

RAYMOND JAMES PRESENTS

WORTHWHILE

Fall 2024

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

Broken lead & disappearing ink

Handwriting's struggle to survive a century of progress | p14



RAYMOND JAMES

Letter from the editor

From history to horizon

In this Fall issue we find ourselves on Reflection Street. As you explore these pages, consider how the past has shaped our present and continues to shape our future.

The journey begins with our [Cover](#) story, as we take you through the evolution of handwriting, where amid digital progress, the handwritten word finds itself at a nostalgic crossroads.

For those who enjoy musicals, [Trends](#) takes you back nearly a decade to when "Hamilton" revolutionized Broadway, and its influence continues to shape Broadway today. The show broke with tradition and brought greater representation to the stage, along the way embracing contemporary music and resonating with new, diverse audiences.

Tech enthusiasts know that AI's roots trace back to the 1950s. [Point of View](#) fast-forwards to the present day, when AI's omnipresence will both test our power grids and generate new opportunities.

If you crave the days before tech-induced disconnect and yearn to reconnect, turn to [Family](#). In this article we explore the growing trend of adult children vacationing with their parents, enjoying opportunities for restoring connections and memory-making. And finally, [Income](#) reflects how the past few years of record-high inflation, recession worries and market volatility put annuities on a path to popularity.

In this edition, there's something for everyone. We value your insights and ideas, so please feel free to share your thoughts with us. Enjoy your reading!

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Family

The new family vacation

Multigenerational travel is becoming increasingly popular, with adult children now often traveling with their parents and even grandchildren.

Despite the complexities of planning vacations for diverse ages and interests, well-prepared trips can provide opportunities for relaxation, reconnection and making memories. **p10**



Cover

Is there room for handwriting in our tech-savvy world?

In an era when digital progress is rapidly transforming our communication landscape, the written word is being challenged. Amid technical advancements lies a crucial question – will handwritten words endure or become a relic of the past? Trace the evolution of handwriting from its origins and explore its potential future. **p14**



Investing

Dollar-cost averaging: A strategy for uncertain markets

How can you turn uncertainty into an opportunity for growth? Dollar-cost averaging can smooth the impact of market volatility and provides a pathway for investors to re-enter the markets. **p20**



Email us

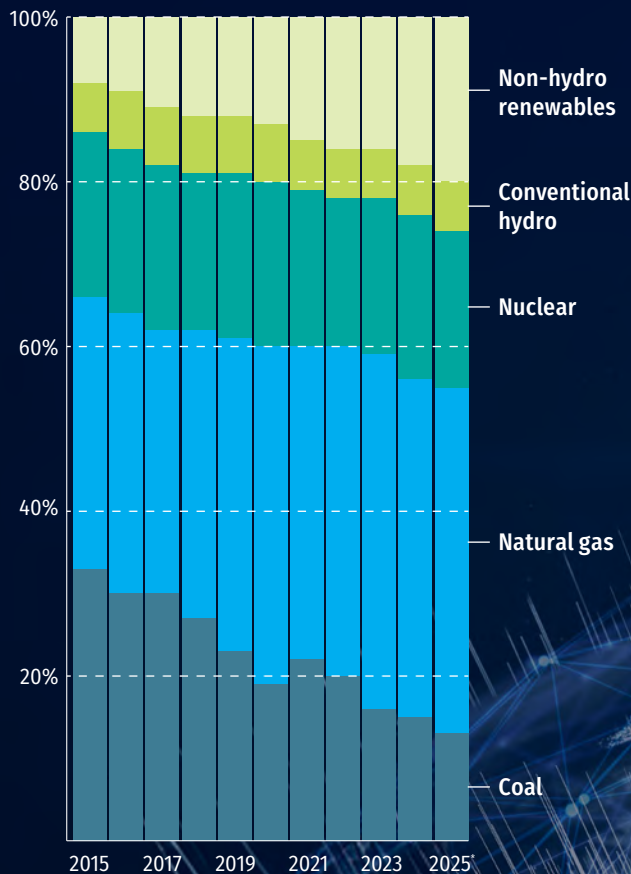
WorthWhile wants to hear your thoughts. Please email worthwhile@raymondjames.com. Your email address will not be shared.

THE RISE OF POWER-HUNGRY

AI

WILL THERE BE ENOUGH ELECTRICITY TO GO AROUND?

With the rapid growth of artificial intelligence (AI) across all sectors of the economy driving the construction of high-demand data centers, the U.S. power grid will need to adapt. After decades of relatively flat power consumption – thanks to energy efficiency offsetting the effects of rising population and economic growth – the impending AI boom will boost electricity consumption toward 2030 and beyond.



The U.S. power grid is comprised of several different energy sources and the composition of this mix continues to shift over time.

U.S. electricity demand is predicted to increase by an average of 2.8% each year between now and 2030, a huge jump from the average 0.4% per year since 2000.

*Projection
Source: EIA, Raymond James research

With the electric power industry getting into real growth mode for the first time since the late 20th century, some experts are calling into question whether existing power infrastructure can be upgraded quickly enough to handle it. It won't be easy, but the AI boom could be a recipe for opportunity.

What the market will bear

Electricity is essential and considered "inelastic," meaning that even when prices go up, demand isn't likely to slip. This might sting when it hits your power bill, but for the utility companies, it's good for business. Utilities are regulated by state agencies, so prices are more stable compared to commodities like gasoline, but once these prices go up, they tend to be sticky.

In need of an upgrade

The American Society of Civil Engineers assigned U.S. electric power a C- grade on their latest Report Card for America's Infrastructure. To address the increased demand for electricity driven by AI, it's essential to focus on making critical upgrades across the nation's regional power grids. The expansion of data centers is concentrated in Mid-Atlantic states such as Virginia, but it's taking place in western states as well. One example of grid modernization is improving the connections between regional grids. This is creating opportunities for power companies, construction companies that work on these projects, and technology suppliers such as turbines and transmission lines.

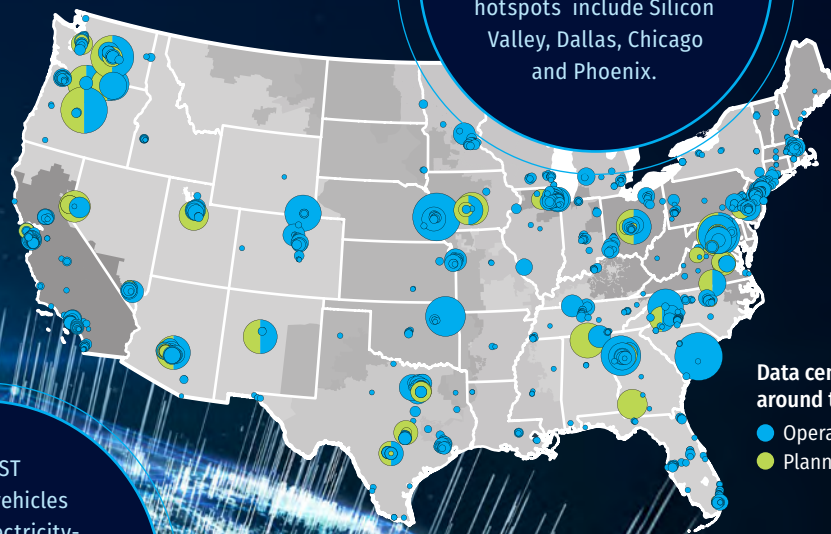
Sun, wind and fire

All electricity must come from somewhere, and how it's generated varies as we look around the country. Along the eastern seaboard, natural gas power plants are most common. In western states, solar and wind development is especially active due to plentiful land and lots of sunlight.

No single source alone can sustain the projected growth in demand. Let's also remember, coal is on its way out, so that needs to be factored in too. All sources, whether natural gas, nuclear, hydroelectric, solar or wind, will need to expand to keep up.

And with that growth could come new jobs, projects and opportunities. **W**

Northern Virginia hosts the largest concentration of data centers globally. Other hotspots include Silicon Valley, Dallas, Chicago and Phoenix.



Data centers around the U.S.

- Operating
- Planned

NOT JUST AI: Electric vehicles and other electricity-dependent emerging technologies are set to account for around a third of the impending increase in demand.

Sources: S&P Global Market Intelligence; 451 Research; S&P Global Commodity Insights

There is no assurance the trends mentioned will continue or that the forecasts discussed will be realized. Investments in the energy sector are not suitable for all investors. There is no assurance any investment strategy will be successful. Investing involves risk including the possible loss of capital.

Worth a Look

A compendium of fresh looks and new ideas

Block party winner

Every dad on the cul-de-sac has his thing. Jimmy's the car guy, revving that Chevelle. Mark's Golf Dad, trying to raise the next Tiger. There's Scoutmaster Sam, Boating Harry. But who am I? No one, until I got a DeliVita Pro dual fuel pizza oven, combining the convenience of gas with the authentic taste of a wood fire. Looks good, too, an Orange Blaze hotrod everyone can enjoy. Now, I'm Pizza Man. Friends call me Slice. Throw down some dough at delivita.com.



Kinetic clockwork

The Swiss timepiece has long been a style hallmark of those whose aesthetic sensibilities lean toward precision and execution. For those who agree, yet want to make a less subtle statement, South Korea's Abrasax Design Group has made the Chronomeans, a clockwork sculpture whose machined aluminum mechanisms make ball bearings perform an exact 12-hour choreography with minute-by-minute updates. Check the time at artofplay.com.

Tropical microcosm

Evoking a neoclassical temple to horticulture, this terrarium from Michigan glassworks Leadhead Glass uses stained glass techniques to turn reclaimed home windows into functional works of art. Dating from the Victorian era, terrariums were originally used to keep exotic plants safe through long journeys. They also serve as miniature greenhouses whose heat and water retention help occupants thrive. Grow over to [leadheadglass.com](https://www.leadheadglass.com).



Say SEEDS!

Birdfy is a bird feeder with a built-in, high-def motion camera. They peck, you peek. An AI add-on provides a layer of novel functionality, identifying visitors as they come and go from a library of more than 6,000 species. Optional attachments may also protect your stage from unwanted closeups, but squirrels being squirrels, expect some fuzzy interludes in your bird show. Flit over to [birdfy.com](https://www.birdfy.com).



CITIZEN SCIENCE:

It's for the birds

How birdwatchers are helping inform conservation efforts

We've long known about the restorative power of spending time in nature. Research shows time spent among the trees and grasses can lower stress, improve cognition and lead to better sleep. Birdwatching, especially, can improve mental well-being for up to eight hours, according to a 2022 study.

Interest in birdwatching spiked during the COVID-19 pandemic as lockdowns led people to try new, social distancing-friendly hobbies. In 2022, more than one third of Americans either fed, photographed or closely observed birds, or maintained plants and natural areas around their home for the benefit of birds – more than double the number of birdwatchers and bird helpers reported in 2016.

Birdwatching not only boosts your mental health, but also can create a virtuous cycle. Scientists can use data reported by birdwatchers to understand bird behavior, population trends and habitat needs, data necessary for implementing effective conservation efforts. Those efforts, in turn, help maintain thriving bird populations for birdwatchers everywhere.

The Great Backyard Bird Count

Whether you're a novice or an experienced birdwatcher, you can make a big impact on local bird populations with relatively little effort by participating in the Great Backyard Bird Count. Conducted every February, the count is a global project wherein citizen scientists observe avian life and identify every species they see over a four-day period. The 2025 bird count is scheduled for February 14-17.

Participants need only download a bird-identification app (Merlin Bird ID for beginners or eBird Mobile for experienced



birders) and commit at least 15 minutes to the activity, making it a great opportunity for new birdwatchers to get their feet wet. Over the course of the event, folks can also watch submissions from other birders arrive, in real time, on the birdcount.org website.

Launched in 1998, the Great Backyard Bird Count expanded into a global project in 2013. An estimated 642,000 people around the world participated in last year's event, identifying 7,920 different species (there are more than 10,000).

The results are used by the Audubon Society, Cornell Lab of Ornithology and Birds Canada to understand how birds are doing – and by extension, how ecosystems are doing.

Why counting birds matters

Birds are highly sensitive and respond quickly to changes in temperature and moisture, making them a "bioindicator" species that can be used to assess the environment.

Data collected by citizen scientists around the world counting birds over the same four days provides scientists with a snapshot



of bird populations. Researchers can compare those numbers to data from previous years to understand bird health, identify environmental challenges and guide conservation efforts. For example, data suggesting a species is declining or experiencing changes in its migration patterns can alert scientists to problems like spreading bird diseases and the effects of climate change.

The Great Backyard Bird Count isn't the only public birding project providing valuable data to researchers. Project FeederWatch is a North American bird survey focused on backyard feeder birds that takes place between November and April each year. The longest-running citizen science project is the annual Christmas Bird Count, which began in 1900 and boasts more than 80,000 participants across North America.

Over the long term, these studies help data analysts understand bird population trends. A 2019 study of 48 years' worth of data from such projects led scientists to discover the sad, staggering fact that nearly 3 billion North American birds have been lost since 1970.

The benefits of bird conservation

Birds are nature's own pest control – they eat destructive pests such as caterpillars, fruit flies and slugs, along with mosquitoes and other biting insects. They also support food crops and habitats by pollinating plants and dispersing seeds.

Scavenger birds like vultures and crows eat carcasses, which helps reduce the spread of diseases like rabies and distemper. Hawks and owls help keep the rat population in check. When birds abandon their nests, other animals, such as mice and other birds, use those nests for shelter.

Birdwatchers know: Birds are good for us, for our environment and for our mental health. So relax, and keep an eye on the trees and skies. It's for science. **W**

Tips for birdwatching beginners

Birdwatching has a low barrier to entry – all you need are a pair of binoculars, a bird guide and a little bit of time. Here are a few tips if you're just getting started:

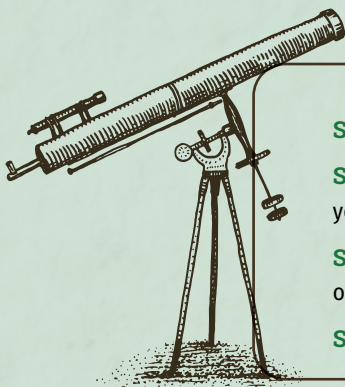
GO AT DAWN OR DUSK: The cooler air and lower wind at dawn and dusk enables birds' songs to carry farther, which helps you notice the presence of birds you aren't yet able to see.

FIND A GOOD SPOT: Finding a place where two habitats meet – for example, where the water meets the shore or a meadow bumps up against the forest – can increase the likelihood of seeing new and interesting species.

BLEND IN: While you don't need to dress in full camouflage, wearing inconspicuous colors and remaining still and quiet will help you avoid scaring birds away.

BE PATIENT: Some birds are adept at blending into their environments. You may only notice their presence when you've been still and quiet for a while. Have patience with yourself, too – the challenge is part of what makes birdwatching rewarding.

HOW TO PARTICIPATE IN THE GREAT BACKYARD BIRD COUNT



STEP 1: Download a bird-identification app (Merlin Bird ID or eBird Mobile).

STEP 2: Choose a location. It can be your backyard, a local park, outside your office building or virtually anywhere outdoors.

STEP 3: Watch and listen for birds for at least 15 minutes at least one time over the four-day event.

STEP 4: Identify and document all the birds you see and hear.



Visit <https://birdcount.org> for more info

FAMILY VACATIONS REIMAGINED

A GUIDE FOR ADULT CHILDREN PLANNING TRAVELS WITH PARENTS



When you think about your childhood, do fond memories of family vacations flood your mind? There's been a resurgence of family vacations – multigenerational trips where parents, adult children and even grandchildren plan an adventure together.

AdventureSmith Explorations says multigenerational bookings have grown at a rate of 35% per year over the past three years, and MMGY Global's study of American travelers found 40% of all active leisure travelers have taken at least one multigenerational trip over the last year.

Going on vacation together not only provides the opportunity to relax and explore, but it gives families the time and space to reconnect and deepen bonds. Planning a multigenerational trip isn't without its challenges, as it requires taking a variety of ages, preferences and other factors into account.

But it's well worth the effort – resulting in memories your family will cherish forever.

PLANNING PHASE

Once you've decided to take a trip together, the first thing to consider is the destination. With multiple generations present, you'll have varying abilities to accommodate. This shouldn't just inform the activities you plan while on your trip but should help you determine what locale is suitable for everyone as well.

Since the planning phase is an exciting part of anticipating an upcoming vacation, solicit ideas from everyone. You'll get a sense of the season, destination, length of trip and cost that everyone is comfortable with. By incorporating everyone's input, you

can better the chances everyone will end up having a good time.

If you don't see your parents often, spend time with them prior to your trip. This will give you a better understanding of their capabilities before you embark on your journey. You might picture them with the energy and endurance they had the last time you vacationed together – and that may have changed.

Going on vacation together not only provides the opportunity to relax and explore, but it gives families the time and space to reconnect and deepen bonds.

Your family may have favorite destinations or types of vacations you tend to take. Of course, that can be a good place to start when brainstorming ideas. Cruises are popular trips because they offer a variety of destinations – from Alaska to the Caribbean – and you can be as active (think, excursions) or relaxed (cocktails by the pool) as you wish.

U.S. national parks are often on people's bucket lists and might also be a good option. They can accommodate a range of abilities – from those who want to look out at the Grand Canyon Rim to those who paddle through it in a canoe. (Bonus: For a one-time fee of \$80, Americans aged 62 or older can get the National Park Service's lifetime senior pass for admittance to every national park.)

"WHEN IN ROME..."

When you're traveling, you may be programmed to make the most of every minute at your destination. But, if you're traveling with aging parents and possibly little ones, consider keeping some kind of routine. If you keep the same bedtimes or mealtimes, it can help, especially if your parents have medical issues that require timing medication, for example. Go with the flow and realize you might need to take things slower than usual.

When vacationing with a big group, keep everyone organized by making an itinerary. While it can feel controlling, it'll ensure you all get time together – and apart. Schedule in breaks so that people get their personal time and know when they can rest. Younger family members may opt to check in with their friends on devices and older family members may decide to put their feet up for a bit. While the trip is about spending time together, everyone needs alone time, especially if you're with those you normally don't spend a lot of time with.

If you feel the pressure to do all the planning, find a few preplanned activities that don't require too much preparation. Maybe it's a sightseeing bus tour, where you don't have to do the research about where to stop, or a class of some kind, like a wine tasting where you can just partake and enjoy with the group. This will help you relax too, instead of trying to do all the organizing yourself.

Another option is to share the responsibility of planning. Give others a chance to be a tour guide for the day. Your mother-in-law might think of an activity or book a restaurant you wouldn't have considered, which can make the trip more interesting. Assign a daily activity

WHO PAYS FOR MULTIGENERATIONAL VACATIONS?

A recent study asked 1,500 American adults if parents should pay for adult children's vacations when traveling as a family.

- ▶ **Half of all millennials** (age 27-42) said their parents should foot the bill. Only 21% disagreed.
- ▶ Only **25% of gen Xers** (age 43-58) said their parents should pay for a family vacation, with 37% not allowing it.
- ▶ When it comes to **baby boomers and the silent generation**, only **15%** would allow their parents to pay for a multigenerational vacation, with 43% disagreeing.



to a few different family members or even just ask them to pick where breakfast will be the next day. This will not only spread around the responsibility but also allow everyone to incorporate their own wishes into the vacation.

MAKING THE MOST OF IT

It's easy to feel like you're compromising your prized vacation time if your parents have limits that prevent you from doing everything on your bucket list. But remember, the whole reason for taking this trip is to make memories and strengthen relationships. After all, this trip will be the one you're reminiscing about a decade from now. If you keep the purpose of family bonding time at the forefront of your mind, it'll be easier to savor the moments that lead to everlasting memories.

Traveling with your parents can not only be fun, but it can be therapeutic to rekindle that bond in your adult years. It's a great opportunity to get to see your parents in a different light and get to know each other better as adults. You may notice that you're curious like your dad who's always looking for the next hike, or artistic like your mom who wants to stop in every gallery in the historic district. This can spawn feelings of deep connection and allow you to reflect on where some of your own proclivities came from.

FINANCIAL CUSTOMS

Before you book a trip together, have an open conversation about the expected expenses. During the planning conversation, be clear about who is paying for what. This way everyone can make their own determination about whether it fits into their budget. While it may

feel awkward to talk about money with family, it'll be more comfortable to address it before commitments are made.

You may know if your parents budgeted for travel in their retirement and are able to take a trip. But, if that's not the case, you may decide to offer to cover a portion of the trip's costs, like the flight or the accommodation, so they can make it work. This can apply to your child in college too. If they're on a strict budget, they may not be able to take a vacation without a little financial help.

Depending on how many families are going, think about spreading the costs around. If there are three adult children taking mom on vacation, maybe you determine you'll each chip in for her if she wouldn't otherwise be able to travel. If several families are staying together, consider sharing the cost of groceries or eating out by alternating who treats. Of course, in some families and cultures, parents may find it unacceptable for their children to foot the bill for them at all.

The bottom line is that everyone's financial situation is different, and you shouldn't assume what people can afford, which is why it's important to talk about it upfront.

There's no doubt that vacations are good for your soul. The benefits span stress relief and awe-inspiring experiences to mindfulness and appreciation for the little things in life. And going with those you love the most allows you to strengthen those connections as adults and even start or carry on family traditions that can continue for generations. If you navigate the planning process and preparation effectively, you'll set sail on smooth waters and be free to make memories that will last a lifetime. **W**



ROAM ON

The decline, return and protection of the American bison

As sea levels dropped during the last ice age, the Bering Strait land bridge did more than emerge. It became a massive red carpet. Sensing its call, the ancestors of the American bison traveled from Asia to North America where they would eventually flourish. So much so, bison numbers were estimated at 60 million in the early 1700s.

By 1889, however, the total number in the United States and Canada plummeted to about 1,091 head – a stunning contrast brimming with explanations and implications. From grazing competition between bison and horses, to the hunting of bison for their hides, meat and bones, to European colonization, habitat loss, disease and other factors, the once-thriving beasts quickly found themselves facing extinction.

But thankfully, North America had begun taking action leading to total bison numbers of about 7,360 by 1919. While the comeback continues, bison still face habitat loss, diseases and genetic diversity issues. More work is therefore needed. Add in some extra public awareness and perhaps the ancestors will sense great things once again. **W**

Sources: allaboutbison.com; americanprairie.org; benjaminleebison.com; doi.gov; flatcreekinn.com; freerangeamerican.us; historytimelines.co; naturalhistorymag.com; new.nsf.gov; nps.gov; pbs.org; texasbison.org; history.com



Broken lead & disappearing ink

Pushed out by progress, will we carve out a place for the written word?

Hang out in the right kind of independent bookshop where the poetry is always metered and ink-stained tweed is less sartorial lapse than philosophical statement, and eventually someone'll put down their moleskin notebook and tell you about how it all started going bad.

They'll say Johnny Gutenberg¹ was the cat's name and when he unleashed his printing press on the world in 1440, it was only a matter of time before handwriting itself – that ageless expression of human exceptionalism – would go the way of the dodo.

Ol' Johnny had accomplices, of course – they always do. There were guys like Francesco Rampazetto with his scrittura tatille in 1575 and Henry Mills flaunting his 1714 typing machine. Then there was John Thomas Underwood's portable typewriter and his droogs² in that moveable PR department – Faulkner, Fitzgerald, Hemingway. Let's not get started on the vacuum tube, the transistor and the microprocessor that made all that e-stuff fit into our analog homes. Then into people's pockets.

It used to be you could talk to a stranger, any stranger, and say, "Hey, buddy, lend a pen?" and like that you'd have a chewed-up Bic Cristal³ in your hand and a new friend breathing over your shoulder. That's called community.

It's a state, but take hope all you Copperplate contrarians, you Palmerian pugilists, you Spencerian scribblers: Not all is lost. Some of us are still out there, handwriting thank you cards like the etiquette columnists told us to and imparting the Zaner-Bloser method on the grandkids when their folks drop 'em off for free daycare. That hard-earned writer's callus on your ring finger is a family heritage you intend as a gift to the next generation.

Why adults write like kids

Grab a family member under the age of 45 and ask them to jot something down. If you are a member of those post-script generations, humor yourself and give it a try. Get all the letters in there with a pangram like, "Sphinx of black quartz, judge my vow." How's it look?

¹You may also blame Bi Sheng, a Chinese commoner of whom we know little except his invention, the first known moveable type printing press. Accounts say he created it in the 1040s, but cultural and linguistic forces kept it from creating a printing revolution a la Johannes Gutenberg.

²Anthony Burgess, the author who invented this word, was notable for his continued use of a typewriter in the age of software word processing. But he was not an Underwood man, seeming to prefer a variety of Olivetti models.

³The Bic Cristal, a ballpoint pen known for its clear body, pencil-like hexagonal shape and hiding place at the very bottom of every handbag, was introduced by Société Bic in 1950 and sold its 100 billionth copy 56 years later. Clearly an icon of the 20th century.

Chances are, it's rough, strokes uncertain and the spacing reminiscent of a pharmacy queue in flu season. Cursive? Rare as duck's teeth. It's probably manuscript – block letters. Either that, or it'll be in the circular kind-of cursive that is one hot pink gel pen away from turning all the i dots into little hearts, like notes passed under Ms. Apple's nose during second period geometry.

If you or your resident 20-to-30-to-40-something wrote in a learned cursive, bonus points, but then are all the letters sloping in the same direction? Are they marching as soldiers along the same horizontal line? Is it more or less legible than a typical 'scrip for penicillin?

That's a low bar, but since the latter part of the 20th century, penmanship instruction has been dancing the limbo with the worms. In the 21st? It's sleeping beside them.

Let's be fair, these uncertain hands aren't the fault of their scrawlers – really. Those malformed alphabets are evidence of arrested development, an education in lettering frozen at the time of a last, rushed lesson on cursive in third grade before summer break.

"Today schoolchildren typically learn print in kindergarten, cursive in third grade. But they don't master either one," Time magazine wrote in 2009, adding that handwriting practice declined from 30 minutes a day to half that since World War II, which itself was abridged compared to a half century earlier.

And amid this, cursive has been dodging the lesson plan erasers since the 1920s, when the thinking was that people are much more likely to interact with manuscript in their day-to-day than flowing scripts, so it made sense to prioritize print.

A rollerball of emotion

What's to blame for this decline in handwriting education? Perhaps more aptly: What isn't?

Technology has clearly played a role, starting with the affordable, portable typewriter, and a world that seems to move faster every day. Speed is what's important, and we chase it like we'll one day catch it.

Today schoolchildren typically learn print in kindergarten, cursive in third grade. But they don't master either one.

You could also point to people's skepticism about a broad education instead of one more laser aligned with the day's economic or national priorities. Teach a kid to code, beat the Soviets to the moon. You can practice your handwriting once you get to Tranquility Base.

Or standardized testing could be at fault for the deprioritization of handwriting: Reading, writing and 'rithmetic are on the test, handwriting ain't. (Latin ain't, either.) Ergo...

And handwriting isn't used in the home – even grocery lists are on the digital cloud.

In 2004, the mid-morning of the information age, the U.S. Postal Service counted 47.4 billion first-class, single-piece letters. In 2023, here at the dawn of the AI age, it was down to 11.8 billion. Most of them bills, most likely, with red print on the front begging you to go paperless.

So the handwritten note has gone from being the species of the realm of correspondence and home economics to something considered quaint, high-effort and boutique. It became valued in the way an artisanal, gift store knickknack is valued – it looks nice on the shelf, but you wouldn't grab it on the way to the tornado shelter. "Live, laugh, love," but leave it.

Simply put, handwriting was no longer seen as more useful than the alternative, and cursive less so, so we've been setting it aside for the past century. The same has been true in the other WEIRD nations – western, education, industrialized, rich and democratic. Finland's another country that started phasing out cursive in the twenty-teens.

Despite that slow-motion shrugging off, when the last remainders of cursive instruction were stripped from 41 states' educational requirements at their adoption of Common Core standards in 2010, many felt the loss.

The press spilled thousands of gallons of ink on the topic, metaphorically speaking – newspapers haven't been doing too well, either.

In those pieces, the Declaration of Independence was often rolled out in defense of cursive. The thinking goes that if you can't read Timothy Matlack's skilled Copperplate cursive script there on display at the National Archive, how can you preserve Thomas Jefferson's self-evident truths? So goes cursive, so goes this shining city on the hill.

In 2022, former Harvard College University President Drew Gilpin published a nuanced essay in The Atlantic titled, "My students can't read cursive." The essay, about the "vanguard of the curvilinear world" was a hit in certain circles.

A mighty history

There are few fine lines in the history of pen-vention. Rather, inventors throughout history have concurrently toiled to solve easily identifiable problems using the technology available to them in their days. Simply, there's a lot more nuance to this topic, but these are the broad strokes:

Reed ~3200 B.C.

The earliest known pens date to ancient Egypt and were formed from long hollow reeds. The ends were shaped to thin, flat points, then split to serve as ink reservoirs using inkwells and capillary action.

Quill

With hardness, flexibility and fibrous capillaries acting as limited ink reservoirs, the flight feathers of large birds make for precise writing. Quill pens were, however, a primarily European peculiarity, as reed pens remained dominant elsewhere, with brushes in East Asia.

~600 A.D.

Fountain

While limited evidence exists of internal ink reservoir pens existing as early as the 10th century, the first commercially successful product was English inventor John Scheffer's "penographic," patented in 1819. The term "fountain pen" predates this patent by hundreds of years, attesting to a long (and fuzzy) iterative history.

1819

Mass produced steel nibs

The oldest known metal, split-nib dip pen is an artifact of Roman Britain, made of a copper alloy. In 1822, English industrialist John Mitchell created the first mass-produced version, with a steel nib, in Birmingham, England, whose popularity quickly supplanted the quill in popularity.

1822

Digital

American Elisha Gray's telautograph measured the Cartesian position of a stylus at regular intervals and sent the resulting coordinates across an electronic circuit, allowing the handwriting to be produced on paper by a machine on the other side, a precursor to the fax machine. In 1957, Tim Dimond invented the Stylator, the first computer peripheral recognizable as a modern writing tablet.

1888

Ballpoint

Patented in 1888 by American inventor John J. Loud, the first ballpoint pen was too rough an instrument for fine penmanship and failed to find a market. In 1938, Hungarian brothers László and György Bíró patented the first successful model using a viscous ink, forever lending their name to an instrument known in many places a "biro."

1938

Rollerball

An invention of Ohto Co., a Japanese manufacturer, the smaller, harder ball point and tighter tolerances of a rollerball allow for thinner, water-based inks to deliver fountain pen-like lines. Watch for smudges.

1963

Gel

Sakura Color Products Corporation invents pigmented gel inks and a line of rollerball pens sold in the U.S. as the Gelly Roll. Gel inks are less prone to leakage than water-based, while maintaining the smooth feel of "wet" inking with a universe of previously unavailable colors.

1984

The spark that set her pen on fire was a Gen Z student at her elite institution who told her that of course he couldn't read Civil War letters in their original hand. He didn't know cursive. He was far from alone, as a classroom discussion revealed.

Gilpin recognized that hers and others' nostalgic feelings fuel some of their defense of cursive but said the real loss would be the loss of the past.

The Declaration of Independence would be fine, she said, but what of the histories hidden in the margins and ledgers? What of our family stories, recorded in wartime notes between loved ones, in personal diaries and all the material evidence of our ancestors' small battles and great romances and interior lives?

"The inability to read handwriting deprives society of direct access to its own past," she wrote. "We will become reliant on a small group of trained translators and experts to report what history – including the documents and papers of our own families – was about."

But something's been stirring since 2010. As of April 17, 2024, by Governor Andy Beshear's pen, Kentucky became the 24th state to require cursive writing education.

So, too, in the WEIRD elsewhere. The Economist noted in 2023 that "In Sweden there is a push for more handwriting and printed books and fewer devices. England's national curriculum already prescribes teaching the rudiments of cursive by age seven."

However, the new requirements are mixed, with some similar to the leftovers Common Core had swept away, with cursive lessons from third to fifth grade. Others are more general, indicating

cursive should be taught sometime in elementary school. Some have been more motivated by traditionalism than education, a return to a nobler past. At the top of the rigor spectrum is Louisiana, which set cursive instruction to run from third to 12th grade, with standardized testing components in third and fourth grades, according to My Cursive, a business providing handwriting instruction started by a homeschool teacher.

Two complementary questions

Even its most fervent defenders understand that despite recent reversals, we're not likely to return to handwriting's high-water mark of the early 20th century. So, we'll always get back to that question: What do we lose when we no longer write by hand?

Like all questions about the role of a loss in an uncertain future, and depending on your natural disposition, you may find only unsatisfying answers under a raincloud of despondency.

Instead, perhaps, we should ask what we gain when we take up the pen? Incidentally, it may be quite a lot.

Anyone who has experienced loss and then later come across their loved one's handwriting in an unexpected place will know a sudden, profound emotion. Handwriting is as distinct as a photo or fingerprint yet somehow offers a truer glimpse of a person's essence. It could be a nothing note, a recipe card or marginalia on the edge of a healthcare form, but each expresses intent at a place in a moment in time. It has the power to make a memory of a loved one seem as indelible as the ink they carefully looped across the page.



Styles of note

Copperplate Script

Copperplate, an English style, was the dominant hand for formal writing in the United States' nascent days.

Spencerian Script

From roughly 1850 to 1925, the all-American Spencerian script supplanted the more decorative Copperplate as the standard hand of formal writing in the U.S. It was created by Platt R. Spencer, a teacher.

Palmer Script

The Palmer Method was simpler, faster, less taxing on the wrists and easier to read than Spencerian script and would become the most common style taught in schools. Telegraph transcribers were early adopters for its speed.

Zaner-Bloser Script

The Zaner-Bloser method, in which students are first taught manuscript before cursive, took the leading spot amid the post-war baby boom. It has had its challengers but remains influential today.



“The inability to read handwriting deprives society of direct access to its own past.”

-DREW GILPIN

A handwritten letter is satisfying to create, a joy to receive, may become a gift more meaningful than any other and is simple to make and give. When we take up the pen, we turn our voices into tangible objects.

For those resistant to the calls of the heart, there're other benefits, too – practical things, scientific things.

A patient's handwriting is useful evidence for a physician, supporting early diagnoses of a range of neural and muscular conditions. Handwriting therapy may also help people slow certain degenerative disorders, much like other brain-forward pastimes.

Researchers have also been probing the benefits of handwriting instruction to cognitive development.

“One of the best-demonstrated advantages of writing by hand seems to be in superior note taking,” the Economist wrote, citing a 2014 study about students' capacity to absorb lectures. Compared to their typing peers, hand-writers wrote down almost half as many words, distilling complex facts into tight throughlines, suggesting greater comprehension compared to their peers' rote transcription.

Other studies haven't been so clear

on the benefits but have shown that brains are more active when the fingers are handwriting than when they are typing.

A study published in 2024 by scientists at the Norwegian University of Science and Technology suggested that “the spatiotemporal pattern from visual and proprioceptive information obtained through the precisely controlled hand movements when using a pen, contribute extensively to the brain's connectivity patterns that promote learning.”


Their conclusion? “We urge that children, from an early age, must be exposed to handwriting activities in school to establish the neuronal connectivity patterns that provide the brain with optimal conditions for learning.”

That said, they also urged that we continue to balance this instruction with the demands and technologies of the modern world.

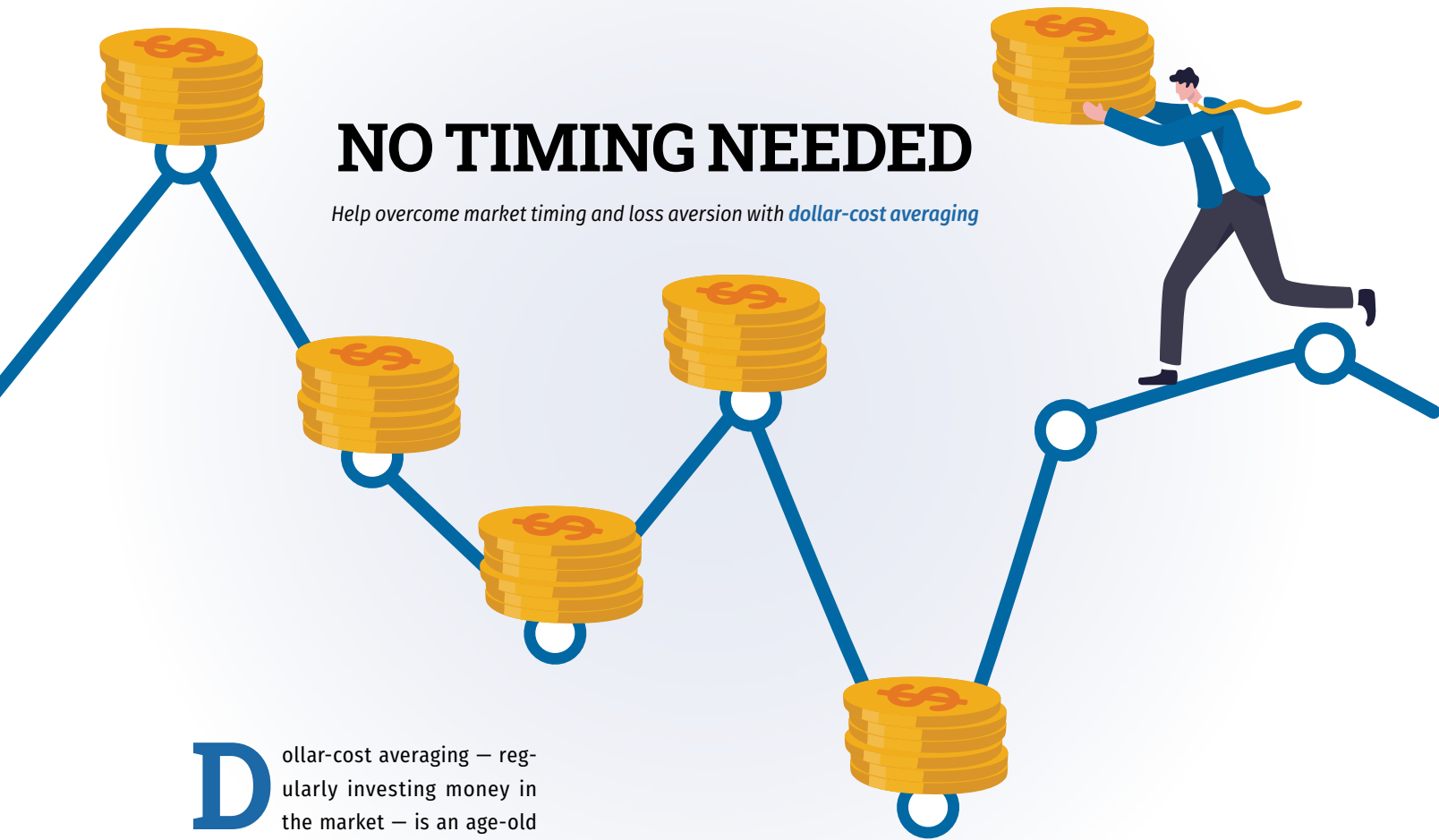
Then there is calligraphy – words as art. With vibrant internet communities and resources, it's easier than ever to give it a shot. The tools of the trade are cheaper, too, with beginner-quality fountain pens, inks, nibs, writing mats, blotters and paper available all together

for less than a Benjamin Franklin, a relative steal in the hobby sector.

Others are out there. Nearly 1 million people subscribe to a forum on handwriting on the social media platform Reddit. Similar communities exist in other online places: Facebook, Instagram and TikTok. Surely most of the audience is only interested in spectating, but spend enough time playing the Brandenburg Concerto No. 6 around Carnegie Hall and you're bound to meet a fellow violist. Staying local, calligraphy programs at community centers, libraries and gift boutiques are fairly common.

Some may see crafts and art as a consolation prize for the noble act of handwriting. Surely, we'd all rather be useful than merely decorative, but also maybe we'd be happier if we could take a different perspective on change. People used to knit because if they didn't finish their mittens before November, they'd risk losing a finger by January. Now, when you can buy a beanie and an iced coffee during a Nor'easter at the corner filling station, the only reason to knit is for fun, community, to make something beautiful or to achieve a sense of accomplishment – and that's not nothing. 

Sources: The Atlantic; New York Times; Time; Washington Post; The Economist; NBC News; Frontiers in Psychology; BBC; [mycursive.com](https://www.mycursive.com); Kentucky Senate; U.S. National Archives; The World; NPR; National Institute of Korean History; Executive Pens Direct; Logotech; Britannica; [Etymonline.com](https://www.etymonline.com); Edmond History Museum; The International Anthony Burgess Foundation; Columbia University; U.S. Postal Service; Soci  t   Bic S.A.; Ohto Co., Ltd.



NO TIMING NEEDED

Help overcome market timing and loss aversion with *dollar-cost averaging*

Dollar-cost averaging – regularly investing money in the market – is an age-old strategy for mitigating investment price risk. Commonly applied by 401(k) plan savers, it could also be a useful strategy for experienced investors with larger sums, especially during periods of uncertainty or when emotional reluctance is high.

THE THEORY BEHIND THE PRACTICE

Dollar-cost averaging involves regularly investing a consistent amount of money to purchase a specific asset, or group of assets, regardless of their price. For example, an employer-sponsored 401(k) plan is set up this way. With each paycheck, you invest a regular percentage of your earnings in defined assets, generally mutual funds, that you have previously selected.

This strategy helps prevent you from stressing over decisions on when to invest in the market. With the regular-investment approach, you don't focus on whether the asset you're purchasing is at a good price for purchase. Rather than try to time the market, you buy it each week or month or whatever the interval is.

The theory underpinning this strategy is that asset prices will go up and down in unpredictable ways, and if you buy shares regularly, the average share price you pay – that is, the dollar-cost average – won't be too high. When prices are lower, your money will buy more shares than the same amount will buy when prices are higher, bringing down your price-per-share cost. This,

in turn, can help reduce the impact of market volatility on your portfolio.

POTENTIAL BENEFITS AND LIMITATIONS

In addition to the theoretical benefit of avoiding an overly high purchase price, dollar-cost averaging presents several other potential benefits.

For relatively early savers, regularly investing in the market builds the investing habit and may help you feel more at ease with investing in general.

For those with large cash balances, it can be a way to invest – or reinvest. Cash tends to lose value over time due to inflation. Especially as interest rates go down, cutting into your cash's return potential, dollar-cost averaging can

help address the emotional challenge of loss aversion, which often has the potential to lead to inaction.

However, dollar-cost averaging could also leave some returns on the table when markets are rallying, and it does not mitigate some other investment risks.

ANOTHER APPROACH: LUMP-SUM INVESTING


Given that time in the market is often an advantage, investing all your money at once could be more effective than investing it incrementally over time. This all-in approach is known as lump-sum investing.

Lump-sum investing can be an effective strategy given certain market conditions. For example, in a rising market, particular assets will rise in price on average, so investing a lump sum at the outset can enable you to acquire more shares, and therefore more value, compared to investing fixed amounts over time.

But if you invest all your money at once, and the price drops, you may suffer losses that could persist for a few years or longer. Under these conditions, dollar-cost averaging would lead to owning more shares.

CHOOSING THE RIGHT STRATEGY FOR YOU

There's no one-size-fits-all answer when it comes to your investment strategy. Whether dollar-cost averaging is the right strategy for your investment goals depends on multiple factors, including the time horizon to your financial goal, your available cash, market conditions and investment opportunities.

Your financial advisor can help you weigh these different considerations and make a choice that feels right for you. 

Dollar-cost averaging vs. lump-sum investing

RISING MARKET SCENARIO

| | 9/1/24 | 10/1/24 | 11/1/24 | 12/1/24 | 1/1/25 | 2/1/25 |
|--|--------|---------|---------|---------|--------|--------|
| Mutual fund price | \$50 | \$55 | \$57 | \$53 | \$58 | \$61 |
| Dollar-cost averaging approach: Total shares purchased with \$500 monthly over 6 months (\$3,000 total) | 10 | 9.09 | 8.77 | 9.43 | 8.62 | 8.20 |
| Total shares owned | 10 | 19.09 | 27.86 | 37.29 | 45.91 | 54.11 |
| Lump-sum investment approach: Total shares purchased if investing \$3,000 at once | 60 | 0 | 0 | 0 | 0 | 0 |
| Total shares owned | 60 | 60 | 60 | 60 | 60 | 60 |

SUDDEN DROP MARKET SCENARIO

| | 9/1/24 | 10/1/24 | 11/1/24 | 12/1/24 | 1/1/25 | 2/1/25 |
|--|--------|---------|---------|---------|--------|--------|
| Mutual fund price | \$50 | \$35 | \$34 | \$37 | \$40 | \$39 |
| Dollar-cost averaging approach: Total shares purchased with \$500 monthly over 6 months (\$3,000 total) | 10 | 14.29 | 14.70 | 13.51 | 12.5 | 12.82 |
| Total shares owned | 10 | 24.29 | 38.99 | 52.50 | 65 | 77.82 |
| Lump-sum investment approach: Total shares purchased if investing \$3,000 at once | 60 | 0 | 0 | 0 | 0 | 0 |
| Total shares owned | 60 | 60 | 60 | 60 | 60 | 60 |

The information in the tables is purely for illustrative purposes and does not imply any particular strategy, counsel, recommendation, or real-world example. The market value of securities fluctuates, and you may incur a profit or a loss. This analysis does not include transaction costs, which would reduce an investor's return.

Sources: forbes.com; cnbc.com; etrade.com; ndvr.com; aarp.org

There is no assurance any investment strategy will be successful. Investing involves risk including the possible loss of capital. Dollar cost averaging does not assure a profit and does not protect against loss. It involves continuous investment regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low-price levels.



The popular rise of lifetime income on annuities

A look inside why more Americans are turning to lifetime income.

Annuities can provide a guaranteed lifetime income stream in retirement, no matter how long you live. They thrive under high interest rate environments and are currently offering the highest payouts seen in years.

Recent market trends have led to a surge in their popularity. The cause – which resulted in record total U.S. retail annuity sales of \$385.4 billion in 2023 and \$106.7 billion in the first quarter of 2024 – can be traced back to the COVID-19 pandemic. Just before that, the market had reached its all-time peak. Then the after-effects brought about record-high inflation, rumors of impending recession and unprecedented market volatility.

For many the thought of losing a substantial portion of their retirement savings made them willing to trade the possibility of gains for the promise of safety. And with the Fed raising interest rates to the highest levels in 15 years, the

stage was set for products like annuities. And take center stage they did.

Guaranteed income for life

The word “guarantee” doesn’t come up very often in conversations about investing and retirement planning. But in the case of annuities, that’s exactly what you can get: guaranteed income, at a guaranteed amount for a guaranteed duration, as long as you live.

When you purchase an annuity, you enter into a contract with the insurance company. This contract outlines every detail of your annuity.

There’s no health screening required to buy an annuity, just a simple calculation an actuary performs to determine the amount you’ll be paid based on your life expectancy, the date you choose to start taking payments, the amount you put in and the interest rate environment. The higher interest rates, the more you can receive.

Lifetime income through annuities Fixed income annuities

With an immediate income annuity, you put in a lump sum and earn a fixed payment for the rest of your life. You'll receive income within 12 months of your purchase – one month after you buy your annuity for monthly payments. While monthly income payments are most common, you can also choose to receive quarterly, semiannual or annual payouts. Your payment amount is determined by your life expectancy from the date of purchase and the amount you put in. If you select an annuity with a “cash refund” death benefit and die before your income payments equal the full amount of your annuity purchase price, your beneficiary will receive the difference. And should you outlive your initial investment, you'll continue receiving payments. A great option for retirees looking for a guaranteed income stream, an immediate income annuity gives you a steady monthly check in retirement, just like Social Security.

If you've got some time before you retire, a deferred income annuity gives you the opportunity to grow your money tax-deferred for a period of time and unlike immediate annuities, you can convert this money into guaranteed income payments at a later date. Typically, the longer you delay your start date the higher your income payments will be.

Whether you invest in an immediate or deferred annuity, both options provide the advantage of a guaranteed income stream throughout retirement. However, this benefit does come with the trade-off of having limited control over these assets. It's also worth noting that once your policy is in place and the

income start date is set, you'll have little flexibility to change this date, if possible.

Guaranteed living withdrawal benefit rider

In addition to income annuities, guaranteed living withdrawal benefit riders added to other types of annuities have become an increasingly popular option. They provide more control over the underlying assets while still providing an income payment for life.

The rider can be added to a variety of deferred annuities like variable, structured, indexed or fixed - each having its own set of risks and rewards. It offers you the flexibility to invest your annuity's underlying cash value, providing options to protect yourself from market downturns. No matter what happens to your invested balance, your income remains guaranteed. The rider gives you the choice to either start receiving income immediately or defer it until a later date. Unlike immediate or deferred income annuities, you're not required to make this choice in advance. You simply let the insurance company know when you're ready. In exchange for this flexibility, income payments may be slightly lower.

Deciding for yourself

Annuities can be a great option for those approaching or in retirement who are looking for a guaranteed source of income that won't falter no matter what happens in the market. The healthier you are and the longer you live, the more value they'll bring. No one can predict the future of the market for any investment vehicle. But with an annuity, you can predict – and guarantee – how much income you'll get for the rest of your life.

Annuities surged in 2023

23%

Total U.S. annuity sales reached a record-high **\$385.4 billion**, up 23%.

Single premium immediate annuity (SPIA) sales were **13% higher.**

13%

45%

SPIA sales jumped 45% to **\$13.3 billion**, setting a new annual sales record.

Deferred income annuity (DIA) sales **increased 83%.**

83%

97%


DIA sales nearly doubled (up 97%) to **\$4.2 billion.**

Sales of fixed-rate deferred annuities have **tripled** in the last two years.

3x

Source: [LIMRA.com](https://www.limra.com)

Keep in mind that opting for a lifetime income option with an insurance company is an important decision that will last the rest of your life, so choosing the right partner is a key part of the process. The income guarantees offered by annuities are backed by the company's claims paying ability, so selecting a highly rated insurance company is a great way to protect your investment.

Talk with your advisor about how an income annuity can help support your long-term financial plan. 

Sources: annuityfyi.com; brighthousefinancial.com; immediateannuities.com; limra.com; macrotrends.net; money.com; newyorklife.com.

Annuities are long-term, tax-deferred investments intended for retirement purposes. Annuity guarantees are subject to the claims-paying ability of the issuing insurance company. Any withdrawals may be subject to income taxes, and prior to age 59½ a 10% federal penalty tax and state penalty taxes may apply to the taxable amount. Withdrawals from annuities will affect both the cash value and the death benefit.



THAILAND

PONDER THROUGH PARADISE

Where ancient temples and time-honored shrines stand alongside the vibrant glow of neon-lit streets and modern cityscapes. Whether you're looking for adventure and cultural immersion or rest and relaxation, Thailand truly offers a complete spectrum of experiences.

A wonder to behold

Thailand's capital is one of the most visited places on Earth according to World Population Review, welcoming over 20 million tourists in 2023 alone. And there's good reason so many people choose to visit Bangkok.

Once dubbed the "Venice of the East," Bangkok was built atop the Chao Phraya River's floodplain. Over time, many of the klongs (canals) that connected locals have been transformed into concrete thoroughfares, although a few of the original waterways still weave their way through parts of the city.

Embarking on a longtail boat journey offers a unique vantage point to experience views of the towering Wat Arun temple and the vibrant Damnoen Saduak Floating Market.

Bangkok has also made recent and significant strides in

its economic and urban development, including updates to both its "Skytrain" and underground metros. Atop being reliable, inexpensive and air conditioned, rail travel provides an effective detour around heavy traffic.

A break from the bustle

Once you've experienced ICONSIAM – the "mother of all malls" – and a stay at your choice of some of the world's most luxurious hotels, immersing yourself in Thailand's natural beauty is bound to be as enriching as it is refreshing.

Khao Yai National Park, just a two-hour drive northeast of Bangkok, boasts more than 750 square miles of ever-green forests and lush grasslands. If you're lucky, you might catch a glimpse of dholes, great hornbills or an elusive Asian black bear.




A VIEW SO TRANQUIL

If you're a fan of classic spy flicks, the second James Bond movie featuring Roger Moore, "The Man with the Golden Gun" (1974), was famously shot on location in Thailand. Khao Phing Kan, also colloquially known as "James Bond Island," is a striking spectacle amid the emerald-green waters of Phang Nga Bay. Whether you've seen the movie or not, the beaches, caves, mangroves and wildlife make for an extraordinary trip.



When to go

Thailand is warm year-round. Peak dry season – typically the safest and most enjoyable time to travel – runs November through March, and the wetter season from May to October. Steering clear of the rainier months may help you sidestep high humidity and potential flooding but is usually a pricier time to travel.

If vegetarian cuisine and/or a dose of soul cleansing appeals to you, Bangkok and Phuket's Jae Festivals are large, vibrant nine-day celebrations held in late September and October each year. It's a great opportunity to purify the mind and body – and, of course, indulge in traditional vegetable dumplings or sweet treats doused in coconut milk. Look out for the yellow flags to spot street food stalls and restaurants observing the Jae Festival. 



TRAVEL POINTER

You can find direct flights to Bangkok from New York (JFK), Chicago (ORD), Los Angeles (LAX) and several other U.S. airports.

Broadway's next act

More culturally relevant shows are drawing new, diverse audiences to Broadway. Now it's time to spread the word.

Before a global pandemic shut it down for over a year, Broadway was setting attendance records thanks to innovative – some might even say revolutionary (see what we did there) – shows like “Hamilton,” “Wicked” and “The Lion King.”

The Great White Way – so named for the brightly lit marquee signs of the 1940s and '50s – lost touch with audiences during the second half of the 20th century as it struggled to incorporate authentic popular music and culture into its shows. But the groundbreaking productions of the last two decades sparked renewed interest, attracting 14.8 million theatergoers in 2018-2019 (the last full season before the COVID-19 lockdowns).

Like all live entertainment, Broadway is clawing its way back to pre-pandemic numbers four years later, but it still has a long way to go. Attendance during 2022-2023 – the return to full operations – was 17% lower than in 2018-2019. But when you look at the numbers, one thing stands out: the demographics.

Last season, theaters drew record numbers of young and BIPOC (Black, indigenous and people of color) attendees. Compared to 2018-2019, the average theatergoer is almost two years younger, and BIPOC attendees are up more than 12%.

It's not hard to understand why: Many of today's most popular shows have broken with tradition to bring more representation to the stage and embrace contemporary music to connect with everyday Americans – and have reaped the rewards.

Since its August 2015 opening, “Hamilton” – in which the Founding Fathers are portrayed by rapping, non-white actors – has grossed nearly \$950 million and earned a record-setting number of Tony nominations.

Broadway has leaned into this formula with new shows like “Six,” the story of the wives of Henry VIII told through a singing competition; “Hell's Kitchen,” the coming-of-age musical loosely based on the teenage years of Grammy-winning songwriter Alicia Keys; and “Illinoise,” spawned from the concept album of the same name by Academy Award- and Grammy-nominated songwriter Sufjan Stevens.

But to really connect with young and diverse theatergoers, Broadway needs to venture beyond the stage and onto the screen – the phone screen, that is.

A recent survey of Gen Zers and Millennials supports this notion, with 71% of respondents saying they find out about “pretty much everything” from social media, and 37% saying they can't remember seeing anything about Broadway or live theater in their feeds.

The interest is there: a full 91% of respondents said just taking the survey piqued their interest in Broadway. But more than a third said the only show they're even aware of is “Hamilton.” It's hardly a coincidence that its creator, Lin Manuel Miranda, has more than 3 million followers on X (formerly Twitter).

It's time to put the spotlight on social media. You can't pack the house if people don't know your show exists. **W**

The evolution of Broadway

Early 1900s

VAUDEVILLE

Al Jolson, Fanny Brice, Marx Brothers

1910s-1930s

MUSICAL COMEDY

1907 “The Merry Widow”
1927 “Show Boat”

1940s-1960s

GOLDEN AGE

1943 “Oklahoma!”
1957 “West Side Story”

1970s-1990s

CONCEPT MUSICAL

1975 “A Chorus Line”
1982 “Cats”

Late 1900s-early 2000s

MUSICAL THEATER REVIVAL

1997 “The Lion King”
2003 “Wicked”
2015 “Hamilton”

Broadway theatergoers then and now

| 2018-2019 SEASON | 2022-2023 SEASON |
|----------------------------|----------------------------|
| 42.3 Average age | 40.4 Average age |
| 11.2% Ages 18-24 | 12.2% Ages 18-24 |
| 26% BIPOC | 29.4% BIPOCs |

When you consider the shape of an ellipse, what do you see? At a young age, Ken Orton began to see everything. The artist learned about ellipses from his older brother, a draftsman who could draw realistically. “Bill taught me more than any instructor I had,” Orton says, describing his brother’s explanation of the ellipse as the first spark of his own creative journey.

With his favorite shape in mind, Orton spent his childhood drawing his surroundings in Birmingham, England. And whatever the subject matter, he saw the ellipse as an extraordinary tool for making a two-dimensional surface appear 3D. Then came the second spark.

Visiting the Birmingham Museum and Art Gallery, Orton came across “Work” by Ford Madox Brown. Mesmerized, he shouted for his mom to come look. “It was the first painting I’d ever noticed brush marks in,” Orton says. “I went back and studied it many times.”

Orton would go on to lead the arts program at the Centro de Arte Joan Miro of the Balears International School in Mallorca, Spain. Covering everything from composition and color theory to the mighty ellipse, he made a lasting impression on countless students.

A third spark occurred when Orton and his wife bought a home in New York, where they discovered a trove of mason jars in the basement. “I knew of similar jars, but not of that size or quality with such beautiful lettering,” Orton says. He adds that while he’d taught about reflected and refracted light for years,




“Lash” by Ken Orton
Oil on canvas – 2015, 36" x 48"

he’d never seen the effects of light so amplified. The experience led to a series of paintings featuring bottles and jars, including “Lash.”

Working from a carefully composed photo, Orton describes his process much like music. “I do a little jazz, playing with some of the surfaces,” he says. “Like melodies on a background of chords to create both diffused and sharply focused areas.” He also mentions paying

close attention to how the light passes through the jars’ raised lettering.

Of all the galleries where his paintings have hung, Orton seems to favor Catto Gallery in London. After all, it was depicted in the background of Brown’s “Work” painting. Orton calls this a grand coincidence, which some might see as coming full ellipse. To view more of the artist’s work, visit kenortongallery.com. 

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.

Chief technology officer.
Adjunct professor.
Family history reviver.



Your unique life, planned.

A chief technology officer acquires his great-grandparents' neglected country ranch and restores a family destination for generations to treasure. Backed by sophisticated resources and a team of specialists in every field, a Raymond James financial advisor gets to know you, your family, and everything that makes your life uniquely complex. That's Life Well Planned.

RAYMOND JAMES
LIFE WELL PLANNED.

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