths and mineral springs. Submerging yourself in warm waters, surrounded by nature, soothes tired muscles and forces you to relax. But if we’re honest, it’s probably less about the minerals in the water “detoxing” you and more about the simple power of warm water and the rare chance to slow down and just float.

Luxury retreats from Germany to Thailand are increasingly touting programs centered on cognitive well-being, with some incorporating technologies like non-invasive light therapy that are said to support brain health. If lasers and headgear aren’t your speed, plenty of retreats stick to the classics, offering games like bridge or mahjong in communal lounges. Just as




valuable, these shared activities foster connection, laughter and a restorative sense of belonging.

For many travelers, doing good for the planet can deepen the sense of purpose and satisfaction that comes with a restorative getaway. Sustainable wellness retreats pair familiar offerings like yoga classes, spa treatments and mindfulness walks with eco-friendly design choices and organic, farm-to-table foods – the kind that feel satisfying without the post-meal slump.

WHERE HYPE MEETS REALITY

Wellness marketing can sometimes promise more than it can deliver: “detox,” “instant immune reset,” or “transform your life in five days.” In reality, your body is already doing the quiet, ongoing work of filtering and clearing what it doesn’t need; no special trigger required.

What a few days at a retreat can do is help you feel noticeably better: more grounded, rested and refreshed. That feeling is real. It also tends to fade if the habits and supports that created it don’t carry over into everyday life. The real work begins when you return home to your inbox and the same hectic schedule you left behind, now with a few tools you practiced in a calmer, more supportive environment.

Retreats aren’t cure centers – they’re habit laboratories, providing the equipment and conditions to explore new ways of tending to your well-being. Then, when you get home, you’ll be more likely to swap veggies for chips, drink more water, tune into nature and set limits on your social media scrolling. When you continue the healthy habits you establish while you’re away, wellness becomes a way of life – one you can sustain long after the retreat ends. 

One-day retreat (you can repeat)

Wellness retreats promise rest and renewal, but you don’t have to leave town to get them. With a little intention, you can create your own restorative reset at home in a single day.



PRE-PLANNED MEALS

Decide what you’ll have for breakfast, lunch and dinner before you start the day.



PHONE-FREE FOCUS

Put your phone out of reach for 90 minutes in the morning and 90 minutes in the afternoon.



MOVE TWICE

Take a 20-minute walk in the morning and stretch for 10 minutes in the early evening.



NATURE TIME

Spend 30 minutes outside – no headphones, no multitasking, just you and nature.



SLEEP WIND-DOWN

Turn off all screens 30 minutes before bed, turn the lights low, and stick to a set bedtime.



SIBLING RELATIONSHIPS:

The building blocks of family structure

Understanding how early connections nurture emotional and social growth

Maybe you grew up with an older sibling who never missed curfew, or a younger sibling who never met a rule they didn't want to break. Maybe you were the peacekeeper, the comedian or the shadow trying to keep up. However different these childhood roles look, they all shaped far more than the dynamic in your childhood home. They shaped you.

The majority of American children (82%) grow up with at least one sibling. Yet, historically, psychological research largely ignored the importance and influence of sibling relationships. According to Psychology Today, it's only within the past two decades that researchers have begun conducting meaningful studies on how siblings shape one another's lives.

Siblings are central to the family system and actively drive childhood development. Their relationships shape social, emotional and behavioral growth, and support long-term resilience throughout life.

Because a sibling relationship is familial and not actively sought out, these lessons are learned repeatedly and in real time. That makes sibling relationships a powerful training ground for the skills children will use later with friends, partners, co-workers and other family members.

Social and behavioral influence

Children with siblings spend about half of their discretionary time interacting with their brothers and sisters. They spend less time alone with parents and more time in unstructured play than only children.

While adults may only remember the epic familial fights of their youth, this is where children hone negotiation and conflict resolution skills. Siblings become practice partners, learning about cooperation, loyalty, rivalry and empathy.

When siblings are present in the household, children not only learn from feedback about their own behavior, but from observing their brothers and sisters as well. These observations are bound to influence future decisions. In other words, children don't just become themselves, they become themselves in contrast or in complement to their siblings. They notice what garners praise from their parents and how they get protected or overlooked. Over time, this can create lifelong patterns around self-worth, visibility and risk-taking.



Unlike the hierarchy in parent-child relationships, siblings are on a more level playing field. They grow up in the same emotional environment, compete for attention and approval from parents and respond to each other, not just authority. Each child's behavior directly affects the others. Instead of one person setting the tone, siblings co-regulate the family atmosphere. Think of it as a constant feedback loop, instead of top-down teaching.

Roles within family units are formed early. Children learn from and adapt to the environment they enter. They aim to stabilize the emotional family system with their behavior. One sibling may become known as responsible, another easygoing and another may absorb tension by acting out.

Older siblings tend to influence younger siblings most strongly, whether reinforcing or countering parental values. These early patterns often carry over into adulthood, shaping workplace behavior, friend-group positions, romantic dynamics and leadership styles.

Built-in support system


When strong relationships are developed early on, siblings learn to rely on each other during major life events like caregiving or loss of a parent. Supportive siblings can buffer stress during family transitions or personal struggles. In fact, research shows that greater love between siblings in adolescence is associated with greater psychological well-being and reduced risk of anxiety and depression as adults.

Siblings are often the longest relationships people have – outliving parents and pre-dating friendships or spouses. It's one of the few relationships that has the potential to span an entire lifetime. Their bond can be incredibly strong because they share a history of witnessing each other's milestones.

Even when siblings drift apart geographically or emotionally, the bond can remain durable. They share the same origin story, which serves as a psychological reference point or emotional baseline throughout life. And because siblings don't get to choose each other, loyalty and resilience are reinforced through the simple reality of endurance.

Understanding the impact

As researchers continue to examine sibling influence, psychologists are gaining deeper insight into how individuals develop their sense of self and form relationships.

Siblings don't just shape childhood – they influence how people compete, relate, connect and support others throughout their entire lives. So, let's appreciate these relationships for their continuity and insight, not just the rivalries or door-slaming fights we tend to remember. Because at the end of the day, no one else shares your story quite like they do. 

Sources: [The Bowen Center](#); [Psychology Today](#); [Demographic Research](#); [PubMed](#)

Birth order shapes roles, not destiny

Psychiatrist Murray Bowen developed the Bowen Family Systems Theory, a psychological framework that explains how birth order influences relationship expectations and stress responses inside the family emotional system.

Sibling dynamics he observed:

- Oldest siblings gravitate toward leadership, while youngest siblings prefer to follow, often creating a complementary relationship.
- Middle children frequently act as mediators when two other family members are at odds.
- The two oldest siblings tend to be competitive and may have power struggles, especially if they are close in age.
- Oldest children often learn responsibility early, while youngest children may rely more on others.
- Wider gaps between children can create caregiving or mentoring patterns.
- Middle children are adaptable and accustomed to practicing flexibility.



FROM SUPPORTER TO STEWARD

Why board leadership is one of the most impactful ways to give back



Philanthropy is often measured in dollars, but lasting impact requires more than money. Behind every thriving nonprofit is a dedicated board providing guidance, stewardship and vision. A strong board doesn't just oversee a mission; it helps shape the future.

If you've ever wanted to do more than write a check, board service may be a natural next step. It's a way to turn generosity into deeper engagement, help set direction, make thoughtful decisions and keep the mission moving forward. The experience and perspective you can bring to that work will make a meaningful difference.

Serving on a board can also deepen your understanding of how nonprofits operate – from budgeting and program evaluation to measuring impact – often leading to more informed and intentional giving over time.

Lending your experience

The expertise you bring to the boardroom can be just as valuable as any financial gift. A strong board amplifies impact through strategic direction, financial oversight and clear accountability.

Board members carry fiduciary responsibilities, often described as the duties of care, loyalty and obedience. These duties require them to act in good faith, avoid conflicts of interest and ensure the organization remains true to its mission. In doing so, they help ensure resources are used wisely and the organization operates efficiently.

Board service is also an opportunity to put your skills to work in new ways. Nonprofits often seek leaders with backgrounds in finance, law, human resources, operations, technology, marketing, strategy and communications.

A marketing executive might help refine messaging and strengthen community trust. A people and culture leader may guide executive development and succession planning. A financial professional can advise on budgeting and risk management.

Along with opportunity comes responsibility. Board members are expected to ask thoughtful questions and safeguard the organization's finances, people, property and reputation. They must put the mission first, avoid conflicts of interest and ensure compliance with laws and governing documents.

It's also important to remember that boards govern, they don't manage. The board provides direction and oversight, while staff and volunteers handle the day-to-day operations.

The partnership between the board and the executive director or CEO is especially important, helping translate mission into strategy while maintaining appropriate accountability.

Common concerns

Board service is a meaningful commitment, and many retired executives pursue it as a way to give back and stay engaged. According to BoardSource, about 57% of nonprofit board members are age 50 or older.



More than
1.8 million
nonprofits in
the US depend
on strong
governance.


Time expectations vary by organization. Board meetings, whether monthly or quarterly, are only one part of the role. Smaller nonprofits, in particular, may rely more heavily on their board members for hands-on involvement and guidance.

Fundraising can also feel intimidating for first-time board members. Some worry they'll be expected to contribute large personal donations or frequently solicit others. While board members are typically expected to make a personal contribution and support fundraising efforts, their role is often less about making direct asks and more about opening doors, strengthening relationships and championing the organization's mission within their networks.

Is it right for you?

Becoming a board member is one of the most meaningful ways to support a cause you care about. The commitment is real – but so is the reward. Few experiences are more fulfilling than seeing your insight and leadership make a lasting difference.

Board service can also create opportunities to involve family members in shared charitable work, helping the next generation understand governance, stewardship and the values behind your giving.

Start with your strengths and let your values guide your search. When your experience and passion align, the right fit becomes clear. At the core, board service is about partnership and the shared work of advancing a mission that matters. 

GETTING INVOLVED

If you're ready to make the commitment to a board position, start here.

- Consider the skills and experience you can offer.
- Focus on causes that resonate with you.
- Share your interest in board service with mentors and colleagues.
- Search opportunities on VolunteerMatch, BoardSource and LinkedIn.
- Research the organization using Charity Navigator or Candid (GuideStar).
- Visit the organization's website to learn about its leadership and mission.
- Review Form 990 for insight into board composition, compensation and governance.
- Consider connecting with current board members to learn more.
- During interviews, confirm the culture, expectations and governance practices align with your goals.

250 YEARS OF INNOVATION

What would Benjamin Franklin think of America's contributions?

A June day in Philadelphia.

A kite, a key and an approaching storm.

It is easy enough to imagine Benjamin Franklin holding a silk kite string through a shed door alongside his son, William,¹ awaiting proof of his hypothesis that lightning was electricity.

We can only guess, however, whether Franklin had a sense that he was also holding the threads of history's tapestry. That his ideas, inventions and personal mythmaking would make him America's first international celebrity and the prototype of its national character. Idealistic, inventive, iconoclastic, dynamic, business-savvy, self-made – enveloped in a disarming concoction of high and low manners.

In 23 years, the “shot heard 'round the world” would ring out from Concord, Massachusetts, but on that day in 1752, there was but a spark.

Franklin's experiments in electricity and his invention of the lightning rod would bring fame. That fame would open the

door to the court of Louis XVI, who opened his purse, which made American victory possible but bankrupted the Ancien Régime, accelerating the French Revolution, which started “the long nineteenth century,” which ... The what-ifs are infinite and unresolvable. The what-dids are fuzzy enough.

Here in the semiquincentennial of the signing of the Declaration of Independence, it is natural to consider the events, ideals and disputes that have made America, and the role America has had in making the world. So, we take this opportunity to briefly examine a large thing from a narrow point of view, in honor of Franklin the printer, writer, politician, inventor and scientist – an American and a man of the world:

In 250 years, what hath America wrought?²

“A REPUBLIC, IF WE CAN KEEP IT”

On balance in Philadelphia in 1787 were the failures of the Articles of Confederation, a system of government that turned a revolutionary brotherhood into thirteen squabbling rivals. On

¹The last royal governor of New Jersey and an ardent Loyalist, William Franklin would be imprisoned for two years by Patriot forces. His son, Temple, served as Benjamin's secretary in France. After the British collapse at Yorktown, William left America for exile in Britain. Benjamin and William met just once more to settle legal matters following a cool reconciliation.

²A definitive list would be impossible, of course, and invention is rarely driven by solo *Eureka!* moments. So, we sought to show innovations that were more world-historical in scope, reflecting Franklin's status as a man of the world.

the other: monarchy. Despite misgivings, Franklin endorsed the Constitutional Convention's compromise – a federal republic.

1787 | The Constitution of the United States of America

Among historians, some see the American Revolution as a radical, catalyzing event, catapulting the western world into an era of liberal revolution. Others see it as a conservative precursor to the truly radical French Revolution 14 years later. A third view conceives the aims of the American Revolution itself as modest – early on, many were fighting for their rights as Englishmen – but the constitutional order it would enable as radical.

The Constitution conceived of a nation whose sovereignty was derived by the people, that recognized and protected the rights of the individual, that limited government's power through checks and balances, that bound a people by creed under the rule of law. It put Enlightenment principles into practice.

Its influence was immediate in western Europe and its colonial holdings, remained a counterpoint to the rise and popularity of Napoleon, and was an example for the many European revolutions of 1848, which while not broadly successful, rebalanced the relationship between the governed and their governments.

The Constitution's strong influence extended well into the 20th century, as far-flung colonies wrested themselves from empire and formed governments in the constitutional model.

Today, the Constitution is the oldest codified³ constitution still in effect.

AMERICA ENTERS THE INDUSTRIAL AGE

Though Franklin did not live to see the American Industrial Revolution blossom, he believed the enlightened mind, powered by science and gumption, could tame scarcity. One can imagine he would be delighted that English and French immigrants would become America's Promethiuses.

His name was Samuel Slater, a British-born textiles industrialist. He memorized water-powered mill designs in Britain and built the first textile mill in the United States in Rhode Island in 1791.

Éleuthère Irénée du Pont de Nemours, a French-born chemist, was another early developer of American can-do. In 1802, he founded a company to manufacture high-quality gunpowder, known commonly today as DuPont.

The new nation had a small population, abundant raw materials and a desire for high-quality goods. Industrialization moved quickly.

1801 | The American system of manufacturing

Already behind schedule on his government contract to build military arms, Eli Whitney (of cotton gin fame) arranged a collection of disassembled muskets on a table for an audience that included President John Adams and Vice President Thomas Jefferson. He then pieced together the firearms from seemingly intermingled bits of locks, stocks and barrels before demonstrating that each firearm functioned as designed.

Machine-made interchangeable parts: a massive technological leap forward and a keystone of mass production.

Historians now suspect Whitney had bamboozled his audience. In the end, he delivered on the contract late and the resulting firearms did not have interchangeability.

True machine-made interchangeability is credited to gunsmiths at Harpers Ferry Armory in Virginia, now West Virginia, in 1824, one of two national armories established by President George Washington. It is generally credited to US Army Captain John Hancock Hall, the armory superintendent, and Simeon North, who had invented a metal milling machine.

Combined with new ideas of cost accounting and economic efficiency – Whitney was a legitimate pioneer, there – it was named the “American system of manufacturing” by British and European industrialists. Today, it is known simply as “manufacturing.”

1833 | The war of reapers

Obed Hussey “made bread cheap” with a mechanical crop reaping machine that would be at the center of a bitter fight for market share with a similar machine designed soon after by Cyrus McCormick. In the end, McCormick would win the market.

1844 | Vulcanized rubber

A mistake led Charles Goodyear of Connecticut, a self-taught chemist, to discover vulcanization – the use of sulfur and heat to harden natural rubber into a moldable, pliable and resilient substance. Goodyear was posthumously honored by Ohioan Frank Seiberling in the naming of his 1898 tire and rubber company.

AMERICA SHINES IN THE SECOND INDUSTRIAL REVOLUTION

Global innovation hit a lull around the mid-1800s, resurging with the wide adoption of the telegraph. Just decades after the destructive Civil War, America became a hotbed of technological innovation, particularly in the field of electricity.

³Only the British (1215) and the San Marino (1600) constitutions are older, but are derived from multiple documents, decrees, customs and tradition rather than a single supreme document.

Franklin believed in the potential of electricity and was an important figure in the exploration of its characteristics. His direct influence remains today – he discovered the existence of positive and negative charges.

1857 | New kinds of literature



Edgar Allan Poe’s macabre, ironic, inventive works inspired a literary movement in France and provide early examples of science fiction and the detective story. He was also one of the first authors to earn a living solely as an author, though it was a financially grim existence. “The Raven” made him a household name, if not any wealthier.

1876 | Bell’s enduring legacy

The first commercially viable telephone is Alexander Graham Bell’s most famous invention, patented in 1876. He is also credited with inventing the photophone, which transmitted sound on a beam of light – a precursor to fiber optics – the hydroplane and a number of aerial vehicles. He was also a noted advocate for the deaf and proponent of sign language and was a private tutor to Helen Keller.

Bell’s Volta Laboratory, morphing into Bell Labs, would become perhaps the most important corporate research and development operation of the mid-20th century.

1876 | Edison’s Big R&D

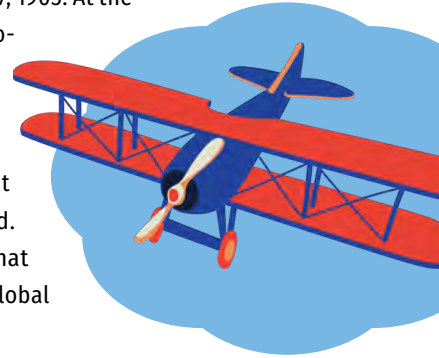
Edison’s Menlo Park Laboratory and his invention of the phonograph in 1877 made him a public figure and a symbol of American can-do. A dogged inventor, hard-driving industrialist, Machiavellian businessman and merciless boss, Edison’s laboratory remained at the forefront of technology through an era of relative peace in the western world. Edison freely took credit for his employees’ work, but the 1,093 patents in his name have become a testament to the power of industrialized research and development.

Edison and his Menlo Park engineers would go on to create a system of electrical generation, distribution and illumination. The key to the idea was a reliable, low-voltage light source safe to use in any home. The incandescent light bulb was the result.



1903 | The airplane

The race to build a heavier-than-air aircraft was intense at the turn of the 20th century. It would be achieved by two Ohio brothers, Wilbur and Orville Wright, outside Kitty Hawk, North Carolina, on December 17, 1903. At the time, the world center of aeronautics was Paris, where the brothers were eventually recognized as pioneers. The Wright Flyer itself would be somewhat of a developmental dead end. It wasn’t until World War II that the US would again become a global leader in aviation innovation.



1920 | Jazz

Jazz emerged in New Orleans in the late 19th century, born from a blend of cultures and musical traditions that converged in the port city. Combining African rhythms with European instruments and harmonies, jazz was also shaped by Caribbean and Latin influences, brass bands of the day, ragtime and blues, and even the work songs of enslaved people of African descent and the hymns of the American South. By the 1920s, the distinctly American sound had spread across the country and around the world. Jazz and its descendants remain America’s most enduring cultural export.

1926 | Liquid-fueled rocket

Rocketry was seen as somewhat of a low pursuit for a physicist, and spaceflight risible, so Robert Goddard, being generally mild-mannered and reserved, quietly opened the door to the stars. He invented liquid-fueled rockets and multi-stage rockets and wrote a landmark publication on rocketry. Academia and the US government had little interest in his vision.

After World War II, the US jumpstarted its rocket works by employing paroled German scientists and engineers, including Wernher von Braun. His masterpiece was the Saturn V rocket, the man-made Apollo’s chariot that carried humanity to a second world in 1969.

THE AMERICAN CENTURY

Its homefront spared, the US emerged as the workshop of the western world amid World War II, and carried that momentum forward, becoming a leading innovator in physics, agriculture, mass production, electronics and telecommunications.

In many ways, the emergence of the American superpower was the culmination of Franklin's Enlightenment ideals, that through science, industry and audacity, mankind could lift itself from the dirt.

1940 | The green revolution

US Vice President and former Secretary of Agriculture, Henry A. Wallace, was dismayed at the poor yields he saw of Mexican corn, its principle staple. Wallace convinced the Rockefeller Foundation to start a mission to fund agricultural improvements using hybrid varieties. It hired Norman Borlaug as its leading agronomist. The Ford Foundation would be another early supporter of the work.

What started in Mexico became a roughly 40-year transfer of ideas, techniques, equipment and seeds and is credited with saving more than one billion people on earth from starvation.

1942 | The nuclear age

With growing antisemitism in Europe, looming war and censorship of scientific ideas, many of the era's greatest physicists fled to the US and its growing research university system. Many would be recruited to serve in the Manhattan Project, including Enrico Fermi, an Italian whose wife was Jewish.

On December 2, 1942, a team led by Fermi demonstrated the first artificial nuclear reactor, the Chicago Pile-1, at the University of Chicago. The apparatus proved that a fundamental power of the universe could be controlled.

1946 | Abstract expressionism

The center of the art world moved from Paris to New York City under the influence of a small group of loosely affiliated artists working in radical, idiosyncratic styles. Their work would come to be known as abstract expressionism and it would become the first US art movement to significantly influence artists overseas.

Large works meant to tap into the artists' emotional truths, making abstract expressionism hard to describe in terms of style. Rather, the work may be best described by its processes: the gestures, energy and spontaneity used in its creation. The result is artwork that invites viewers to connect with a human act of creation.

1947 | The transistor

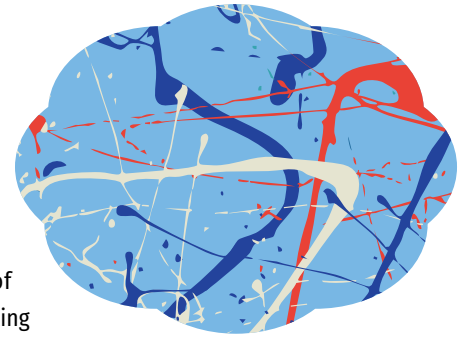
AT&T's Bell Labs and its precursors had long been at the forefront of technological development, but its most notable invention came in 1947 – the transistor – the building block of the electronic world. In simple terms, a transistor can be a switch or an amplifier, directing electricity or increasing the magnitude of its signal. With increasing numbers of transistors, you can calculate increasingly complex math, leading to the creation of the microprocessor in 1970. With billions of transistors, you can build a smartphone. John Bardeen, Walter Brattain and William Shockley, its inventors, were awarded the Nobel Prize in Physics in 1956.

1952 | The polio vaccine

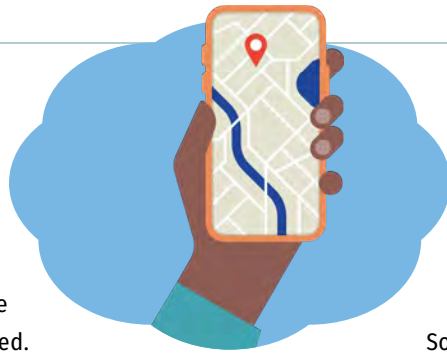
A team at the University of Pittsburgh led by Jonas Salk, a virologist, created the first effective polio vaccine, supported by laboratory techniques invented in Canada. The vaccine effectively eradicated the disease in the United States.

1971 | Arpanet

Using an organizing framework called TCP/IP and small "packets" of data to send messages reliably, researchers in California and Utah connected four computers, laying the groundwork for what would become the internet. The network was named after the Advanced Research Projects Agency, under US Department of Defense. The US has remained at the



forefront of internet development with e-commerce, social networking, cloud computing and many more things we now take for granted.



1993 | Global Positioning System

GPS was designed for the US Department of Defense to triangulate exact positioning anywhere on earth. After the destruction of Korean Air Lines Flight 007 by Soviet fighter jets when the airliner crossed into prohibited airspace, President Ronald Reagan ordered the GPS to be made available to mankind as a public good. Under President Bill Clinton, the system was further democratized to allow the public the same accuracy available to military GPS receivers.

2007 | The smartphone

Depending on your point of view, the first smartphone may have been the 1994 IBM Simon Personal Communicator, or the Prada, released by South Korea's LG 11 days before the Apple iPhone. The Apple, however, had a fully capable operating system, setting the market standard for what constituted a smartphone.

1959 – now | Machine learning

In 2022, OpenAI released ChatGPT to the public, a generative artificial intelligence chatbot, building on machine-learning research that has steadily advanced in step with computational technology. The term machine learning was coined by Arthur Samuel at IBM in 1959. The first machine learning program that he created calculated winning odds of moves in checkers.

HOW WOULD FRANKLIN FIND THE MODERN WORLD?

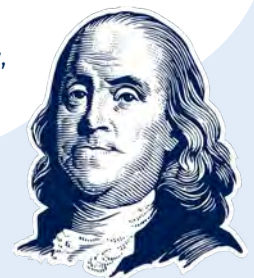
Despite living in a time of intense social and political upheaval, Franklin was optimistic about the future. In a February 8, 1780, letter to his friend and collaborator, Joseph Priestley, who discovered oxygen, Franklin described his wish to have been born much later so to see what mankind had made of itself under the influence of scientific reasoning.

One can imagine he would be delighted that mankind has deeply wounded two of the four horsemen of the apocalypse, Famine and Pestilence, but dismayed that War and Death still stalk us. It is also easy enough to imagine Franklin, famously libertine, embracing modern mores. Unless Franklin hitches a ride on Jules Verne's famous machine, we can only guess. But, if you are ever visited by a portly man with a bright eye, sly wit and a bad case of gout, pull out a comfortable chair, break out your best California wine and tell Poor Richard what we've been up to in his absence. **W**

The rapid progress true science now makes, occasions my regretting sometimes that I was born so soon: it is impossible to imagine the height to which may be carried, in a thousand years, the power of man over matter; we may perhaps learn to deprive large masses of their gravity, and give them absolute levity for the sake of easy transport. Agriculture may diminish its labour and double its produce; all diseases may by sure means be prevented or cured (not excepting even that of old age), and our lives lengthened at pleasure even beyond the antediluvian standard. Oh! that moral science were in as fair a way of improvement; that men would cease to be wolves to one another; and that human beings would at length learn what they now improperly call humanity!

Benjamin Franklin

Letter to Joseph Priestley,
February 8, 1780



Sources: [The Franklin Institute](#); [US National Archives](#); [NYU Law Review](#); [City Journal](#); [American Heritage](#); [The Engines of Our Ingenuity, Cullen College of Engineering at the University of Houston](#); [Springfield Armory National Historic Site](#); [Federal Reserve Bank of Richmond](#); [Lemelson-MIT program from Massachusetts Institute of Technology](#); [The Walden Woods Project](#); [The Edgar Allan Poe Society of Baltimore](#); [National Museum of American History](#); [National Inventors Hall of Fame](#); [Smithsonian Magazine](#); [American Chemical Society](#); [Levine Music](#); [NASA](#); [IEEE Spectrum](#); [USDA](#); [University of Chicago](#); [The Metropolitan Museum of Art](#); [Stanford University](#); [Engadget](#); [Wired](#)

SOCCER'S SUPERPOWERS

GDP buys infrastructure, not goals. Why the richest economies don't always win on the pitch.



Every four years, nations chase the FIFA World Cup Trophy. It's easy to assume economic power buys a competitive edge: better facilities, coaches and development systems. But a country's GDP ranking doesn't reliably translate into success. Soccer tradition, competitive leagues and youth training pipelines usually play a larger role.

The average GDP rank of FIFA's top 10 teams is outside the global top 25

Wealth and winning don't always move as one

On paper, the wealthiest countries should dominate. Larger economies can fund stadiums, sports science and elite training. Yet, money is only one input. The most consistently high-performing teams come from soccer-first cultures where love of the game drives early talent identification and strong domestic leagues shape players long before they reach the global stage.

That helps explain why the overlap between the two lists is limited. FIFA rankings reflect long-term football ecosystems, not just economic size, and they often tilt toward countries with established football institutions, particularly in Europe. ^W

FIFA men's world rankings¹

Rank	Country
#1	Spain
#2	Argentina
#3	France
#4	England
#5	Brazil
#6	Portugal
#7	Netherlands
#8	Morocco
#9	Belgium
#10	Germany

Largest economies (nominal GDP)²

Rank	Country	GDP (trillion)
#1	United States	\$31.82
#2	China	\$20.65
#3	Germany	\$5.33
#4	India	\$4.51
#5	Japan	\$4.46
#6	United Kingdom	\$4.23
#7	France	\$3.56
#8	Italy	\$2.7
#9	Russia	\$2.51
#10	Canada	\$2.42

Biggest overperformer (highest positive gap)

Morocco

GDP: 60th | FIFA: 8th
Gap: +52 positions

A World Cup semifinalist, Morocco's long-term investment in youth development has produced results that outpace its economic size.

Biggest underperformer (largest negative gap)

India

GDP: 4th | FIFA: 141st
Gap: -137 positions

Despite its economic scale, football sits behind cricket in participation, infrastructure and elite pathways.

¹ FIFA rankings are based on match results, opponent strength and tournament importance. Source: [FIFA \(2026, data last updated 19 January 2026\)](#)

² GDP rankings reflect the current-price values of goods and services in an economy. Source: [IMF \(2026\)](#)

Gap = GDP rank - FIFA rank | Positive = overperformer | Negative = underperformer

Note: England competes separately in FIFA competitions; the GDP rank shown reflects the United Kingdom's economy. The United States ranks 15th in FIFA's men's world rankings.

Traditional vs. Roth:

Not as obvious as it looks

Why tax timing, retirement income and a new catch-up rule matter

For years, the traditional-versus-Roth 401(k) decision has been framed as a simple tradeoff: pay taxes now or pay them later. For many investors in their peak earning years, that's made the traditional (pre-tax) option feel like the obvious call. Take the deduction now. Save while your income is high.

But 401(k)s have a way of making simple choices less simple over time.

A large pre-tax balance can create more taxable income in retirement than some savers expect, especially once Social Security, Required Minimum Distributions (RMDs) and other income sources enter the picture. Add a SECURE 2.0 Act rule that now pushes certain higher earners' catch-up contributions into a Roth account, and the old default starts to look less automatic.

The decision is no longer just about a tax break. It's about the income you may need to manage later, and whether using both account types may leave you better positioned.



Thinking beyond “tax now or later”

At the most basic level, the difference between pre-tax and Roth 401(k)s is still about timing.

Pre-tax contributions reduce your taxable income today, with withdrawals taxed as ordinary income later – a “tax later” strategy. Roth contributions are made with after-tax dollars and can be withdrawn tax-free in retirement – a “tax now” strategy.

That foundational distinction still holds. But the SECURE 2.0 Act makes the decision feel less abstract, especially for investors who have long favored pre-tax contributions. Under the law, workers age 50 or older whose prior-year wages exceeded \$150,000 are required to make catch-up contributions on a Roth basis. While final IRS regulations are effective in 2027, plans may implement the rule earlier based on a reasonable, good-faith interpretation of the law.

For some higher earners, this shift may be the first time Roth contributions become a meaningful part of their retirement savings. It would be easy to treat the new rule as a compliance detail and move on. But it also creates a reason to look more closely at how those contributions may work together over time, since the balance between pre-tax and Roth dollars can shape future taxable income – particularly when Social Security and required distributions are involved.

That question becomes more pressing in peak earning years, when the immediate tax benefit of pre-tax contributions is easiest to see. Reducing your taxable income today can lower your current tax bill and increase available cash, which helps explain why many high earners lean toward pre-tax accounts during these years.

It is easy to assume retirement means a lower tax bracket. That is not always the case. Pre-tax dollars saved today become taxable income later, and those withdrawals don't exist on their own. Social Security benefits, pensions and income from brokerage accounts can all add up, keeping taxable income higher than some retirees might expect. Future changes in tax rates could push your income into higher brackets than expected.

RMDs add another layer. At a certain age, RMDs kick in for pre-tax accounts, requiring annual withdrawals that are taxed as ordinary income. Over time, these withdrawals can push total

Why SECURE 2.0 matters

Under the SECURE 2.0 Act, certain high earners age 50 and older are required to make catch-up contributions to a Roth account rather than on a pre-tax basis, depending on prior-year wages and plan design. While final IRS regulations take effect in 2027, some plans may adopt the rule earlier. For investors who have mainly focused on pre-tax retirement savings, this may represent their first meaningful exposure to Roth contributions.

income higher, affecting how Social Security benefits are taxed and triggering income thresholds tied to Medicare premiums.

Roth accounts operate differently. Along with tax-free withdrawals in retirement, they aren't subject to RMDs under current law. For some investors, Roth contributions can help limit how much future withdrawals add to taxable income.


It's not about avoiding taxes altogether. It's about having more say over when and how income shows up.

Why many investors use both

The old either-or view of Traditional versus Roth leaves out an important reality: many investors use both.

Contributions can be split between account types over time, whether that means favoring one for a period and then the other later, or contributing to both over time.

The appeal of pre-tax contributions during high-earning years is clear: an immediate tax deduction and more available cash. For many investors, it still plays an important role. But those pre-tax dollars become taxable income later. Adding Roth contributions as a complement, not a replacement, can change that equation.

Building tax-free income alongside taxable income can make withdrawals easier to manage later, especially when Social Security and other income are already in the mix. The goal is not to choose a universally “better” option. It's to understand how the two may work together to shape your income over time. 



Navigating the “gap years” of a **staggered** retirement

When one partner retires while the other continues working, routines shift, roles evolve and free time takes on new significance. One person may have a flexible schedule while the other still has work demands, deadlines and meetings. This can affect how time is spent, days are structured, household responsibilities are handled and even how spending decisions feel.

This in-between phase, often called the gap years, refers to the period when one spouse is retired and the other is still working. It is a unique season with its own rhythms, opportunities and occasional growing pains.

All of that is completely normal. But more than ever, the details matter. By discussing them openly and up front rather than gradually over time, a staggered retirement often feels smoother and more balanced for both partners.

More than money

When one partner stops working, the first concern is often financial. Finances are measurable, so naturally, the numbers draw attention and it's tempting to jump straight to planning a long-term budget. The instinct is to forecast and recalculate.

One helpful alternative is to narrow the lens. Focus on the next 12–36 months. What stays the same and what changes?

This is a time to create a “gap-year” budget rather than a forever budget. The “gap year” is your rehearsal, so pressure-test expectations with real numbers. By approaching it as a recalibration rather than a permanent change, couples can gain financial insight and a better understanding of how they want retirement to look.

Map essential expenses and lifestyle spending. Decide which costs the working paycheck will cover and which will come from retirement income or savings. Review tax implications

and how withdrawals will be timed while one spouse is still earning income.

Just as important, talk through priorities. Even couples who feel synchronized financially can differ when it comes to travel, hobbies and spontaneous plans. One partner may feel a new sense of freedom, while the other is still weighing decisions in terms of earned income. The conversations you have, and the expectations you set, matter just as much as the numbers.

Coordinating your benefits

It's not uncommon for healthcare coverage and costs to influence your decision to retire. Depending on your situation, coverage for the retiring spouse might come through COBRA, the working spouse's employer-sponsored plan, a Marketplace policy or Medicare if eligible. Each option comes with different costs, timelines and enrollment rules.

If you're still working at 65, you also need to decide whether to enroll in Medicare or remain on your employer plan. A side-by-side look at what you have now and what would change upon retirement can make those choices clearer, especially if one of you turns 65 during your gap years.

Social Security also comes into play if one spouse begins collecting benefits while still working. Because benefits are based on your highest 35 years of earnings, continuing to work, particularly in higher-earning years, can potentially increase your future payments. It's also worth reviewing whether a spouse may qualify for spousal or survivor benefits. Coordinating when each of you files can affect how much you ultimately receive over time.

Managing misalignment

Without clear expectations of roles, staggered retirement can quickly feel off balance. The retired partner may enjoy freedom but miss structure. The working partner may require steady and predictable downtime. Without open communication, assumptions can form: Who handles errands? Who initiates plans? How much time together feels right?

Free time doesn't equal responsibility, and flexibility isn't the same as leisure. It's crucial to be on the same page and find a harmonious balance of work and rest, inside and outside the home, for both partners.

Spending can also feel different. While one spouse is free to explore new interests or social activities, the other may view those same choices through a lens of work demands and limited leisure time. Even when financially aligned, emotional

THE DAY-TO-DAY CONVERSATION

Before and during a staggered retirement, set clear expectations. Consider discussing:

- What does a typical weekday look like for each partner?
- What are your non-negotiables?
- How should household responsibilities be divided?
- How much time together feels right?
- Which spending decisions require a conversation first?


From those conversations, consider a few steady practices:

- Preserve individual routines.
- Add light weekly structure for the retiree.
- Hold brief, consistent check-ins.
- Protect the working partner's recovery time.

reactions to spending can create friction between you and your partner.

These challenges are perfectly normal. But ignoring them can allow small misunderstandings to build into unexpected tension.

A staggered retirement can be a gift. It offers time to adjust to new ways of life while preserving some of the old, leading to fewer surprises once you're both retired. By then, you'll have already practiced routines, set schedules and agreed on spending habits. Your communication, planning and coordination will feel natural.

And when you're both enjoying everything that full retirement together has to offer, you may find yourself looking back on those "gap years" with appreciation. After all, practice makes perfect. 

DESTINATION *Weddings*



Scenic backdrops turned guest-centric, multi-day experiences

For many years, wedding trends centered on performance, built around carefully staged moments like choreographed entrances and highly produced personal touches. Destination weddings are now taking on a different approach. More often, these weddings are shaped less around display than around shared experience, with the setting influencing how the couple and their guests come together to celebrate.

Across very different landscapes, these four locations show how destination weddings are being redefined.

MEXICO

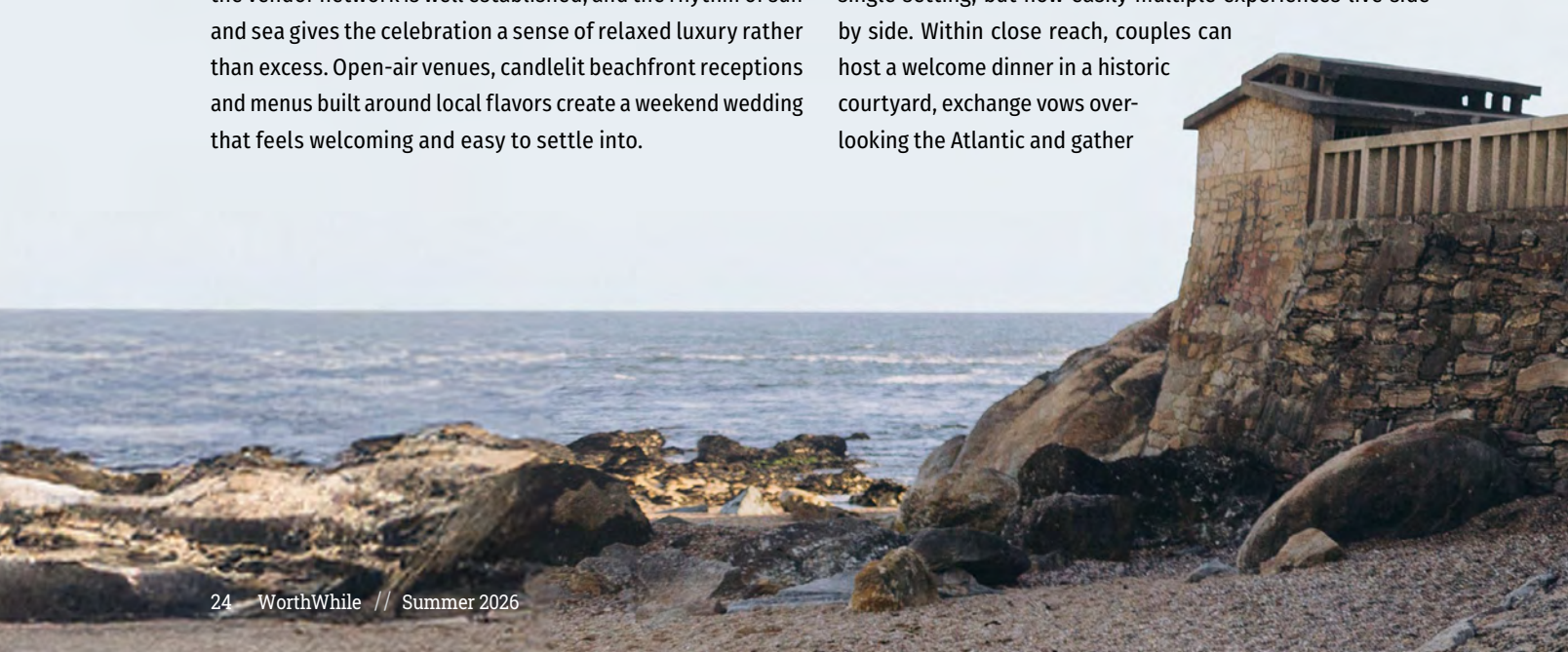
Punta Mita, on Mexico's Pacific coast, has become a favorite for destination weddings not only for its beauty, but for its accessibility. Travel is relatively straightforward for US-based guests, the vendor network is well established, and the rhythm of sun and sea gives the celebration a sense of relaxed luxury rather than excess. Open-air venues, candlelit beachfront receptions and menus built around local flavors create a weekend wedding that feels welcoming and easy to settle into.

GREECE

Couples are increasingly looking beyond Greece's busiest islands in favor of destinations that feel quieter and less exposed. Smaller islands like Paros, with its whitewashed villages, or Symi, with its colorful coastlines, still offer the beauty people come to Greece for, but on a scale better suited to a more intimate, guest-centered wedding. Cliffside ceremonies and long evenings by the water give weddings here a sense of closeness that larger destinations often lose. Here, the appeal lies not only in the scenery, but in how the setting encourages a celebration that feels more personal.

PORTUGAL

What sets Portugal apart as a wedding destination is not any single setting, but how easily multiple experiences live side by side. Within close reach, couples can host a welcome dinner in a historic courtyard, exchange vows overlooking the Atlantic and gather



again among vineyards for a farewell brunch. Mornings start slowly, evenings stretch out, and the variety between events feels natural rather than orchestrated. Each environment adds a distinct chapter to the celebration without competing for attention – which is ultimately what guests are going to remember.

THAILAND

Thailand is a big trip destination, and works best for couples who want their wedding to feel inseparable from the trip itself. Guests tend to arrive earlier and stay longer, and, by its nature, the celebration stretches over multiple days. Days unfold around shared experiences – standout local food, midday spa rituals, quality time spent unwinding together, excursions to hidden beaches

and bustling markets beyond the resort – with the ceremony woven into the rhythm rather than positioned as the sole focal point. Thailand is all about immersion, not just the moment vows are exchanged.

...

The appeal of a destination has less to do with scenery than with what the place makes possible. When a wedding unfolds over days instead of hours, the setting shapes how people connect and what they remember. The ceremony becomes one part of something larger: a lived-in experience defined by togetherness. **W**

The modern destination wedding is built around the moments between the moments.



The rise of the pampered pet

The party was a rousing success. Whimsical decorations. Instagram-worthy moments (heart emoji). And the birthday girl demolished the cake in three seconds flat. She was furry, with four legs.

Things that once may have felt over the top (or at least a little silly) – like hosting a birthday party for a dog or cat – are normal by today’s standards. Americans now spend an annual \$157 billion on their pets, much of it on premium food and small luxuries once reserved for humans. Behind the boom is a deeper, cultural shift in how we define family and the roles our pets play within it.

The pandemic pet boom

That shift accelerated during the COVID-19 pandemic. Nearly one in five US households adopted a cat or dog during that period.

As Americans spent more time at home, many turned to pets for companionship and emotional support. Newly remote

workers also found themselves able to care for their pets in ways that weren’t previously possible.

Pet ownership had already been on the rise – climbing from about 56% of US households in 1988 to 66% today – but pandemic lockdowns deepened those bonds, expanding the role pets play in everyday life.

Feeding Fido

Nowhere is the “pets as family members” mindset more visible than at mealtime.

A growing number of owners have moved beyond traditional kibble, favoring food made with fresh, raw, human-grade ingredients. Others add toppers like bone broth to enhance flavor and nutrition. In fact, 42% of pet owners say they’re willing to pay more for premium food, while half say they’ve even tried making pet food at home.

Supplements are also in high demand, from joint support to calming aids, particularly for younger owners. Among Gen Z, 78% of dog owners and 71% of cat owners report buying their pets calming products.

Parties and pup cups

It’s not just food. Owners are finding new and often more elaborate ways to celebrate pets, from birthday parties and adoption anniversaries to Santa visits and dedicated social media accounts. Even coffee shops are indulging in the trend, with pup cups now a common offering.

Spending reflects that emotional investment. Research from Chewy shows that millennial and Gen Z owners are the most generous gift-givers, with 21% spending \$100 or more on presents. At the same time, pet bakeries are popping up nationwide, selling confections that look less like dog treats and more like human snacks – and probably taste just as good.

Today’s pets are more integrated into daily routines and deeply valued than ever. It isn’t just about indulgence. The way we humanize our pets reflects a desire for connection and meaningful experiences that strengthen our bonds with the animals who give us so much in return. **W**

Pet owners by the numbers

91% | consider their pet part of the family

56% | bought a holiday or birthday gift for their pet

38% | have celebrated a pet’s birthday

Source: Statista, ASPCA



Imagine this painting by Logan Maxwell Hagege without the figures or the horse. Would the remaining shapes still register as clouds, or abstract forms hovering in the sky?

The answer lies in his early fascination with comics and cartoons, his instinct for distilling landscapes into bold, simplified forms, and his desire to capture the

memory of a scene rather than its literal details. Together, these impulses shape the allure of his “stylized realism.”

Hagege’s artistic path began in third grade, tracing illustrations from library books. As his confidence grew, he began sketching freely and kept improving from there. “Interest led to time investment, which led to ability,” he says. After high school he explored music and

competitive surfing, but eventually art proved a more enduring pursuit.

He enrolled in an academy where he would focus mostly on animation and partly on figure drawing. But the balance quickly shifted. Animation fell away, and he dedicated six-hour days to drawing and painting live models. It was a discipline that defined the rest of his training. With his formal education complete, Hagege continued refining his skills while searching for a voice that felt distinctly his own. A road trip to the desert changed everything.

“It struck a chord,” Hagege says. “The landscapes. The aesthetics. Suddenly it all made sense.” Romanced by the West, he returned again and again and now keeps a home in northern Arizona, where he gathers field sketches and photographs. Back in his Ojai, California, studio, he rearranges those elements – shifting terrain, sky and figures until a composition clicks into place. “It’s kind of like a lab experiment,” he says.

For “When It Rains,” that experiment centered on a triangular composition formed by the figures, with the landscape and clouds functioning like a theatrical backdrop. “The figures and clouds are designed to point the eye upward,” Hagege explains. “Then the shafts of rain – appearing as blue panes of glass between the clouds – pull it back down.” The clouds reveal sharp bands of gradation. Rather than blending them seamlessly, he leaves evidence of construction. Hagege describes it as a way to show his thinking at work.

To learn more, visit

loganmaxwellhagege.com. 



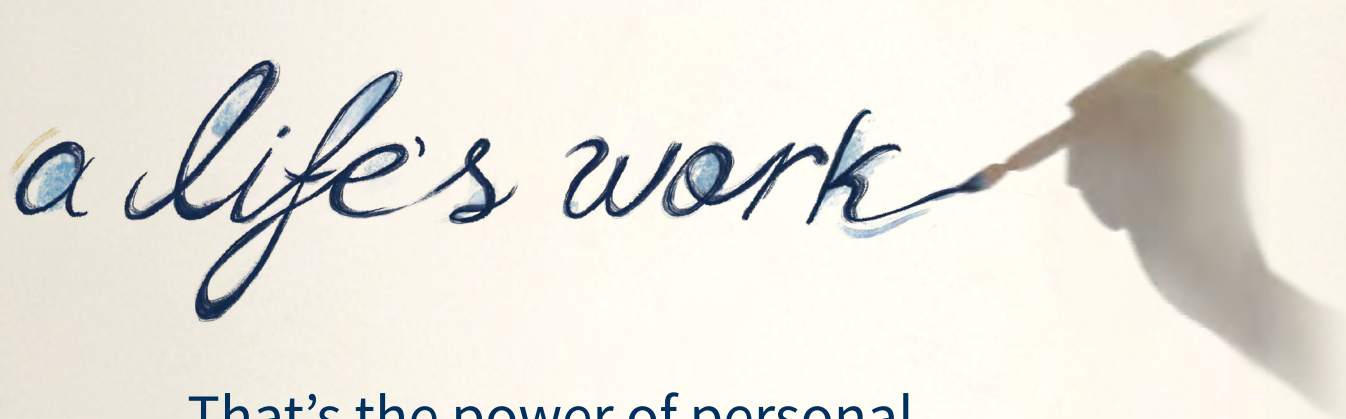
“When It Rains” by Logan Maxwell Hagege
Oil on linen – 2013, 30” x 30”

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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