Show me the money! The scariest part of investing is risk. Positive reinforcement works best – especially if that reinforcement is money. Hopefully, your portfolio starts making money right away.

When investing, take a long-term view. Don’t let market drops scare you from investing. Dollar-cost averaging is a great way to enter the market. In dollar-cost averaging you invest the same amount each month, often on the same day. For example, you get paid on Friday, then invest $10 every payday. This way you will not have invested all your money at the peak but will have purchased shares on a monthly basis. If you use dollar-cost averaging you will buy more shares if the market drops. If the market goes up, you will buy less shares but your investment will have grown. Don’t try to time the market. The greater time you invest in the right products the greater your portfolio will be. Keep your long term goals in mind!

SUMMER IS HERE!!! Enjoy the OUTSIDE season! These refreshing drinks will help you beat the heat on the hottest summer days. Stay cool and hydrated!

**Watermelon Cooler:**

- **Ingredients:**
  - 4 cups of cubed watermelon
  - 1 cup of fresh lime juice
  - 1 tablespoon of honey (optional)
  - Ice cubes

- **Instructions:**
  - In a blender, combine the watermelon cubes and lime juice. Blend until smooth.
  - Taste the mixture and add honey if desired, depending on the sweetness of the watermelon.
  - Strain the mixture through a fine-mesh sieve to remove any pulp.
  - Fill glasses with ice cubes and pour the watermelon mixture over the ice.
  - Garnish with a slice of lime or a sprig of mint, if desired. **Serve and enjoy!**

**Strawberry Lemonade:**

- **Ingredients:**
  - 1 cup of fresh strawberries, hulled
  - 1/2 cup of freshly squeezed lemon juice
  - 4 cups of cold water
  - 1/4 cup of granulated sugar (adjust to taste) (try honey or agave syrup)

- **Instructions:**
  - In a blender, puree the strawberries until smooth.
  - In a pitcher, combine the strawberry puree, lemon juice, cold water, and sugar. Stir well until the sugar is dissolved.
  - Taste the mixture and add more sugar if desired.
  - Fill glasses with ice cubes and pour the strawberry lemonade over the ice.
  - Garnish with a strawberry slice or a lemon wheel, if desired. **Serve and enjoy!**
Cucumber Mint Refresher:

- **Ingredients:**
  - 1 large cucumber, peeled and chopped
  - 1/4 cup of fresh mint leaves
  - 2 tablespoons of lime juice
  - 2 cups of cold water
  - 1 tablespoon of honey or agave syrup (optional)
  - Ice cubes

- **Instructions:**
  - In a blender, combine the chopped cucumber, mint leaves, lime juice, and cold water. Blend until smooth.
  - Taste the mixture and add honey or agave syrup if desired for extra sweetness.
  - Strain the mixture through a fine-mesh sieve to remove any solids.
  - Fill glasses with ice cubes and pour the cucumber mint mixture over the ice.
  - Garnish with a sprig of mint or a cucumber slice, if desired. **Serve and enjoy!**

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**Neighborhood Associates Corporation** and National Housing Trust have received a special grant called "**Healing Starts Here**". This grant from "New Pluralists" helps organizations promote healing and unity in communities. Grant funds have been used to start a program called "**From Separation to Kinship: Bridges to Better Community**". This program will help residents in four communities (Paradise at Parkside, Bass Circle (NAC/Telesis), Savannah Apartments, Galen Terrace (NHT)) learn how to be leaders and visionaries for stronger and more connected communities. The program will provide training sessions on things like anti-racism, capturing community history, and community organizing. Participants will also get a $200 per month stipend to help them be part of the program. "**Bridges to Better**" is a 5-month training, anchored by Cities4Peace. Those who complete the program will be certified Peace Ambassadors and skilled advocates and leaders. The goal is to make neighborhoods stronger and more connected places to live, work, and play. If you live in Bass Circle or Paradise at Parkside and want to participate, you can call Katt Tait at 202-428-9644.

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**Congratulations** to Tarahn Harris and the Barclay community who have secured two grants awarded by Healthy Neighborhoods Inc. and The Robert W Deutsch Foundation to fund a mural to be painted in the community. The Central Baltimore Partnership has been a great support in this process.

Murals can create a sense of community, beautify open spaces, express historical and cultural identity, raise awareness about social issues and inspire creativity. We know that public art improves the value and quality of the community. Artwork also aids in expressing community’s values. It can also elevate the sense of unity among community members and visitors. Well done Tarahn!

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*Disclaimer We are not financial advisors. The content in this newsletter is for educational purposes only and merely cite the author’s personal opinions. In order to make the best financial decision that suits your own needs, you must conduct your own research and seek the advice of a licensed financial advisor if necessary.*