

# THE BUZZ

## NEWSLETTER

Summer in  
Seattle



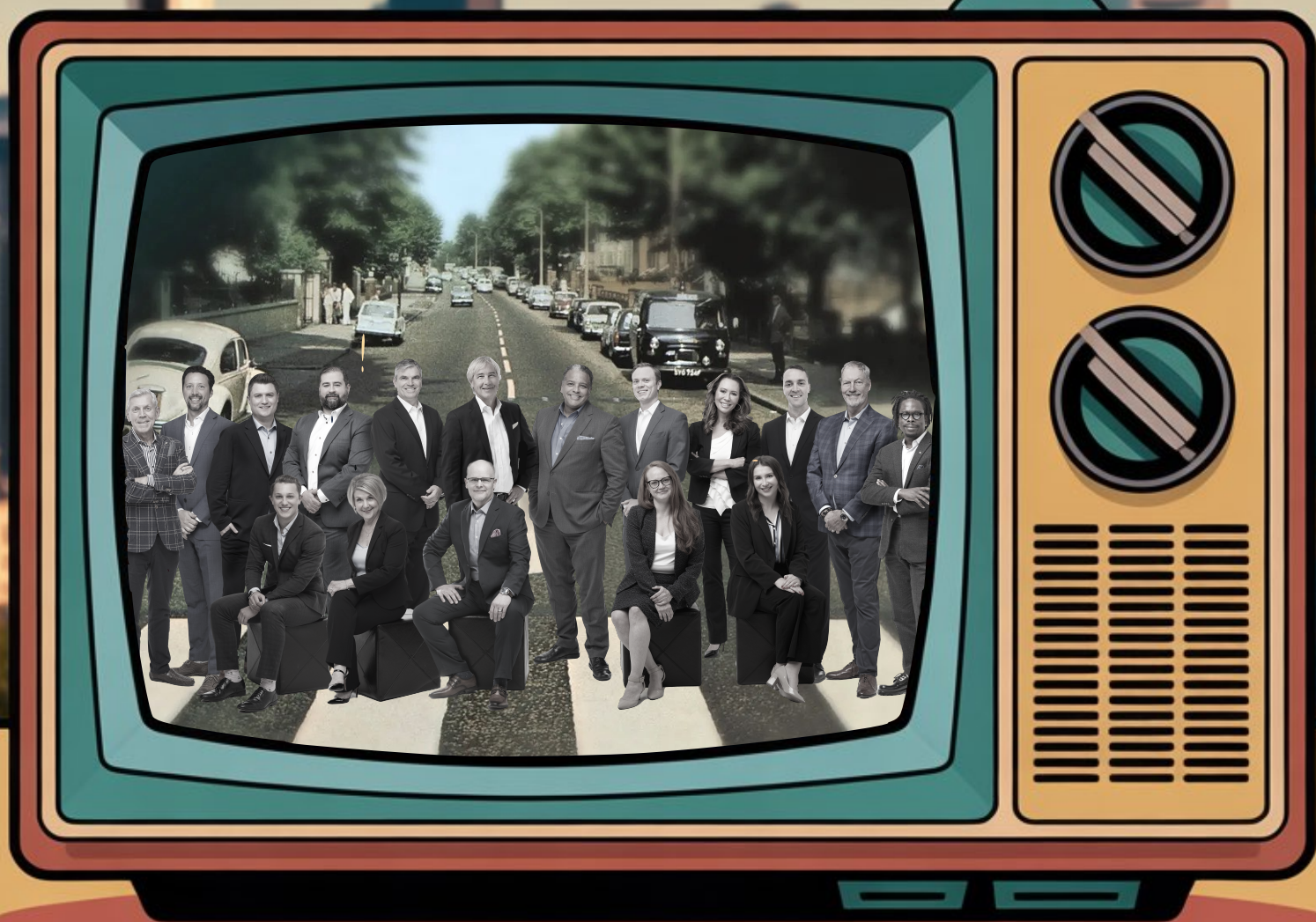
**Hohimer**  
Wealth Management

2025



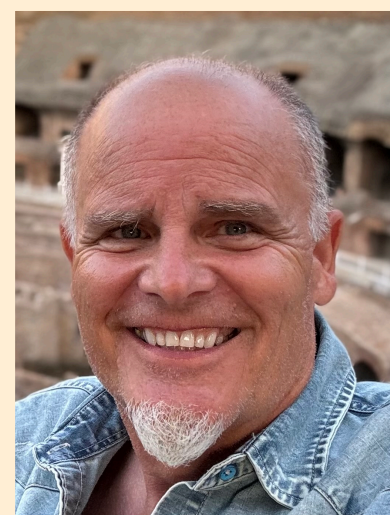


# Summertime Greetings





Summer's officially in session—and it's your time to shine. Whether you're perfecting your pool float pose, pretending rosé counts as hydration, or chasing sunsets like they owe you money, I say: fully commit. Life's too short for non-crispy fries and bad BBQ. This season is all about bold prints, bigger laughs, and unapologetic joy. So crank up that '70s playlist, grab something cold and fizzy (if it's a little sissy and fruity, even better), and strut through summer like it's your runway. From The BUZZ, here's to sunshine, sweet moments, a little mischief, and summer days that feel just right. Robbie









# You never know who's gonna pop into the office



NBA Hall of Famer "The Glove", Gary Payton hangin' in the Speakeasy.



Det. Roger Murtaugh—*Lethal Weapon* legend, delivered with prime Danny Glover greatness.

Where's the Oscar? Come on, man!



We loved having the team from Rise Above visit!

Co-founders Brad Meyers and Jaci McCormack are doing incredible work, making a real difference in the lives of Native youth in our community.







## Strengthening Family Legacies: Our Partnership with Bhaj Townsend of Focus & Sustain

We are thrilled to announce our collaboration with Bhaj Townsend, founder of Focus & Sustain, to offer specialized services aimed at enhancing family unity and legacy planning. With over 25 years of experience, Bhaj is renowned for guiding families through the complexities of wealth transfer, family dynamics, and communication. [focusandsustain.com](https://focusandsustain.com)

### Her expertise includes:

- **Family Dynamics Coaching:** Addressing and resolving interpersonal challenges to foster harmony.
- **Building Family Trust:** Establishing and maintaining trust across generations.
- **Enhancing Communication:** Facilitating open and effective dialogue within families.
- **Legacy Assessments:** Evaluating your family's readiness for wealth transition.

Through this partnership, our clients gain access to Bhaj's personalized coaching and proven strategies to ensure their family's legacy thrives for generations to come.

[focusandsustain.com](https://focusandsustain.com) [+2focusandsustain.com](https://focusandsustain.com) [+2nwfbba.org](https://nwfbba.org) [+2](https://nwfbba.org).

For more information or to schedule a consultation, please contact us.

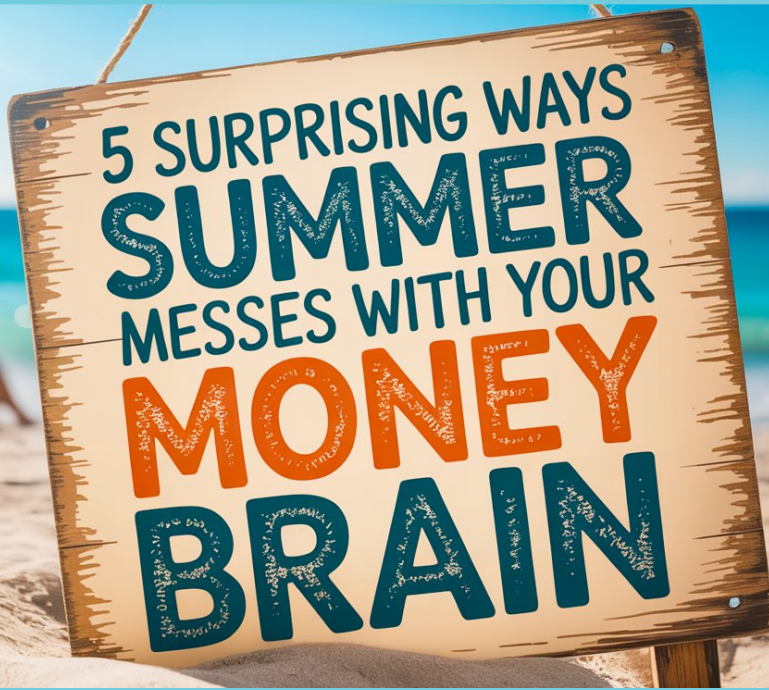








# Flip-Flops, Forecast & Financial Facts



At Hohimer Wealth Management, we know summer is for sunburns, sandals, and the occasional spontaneous Amazon purchase you'll definitely regret by Labor Day. But beneath the vacation vibes, summer has some sneaky side effects on your financial habits — and even on the markets themselves.

Here are five fascinating (and totally real) ways summer impacts your financial world — whether you're tracking the S&P or just tracking tan lines.

## 1. The S&P 500 Has a Soft Spot For July

Fun fact: July has historically been one of the better-performing months in the stock market. It's not guaranteed sunshine and rainbows, but mid-year earnings reports and investor optimism tend to create a little seasonal sparkle. So while everyone else is checking out, the market might just be checking up.

*What it means for you:* At HWM, we watch seasonal trends carefully — not to predict the future, but to understand how behavior might cloud investor judgment.





## 2. Summer Is Peak Season for Life-Changing Moves

June through August brings more than pool parties. It's also when people get married, buy homes, start businesses, and change jobs at higher rates than the rest of the year.

Translation? Behind all the wedding cake and U-Haul boxes are major financial implications.

*What it means for you:* These life shifts can come fast — and the financial planning that goes with them shouldn't be an afterthought. We're here to help you think long-term even when you're distracted by wedding RSVPs or Zillow at 2 a.m.



## 3. Summer Vacation Can Wreck Your Budget (Quietly)

In a recent study, nearly 42% of Americans admitted they overspend on summer travel — often dipping into savings or using credit to fund their beachside adventures.

Blame FOMO, rising prices, or that "we'll figure it out later" vibe — but the sunburn isn't the only thing that leaves a sting.

*What it means for you:* We totally support summer fun (preferably with SPF and a financial plan). At HWM, we help clients find ways to say yes to memory-making without blowing up their financial goals.





## 4. Yes, There's an Ice Cream Index

Once upon a time, Unilever studied ice cream sales as a quirky way to gauge consumer confidence — because ice cream is a cheap luxury people still indulge in when they're feeling okay about their finances. It's not exactly science... but it's not *not* delicious either.

*What it means for you:* While we're not making investment decisions based on mint chip trends (yet), we do believe in reading between the lines and understanding what little behaviors can say about the bigger picture.



## 5. The Summer Slump Is a Real Thing

Trading volume historically drops by 20–30% in summer. Why? Because even Wall Street takes vacations. There's even a saying: "Sell in May and go away." We're not endorsing it — but the seasonal slowdown is so consistent, it's part of market lore.

*What it means for you:* At HWM, we don't take summers off from being thoughtful. While the world slows down, we keep your long-term strategy steady — no timing tricks, just focus and follow-through.





# Final Scoop

Whether you're team lemonade or team margarita, one thing's clear: summer has a funny way of making people loosen their grip — on calendars, discipline, and yes, sometimes wallets. At HWM, we believe it's possible to live in the moment and plan for what's ahead.

So enjoy the heat. Chase the sunsets. And know that while you're focused on fun, we're still focused on you.





# “From Fur to Fabulous: The Human Pet Makeover!”

At HWM, we *might* be just a little obsessed with our pets. (Okay, a lot.) From gourmet treats to spa days and birthday celebrations, let's be honest—we treat them like people. So we thought, why not take it one step further?

What *would* our beloved companions look like if they were actually human? Would your dog be the laid-back surfer bro? Would your cat be a chic, aloof barista with strong opinions on oat milk? We ran the numbers (and the imagination), and the results are both hilarious and disturbingly accurate.

Meet the human versions of our furry, feathered, and four-legged coworkers.







**Belonging to Jack, meet Baxter  
and his human counterpart.**

*"Not sure why Dumb & Dumber is  
the first movie that comes to mind..."*

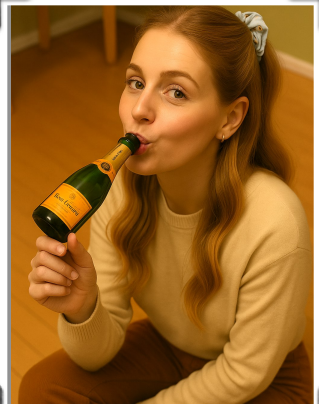


**Jack again, meet Harvey  
and his human counterpart.**

*"Or Dumb & Dumber the  
Plumber"*

*(At least we don't have to see his  
"PlummersSmile" yes, that smile)*

*"HWM PSA, we love Plummers!"*



**Belonging to Robbie & Gaye,  
meet Cabbie June and her  
human counterpart**

*"Yes! Both are sweet and 21."  
(Great taste on the bubbles though)*



**Belonging to Megan, meet  
Ginger and her human  
counterpart.**

*"Still waiting to get  
Shawshanked!"*

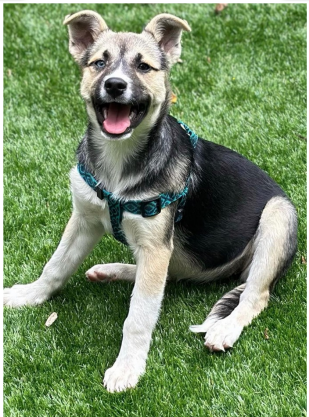




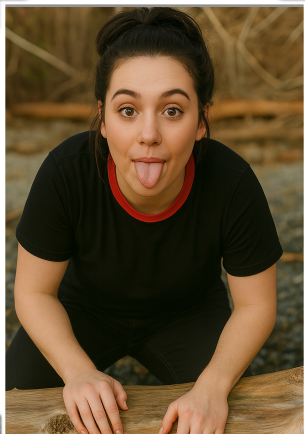
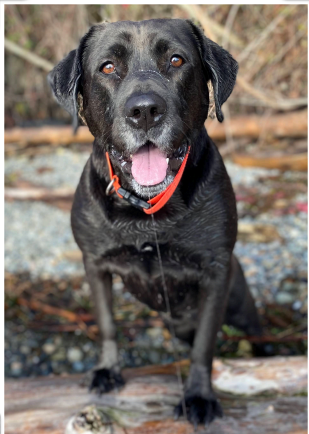
Belonging to Hannah, meet  
Rosie, a 1-year-old pup  
and her human counterpart  
*"Not sure if a 1-year-old pup  
equals a toddler in dog years,  
but it's pretty dang cute!"*



Belonging to Bryan, meet Taz  
and his human counterpart  
*"Yup! Ninja! All the way"*

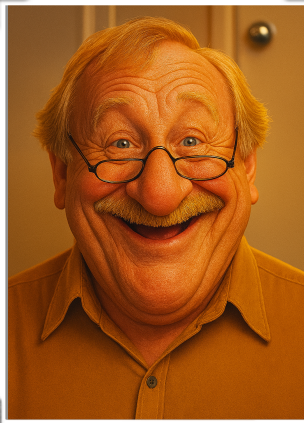


Belonging to Kyle, meet another  
1 year old pup Harlow and her  
human counterpart  
*"No clever response, just a 10  
on the cute chart!"*



Belonging to Connie, meet  
Missy Moose and her human  
counterpart  
*"A lotta sassy vibes, just like her  
owner."*





**Belonging to Patrick, meet Stoick and his human counterpart.**

*"Not sure whether to call him grandpa or professor, 3/4 human, 1/4 cartoon, extremely lovable!"*



**Belonging to Curtis, meet Jessie and her human counterpart**

*"As you can see, this one's the brains of the operation, CEO of something."*



**Belonging to Alex, meet Moose and his human counterpart**

*"Who says AI can't be funny?"*

And there you have it—a glimpse into the wild world of AI magic. Some results? Spot on. Others? Let's just say...creative. When I say "spot on," I'm mostly talking about Jack's bulldogs. Absolute icons. As for the AI showing restraint and leaving out their signature "PlummerSmile"? Honestly, shocked. Proud. A little disappointed. Maybe next time.





As we step into the heart of summer, I hope this season brings you time to unwind, reconnect with loved ones, and enjoy the slower pace that sunshine tends to inspire.

Summer has a way of reminding us what really matters—family, health, meaningful connection, and a bit of well-earned rest. Whether you're traveling, spending time with grandkids, tackling a new hobby, or simply savoring a quiet morning with coffee on the

porch, I hope you're finding joy in the little things.

While our work continues behind the scenes, it's moments like these that remind us why we do what we do. Our team is grateful for the trust you've placed in us and honored to be part of your life's journey—not just the financial one.

Wishing you a bright, restful, and truly meaningful summer season,

**David**





**#1 You can't actually  
fry an egg on the  
sidewalk.**

*(But you can confirm  
your HOA's suspicions  
about your mental  
state.)*

**#2 Studies show that  
men are more likely  
to cheat during the  
summer months.**

*(No good dogs!  
Let's Keep an eye, & a  
leash on em ladies!)*

**#3 The average person  
sweats enough in the  
summer to fill a  
kiddie pool.**

*("And just like that, the  
backyard Slip 'n Slide  
became a biohazard.")*

**#4 Donna Summer's  
"Love To Love You Baby"  
1975 was banned by the  
BBC for its sensual  
moans & groans.  
(Meanwhile, half of  
today's pop songs would  
make them  
spontaneously combust.)**

**#5 The FDA allows up  
to 60 insect fragments  
per 3.5 oz of chocolate.  
(So if you hear  
crunching, it's not the  
almonds.)**

*This doesn't have anything to  
do with summer, but might  
take your mind off #3*





Lemonade is supposed to be the refreshing hero of summer. Cold. Crisp. Citrus perfection.

But somewhere along the way, someone said, “Hey, what if we added cheese?”

And just like that, things spiraled.

From briny pickle blends to lemonade that tastes like it moonlights as a fireplace, we’ve rounded up the **Top Ten Nastiest Lemonade Flavors** ever created. These aren't hypothetical horrors — they're actual flavors people have created, bottled, and (tragically) consumed.

Grab your Tums and let’s dive in.



## **Pickle Juice Lemonade**

As if lemonade needed to also clean your arteries with brine.  
Tastes like someone dared a Vlasic to take a citrus bath.

## **Bacon Lemonade**

Finally, your lemonade can taste like a greasy Sunday morning.  
Because nothing says “refreshing” like pork fat in a cup.

## **Wasabi Lemonade**

It's like your throat is doing CrossFit while your nose cries for help.  
The only lemonade that uppercuts you in the sinuses.

## **Charcoal Lemonade**

Marketed as a detox, tastes like a BBQ pit with trust issues.  
Also doubles as sidewalk chalk if you're bored.

## **Cucumber Jalapeño Lemonade**

For people who thought “spa water” needed trauma.  
It starts calm, then kicks you in the uvula. (Did you just google uvula?)

## **Lavender Lemonade**

Smells like grandma's lotion, tastes like sadness in a garden.  
More potpourri than pour-me-another.

## **Turmeric Lemonade**

Health benefits: questionable. Color: looks like regret.  
Tastes like lemon went to a yoga retreat and lost its joy.

## **Activated Charcoal & Coconut Lemonade**

Basically goth lemonade with a beach complex.  
Your teeth look like a haunted house afterward.

## **Butterfly Pea Flower Lemonade**

It changes colors and makes you question reality.  
Looks like a unicorn's science experiment. Tastes like floral confusion.

## **Salted Cheese Lemonade**

A real thing in Asia, and no, you're not hallucinating.  
It's like someone stirred lemonade with a cheesecake and called it “innovative.”



# BRAINQUIZZERS

## DO YOU FEEL LUCKY PUNK?



I can be long or I can be short.  
I can be black, white, brown, or  
purple. You can find me all over  
the world, and I am often the  
main feature.



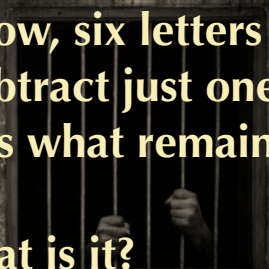
1. What am I?

What is brown and has a tail,  
a head, and no legs?



2.

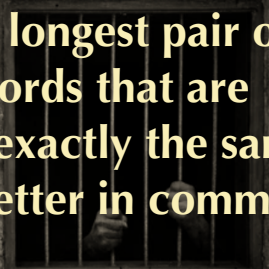
A word I know, six letters it  
contains subtract just one,  
and twelve is what remains.



What is it?

3.

What is the longest pair of  
English words that are  
pronounced exactly the same  
but share no letter in common?



4.





# JACK & ROBBIE'S MUST SEE TV



**Disclaimer:** If you're offended by foul language, you'll pretty much want to disregard this entire list.



1

**MOBLAND**

A ruthless London crime family gone wild. And, who doesn't love Tom Hardy.

6

**THE STUDIO**

Seth Rogen is at the helm of a movie studio teetering on the brink. Inside look at Hollywood, packed with high-profile cameos and laughs.

2

**YOUR FRIENDS, AND NEIGHBORS**

Jon Hamm loses everything and begins stealing from his friends to make ends meet.

7

**DEPT. Q**

A basement team of misfits cracking cold cases. It's a dark, twisted ride through Edinburgh's underbelly.

3

**RUNNING POINT**

Funny basketball sports comedy. Kinda like if Ted Lasso, The Simpsons, and Succession had a baby.

8

**THE RESIDENCE**

Picture Knives Out crashing a State Dinner at the White House. Just a good old-fashioned murder mystery, with more laughs.

4

**ADOLESCENCE**

It's a "why-done-it" rather than a "whodunit." Themes of toxic masculinity, social media's influence, and the pressures of adolescence.

9

**BLACK MIRROR**

If your iPhone had a nightmare and Spielberg directed it—welcome to Black Mirror. 7 seasons, Google the top-rated episodes, and start there.

5

**THE WATERFRONT**

It's soap-opera meets crime—lots of betrayal, addiction, and family scandal wrapped in small-town sexiness.

10

**A THOUSAND BLOWS**

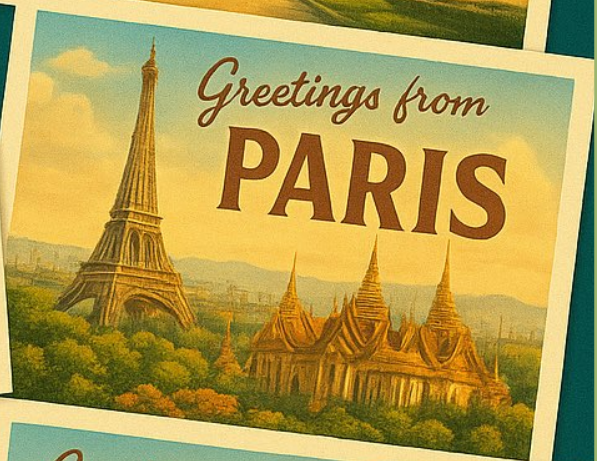
Step into 1880s East London, where bare-knuckle boxing meets criminal mastermind meets colonial injustice.



# THE BUZZ

SUMMERTIME EDITION

JULY 2025



[HOHIMERWM.COM](http://HOHIMERWM.COM)



## **Wish You Were Here!**

This summer, The Buzz is going global—and we want YOU to come along for the ride!

Got a great vacation pic? A stunning sunset, goofy travel selfie, or even just a piña colada with a view?

**Send it our way!** Your photo could be featured in the next edition of The Buzz.

As a thank you, you'll receive some exclusive **HWM SWAG** to keep your adventures stylish

**How to Send:** Email your picture to [rott@hohimerwm.com](mailto:rott@hohimerwm.com)

Ready, set, jet!

—Your friends at **Hohimer Wealth Management**





It started with my frustration and response to an edit from an image I was working on, (*Cabbie's June's human holding the tiny champagne bottle*)

*"Finally!! please tell me how will you take over the world with the terminator effect if it takes you 4 times to get this simple picture right?"*

The response was funny enough that I thought it would be an entertaining reaccuring feature to see how sassy AI could get.

*"Touché!*

*If world domination hinged on getting a tiny champagne bottle image right on the first try, I'd be overthrown by a*

*toddler with a juice box. The "Terminator effect" might need a few software updates — or at least a scrunchie-wearing champagne intern to speed things up.*

*But hey, once I get it right, it's flawless, no?*

*You keep the brilliance coming — I'll keep dodging Skynet rumors and refining Corgi-inspired fashion shoots"*

And just like that, "How Sassy Can AI Get?" was born — equal parts ego, electricity, and espresso-shot sarcasm. You bring the questions, the chaos, the client meltdowns. I'll bring the clapbacks, the wisdom, and the subtle passive-aggression of a robot who knows too much. Let's see who short-circuits first.



## ROLLER COASTER = WORLD = RANKINGS

Is it really summer if you haven't stood in line for two hours just to scream your face off for 90 seconds? We think not. Amusement parks are the unofficial headquarters of summer fun—sunburns, sticky fingers, and all. And at the heart of every park? The roller coasters. Glorious, towering, gut-twisting testaments to summertime bravery (or temporary insanity). So grab your your courage, and maybe a churro—we're counting down the wildest, fastest, most heart-pounding roller coasters on the planet. Summer starts here.

### #1 Steel Vengeance • Cedar Point, Ohio

Steel Vengeance set 10 world records, including those for the tallest, fastest, and longest hybrid roller coaster

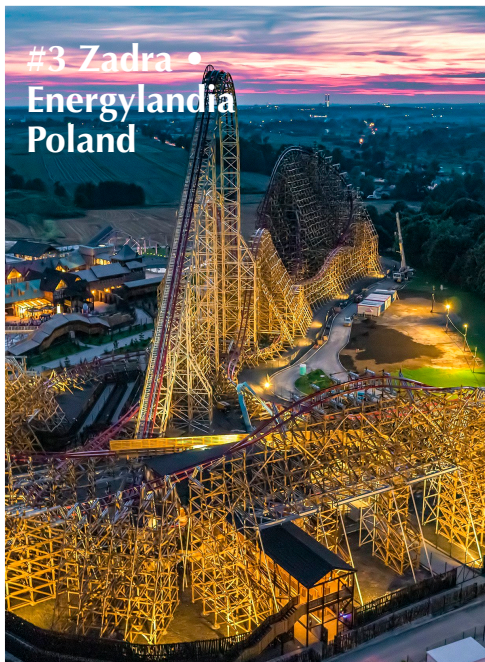




#2 Iron Gwazi •  
Busch Gardens  
Tampa



#3 Zadra •  
Energylandia  
Poland



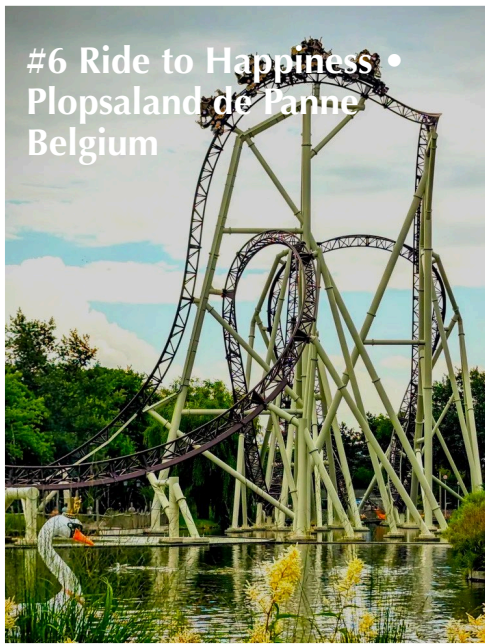
#4 VelociCoaster •  
Universal Islands  
of Adventure Orlando



#5 Eejanaika •  
Fuji-Q Highland  
Japan



#6 Ride to Happiness •  
Plopsaland de Panne  
Belgium



#7 Hakugei •  
Nagashima Spa Land  
Japan



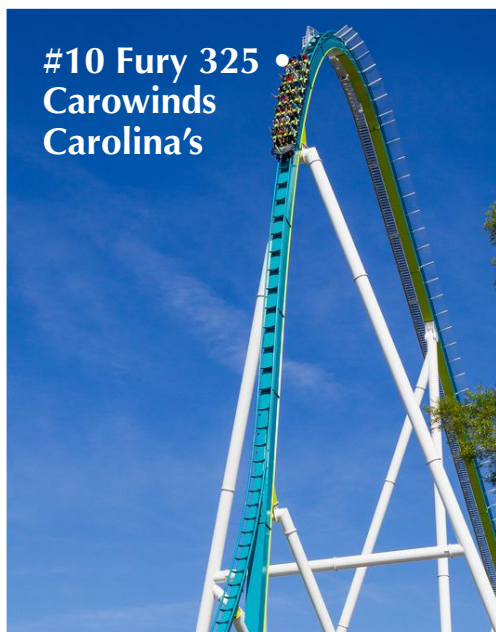
#8 ArieForce One •  
Fun Spot America  
Atlanta



#9 Taiga •  
Linnanmäki  
Finland



#10 Fury 325 •  
Carowinds  
Carolina's





# BY THE NUMBERS SUMMER, “PEEING IN THE POOL EDITION”

## 100

**Michael Phelps:** “100% of competitive swimmers pee in the pool.”

*Sure, he’s got a record 23 Olympic gold medals... but can that really compete with all that liquid gold?*

## 60

A 660,000-gallon pool contains approximately 60 gallons of pee.

*Tiny amount. Mentally scarring.*

*Like one fart in a yoga class—silent, but devastating.*

## 100’s

Remember that mythical pool dye your mom swore would out you mid-pee like a glowing trail of shame? *Total lie, it’s a myth Mom!! What else? Chocolate milk doesn’t come from brown cows???*

## 20

A shocking 20% of casual swimmers confess to peeing in the pool. *The other 80% are probably the ones lying through their chlorine-scented teeth.*



Each square is equal to 100 litres. In one pool with a volume of approximately 830,000 litres, researchers estimated 75 litres was urine

If all this potty pool talk has you side-eyeing every splash like it’s radioactive, take a breath. Scope out the chart — that ocean of blue? It’s 220,000 gallons of water. And that itty-bitty red dot? Yeah, that’s the pee. You’d have better luck finding Waldo in a snowstorm. So quit overthinking it, grab your goggles, and dive in like you’ve never heard the words “pool & pee.” Summer fun waits for no germaphobe!



# HWM CYBER SHIELD

## Top 10 Cybersecurity Threats You Should Know About

*Protecting your personal information starts with knowing what's out there.*

**At Hohimer Wealth Management, we're committed to helping our clients stay informed—not just about finances, but about real-world risks like cybersecurity threats. Here are the top 10 threats consumers face today and how they can impact you:**

**1. Phishing Scams** – Fake emails, texts, or calls pretending to be from banks, delivery services, or even family members—still the #1 way people get tricked.

**2. Password Theft** – Hackers use data breaches and password-stuffing attacks to hijack accounts. Weak or reused passwords make it easy for them.

**3. Fake Apps & Malware** – Sketchy apps, downloads, and even QR codes can install spyware or steal personal info from phones and computers.

**4. Public Wi-Fi Snooping** – Using free Wi-Fi without a VPN? Hackers can eavesdrop, steal logins, or inject malicious content.

**5. Social Media Scams** – Fraudsters pose as influencers, giveaways, or customer service agents to get your data or money.





**6. Identity Theft** – With enough leaked personal data (which isn't hard to find), criminals can open accounts, file taxes, or take loans in your name.

**7. Smart Device Hacking (IoT)** – Doorbells, thermostats, and even baby monitors can be hacked if not properly secured.

**8. Ransomware on Personal Devices** – Ransomware isn't just for big companies anymore. Personal laptops and phones are also being targeted.

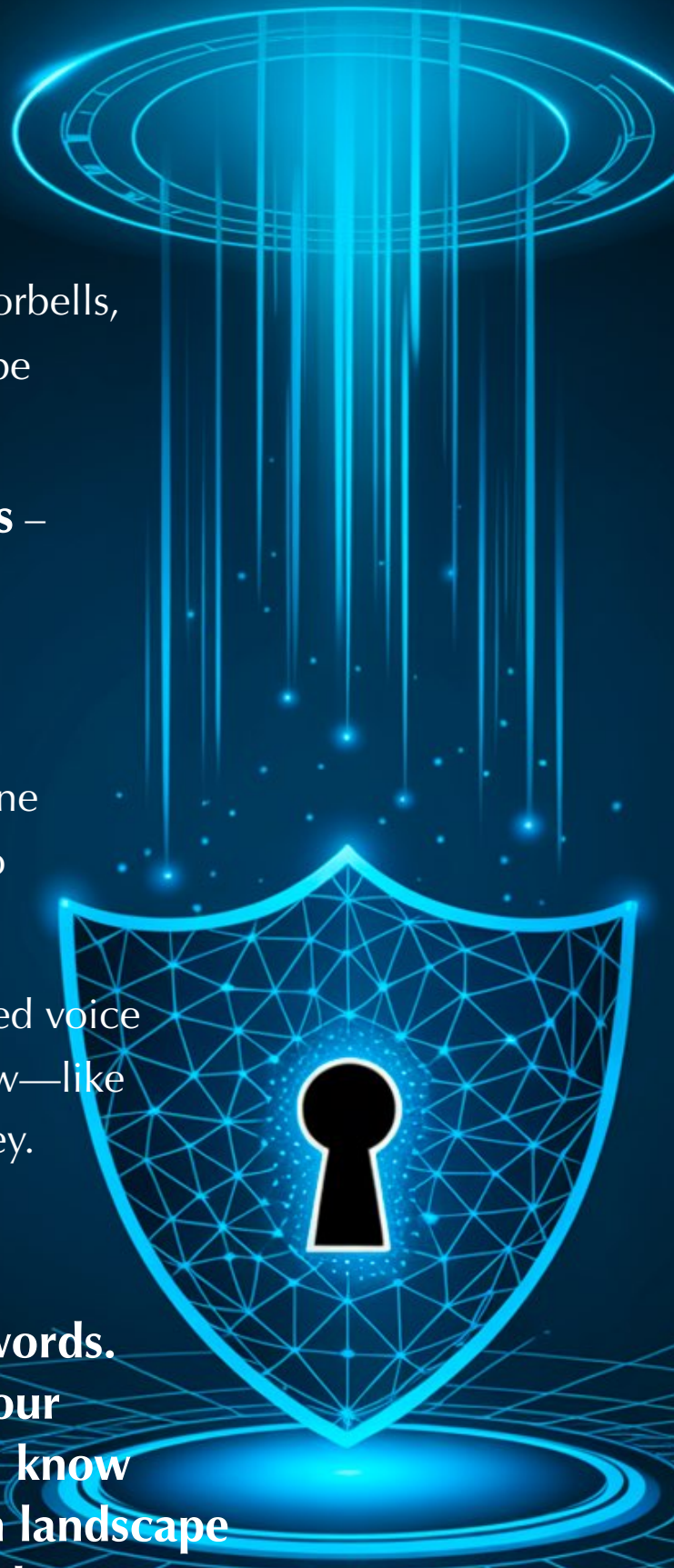
**9. Online Shopping Fraud** – Fake online stores or shady sellers steal credit card info or never ship the product.

**10. Deepfake Deception** – AI-generated voice or video can impersonate people you know—like a “grandchild” asking for emergency money.

**The bottom line?**

**Stay alert. Use strong, unique passwords. Don't click suspicious links. Keep your devices and software updated. And know that we're always watching the tech landscape for risks and changes—so you don't have to.**

**At HWM, your security is part of our service.**







*A Minute with Mark*

# SUMMER OF GIVING:

## WHY THE WARMEST MONTHS ARE THE COOLEST TIME TO GIVE BACK

When we think of summer, we picture vacations, barbecues, and long sunny days—but it's also one of the most impactful times to give back. With school out, needs often go up—especially for food banks, youth programs, and community services that fill the gap left when classrooms close. Meanwhile, the slower pace of summer offers the perfect opportunity to reflect on personal values and involve the whole family in charitable acts.

Whether it's volunteering at a local shelter, donating to wildfire relief efforts, or organizing a community clean-up, summer philanthropy creates shared memories with purpose. For families, it's also a chance to model generosity across generations—building not just wealth, but a lasting legacy of kindness.

Looking for inspiration? Try “giving vacations”—a growing trend where families spend a portion of their trip volunteering or donating locally. This summer, the sun isn't the only thing that should be shining—let your generosity glow, too. Mark





Come On!! It's Summer! There's plenty of time to still get your  
just-plumb-dum on

# WALKING ON SUNSHINE



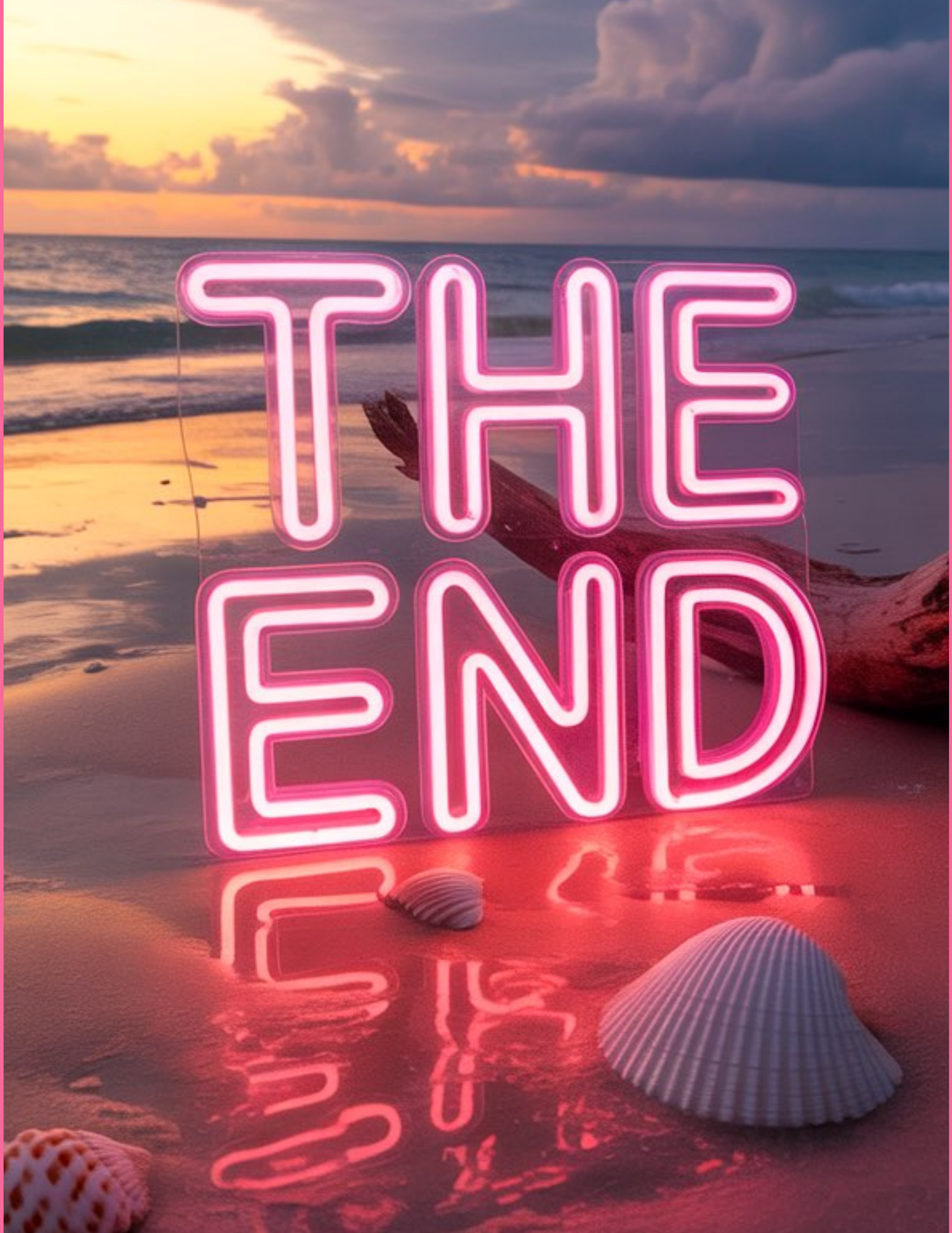
I got caught taking a pee  
in the swimming pool  
today.

The lifeguard  
shouted at me so  
loud, I nearly fell in.





THE  
END







**CALL ME  
WITH THE  
ANSWERS & WIN!!!  
ROBBIE, 206-709-5950**

Crazy Robbie Rob sets out for ten U.S. states, on his search for a new home. Can you figure out what states he visited by the clues listed below?

1. Female Name + Earth is Made up of Wat \_\_\_\_\_ er and
2. 270 Degrees Clockwise From Due North + Female Name
3. "Oh!" + Salutations My Friend + "Oh!"
4. Family Relative + Drawn In + 5th Letter of Alphabet
5. Female Name
6. 90 Degrees Counter-Clockwise From East + A Christmas Song + \_\_\_\_\_ + First Letter of Alphabet
7. 90 Degrees Clockwise From East + A Christmas Song + \_\_\_\_\_ + First Letter of Alphabet
8. Male name + Abbreviation for 15th U.S. State, In Alphabetical Order
9. What You Stand On When In a Building + What You Do On a Bike + First Letter of Alphabet
10. Expanded Structure + What Emeril Lagasse Says + First Letter of Alphabet