

# Hohimer

WEALTH MANAGEMENT

## THE BUZZ

**THE VALENTINE'S  
LOVE ISSUE**

FEB 2025



06

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“A BIG HEARTFELT-LOVE-A-LICIOUS HWM GREETINGS AND WELCOME TO OUR VALENTINE’S DAY EDITION! NO, WE’RE NOT HERE TO DECODE THE MEANING OF LOVE, PLAY CUPID OR HELP YOU FIND “THE ONE.” INSTEAD, WE’RE TAKING A PLAYFUL, LIGHT-HEARTED STROLL THROUGH THIS ONE DAY OF THE YEAR DEDICATED TO THAT WONDERFULLY COMPLICATED OVERPRICED THING CALLED LOVE. SIT BACK, RELAX, AND LET’S LAUGH A LITTLE ABOUT THE ROSES, CHOCOLATES, AND HEART-SHAPED CHAOS!” ROBBIE

HAPPY VALENTINE’S

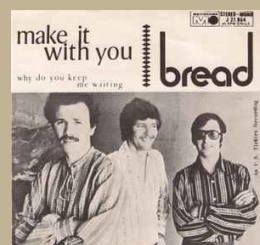
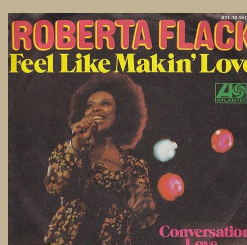
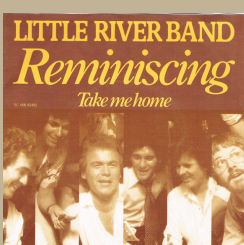
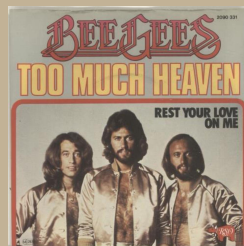
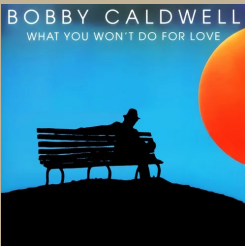
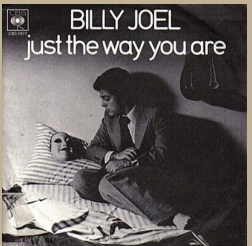
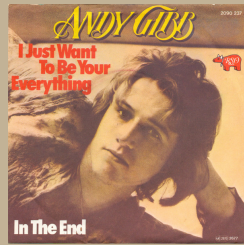
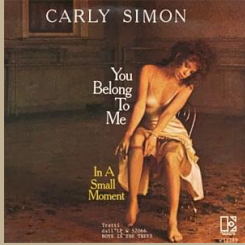
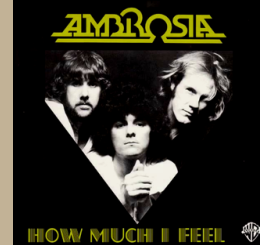
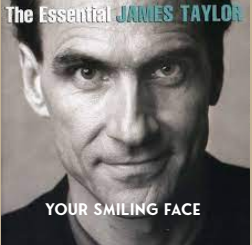
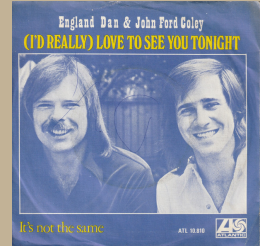
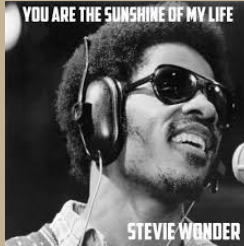
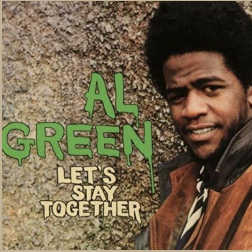


# THE ULTIMATE HWM 70'S VALENTINE'S PLAYLIST TOP 30

Listen on  
**Apple Music**

Listen on  
**Spotify**

LET ME KNOW WHAT SONG  
SHOULD HAVE MADE THE LIST & WIN A PRIZE [rott@hohimerwm.com](mailto:rott@hohimerwm.com)





Renowned underwater, nature, and world photographer [Michelle Westmorland](#) has generously shared five stunning photographs with our firm, captured during her extraordinary adventures. We've dedicated a special space, affectionately called "The Michelle Room," to showcase her remarkable work.

The debut of these breathtaking photos took place during our "Christmas Open House Extravaganza," where we celebrated our newly remodeled office space with approximately 100 clients, friends, and family. It was an unforgettable evening filled with holiday cheer. Guests enjoyed live music from the talented Max Holmberg Jazz Trio, exciting door prizes, raffle giveaways, delicious food, and, of course, festive cocktails. Our speakeasy turned out to be the perfect gathering spot, with drinks flowing like a gentle Christmas snow.

We're also thrilled to welcome to the HWM family: Lars Knudsen—bringing even more talent and expertise to our team. You can read all about him below.

Finally, don't miss the captions accompanying Michelle's beautiful photographs below. They provide insight into the stories behind her incredible work.

There are so many exciting developments happening here at HWM, and we are deeply grateful to have you along for the journey. Thank you for sharing in our adventures!

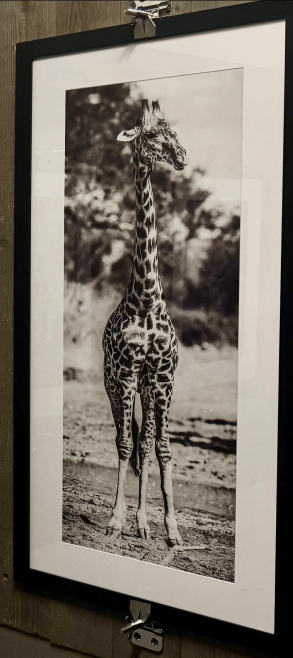
**"The Catch"**  
by Michele Westmorland

Duba Plains, amidst the Okavango Delta, Botswana, is home to the best-known lion prides. The young male (*Panthera Leo*) in this photo and his brothers were part of the Tsaro Pride and called the Duba Boys. He enjoyed his catch of the day, a warthog.



**"The Gaze"**  
by Michele Westmorland

Leopard (*Panthera pardus*) I was surprised to learn that leopards are the most common cat in Africa. However, they are the most elusive and a sighting makes your heart pound. Our guides discovered this young beauty quietly lying beneath a tree. Then it sniffed the air and slowly stood up to cautiously move toward a tasty treat of small prey. It is obvious from this photo, that stealth and power are a key element to their success. Okavango Delta, Botswana



**"Shark Time"** by Michele Westmorland  
So many people vilify the sharks of the ocean world. Caribbean reef sharks (*Carcharhinus perezi*) are neither aggressive nor dangerous unless provoked. In the IUCN Red List, they are endangered and decreasing in numbers. The cause? HUMANS! The beauty in this photo was only a few feet away and surrounded by schooling horse-eye jacks (*Caranx latus*) in the Bahamas.

**"The Giant"** by Michele Westmorland  
Revillagigedo Island group, which includes the largest of the four called Socorro, is a long crossing by boat 240 miles and 24 hours from Cabo San Lucas. It is a gathering place for many large species of marine life and the Giant Manta (*Mobula birostris*) can have a wing span of up to 26 feet. They are filter feeders and when they approach scuba divers; their magnificent movements are a ballet above your head.  
change view to landscape



TOP OF PAGE

**"The Tall Man"**  
by Michele Westmorland  
The statuesque male giraffe (*Giraffa camelopardalis*) was photographed in South Luangwa, Zambia. He was the perfect model and remained still as I captured his beauty in three high dynamic range photos from head to hoof. The images were stitched together in post-production to celebrate the height and beauty of this majestic "tall man".



"As you can see, David was supposed to be helping me bartend. Instead, he was doing what he does best—schmoozing with our A-list clients."

"The Max Holmberg Trio—great job, that is, if you're into the whole fantastic holiday jazz thing."





## WELCOME TO THE TEAM



**Lars Knudsen**

***Director Of Alternative Investments***

Lars Knudsen holds degrees in Accounting and Finance from Pacific Lutheran University. He earned the Certified Wealth Counselor designation from the Heritage Institute, which has been instrumental in shaping his approach to financial stewardship and long-term client success.

Lars began his career as an accountant with Coopers & Lybrand, building a strong foundation in finance and accounting. He went on to found Financial Security Group, a fiduciary financial planning firm that he successfully led until its merger with Moss Adams.

Following the merger, Lars

spent the last decade with Hightower Advisors before joining Hohimer Wealth Management, where he continues to excel.

Currently, Lars is specializing in advanced estate planning, family wealth stewardship, financial planning, and portfolio management. He also leads the firm's Alternative Management Department, with a focus on real estate investing and other non-traditional asset strategies.

Lars is quoted as saying "When I first joined Hohimer, I felt like I had been promoted from high school football to college level but now that I've been here for a while I feel like I've actually gone from junior high football to the pros!" I look forward to continuing to make a difference in people's lives with the amazing strength around me."

Known for his expertise in helping families create legacies for future generations, Lars became a trusted advisor in family wealth stewardship and alternative investment management. His dedication to fostering sustainable, multigenerational wealth has earned him widespread respect in the industry.

Lars is married to Lise Shado and has four children: Erik, Kiki, Alex, and Nina.



HWM is excited to introduce a new strategic relationship between Hohimer Wealth Management and Wealth.com, designed to enhance the estate planning services we provide to Clients.

Through this collaboration, we can now deliver professionally prepared estate planning documents as part of our service matrix—at no additional cost to clients.

At Hohimer Wealth Management, we are committed to ensuring that our clients' financial well-being and legacy planning are seamlessly integrated. With Wealth.com's innovative platform, HWM will have access to high-quality estate planning solutions that align with client's long-term goals, offering clients greater confidence and peace of mind.

If you have any questions or would like to learn more about this new offering, please don't hesitate to reach out. We look forward to continuing to serve you with comprehensive wealth and estate planning solutions.



# LET'S GET SERIOUS FOR A MOMENT

CAN WE MEANINGFULLY CONNECT VALENTINE'S DAY AND WEALTH MANAGEMENT?

IT CAN'T ALWAYS BE FUN-AND-GAMES

## 1) Joint Financial Goals as a Gift

A couple could celebrate Valentine's Day by discussing and setting joint financial goals, such as saving for a home, planning a dream vacation, or increasing retirement contributions.

## 2) Creating a "Love Fund"

Introduce the idea of a "love fund"—a joint savings account or investment plan for shared future goals like anniversaries, family planning, or big milestones.

## 3) Teaching Kids About Love and Financial Responsibility

Parents can use Valentine's Day to teach children about the value of love

and responsibility by creating family activities that incorporate budgeting or saving for small treats or gifts.

## 4) Creative Gift Options with Financial Benefits

Instead of flowers or chocolates, give gifts that grow in value over time, such as stocks, bonds, or contributions to a partner's investment account.

## 5) Build a Couples Estate Plan

Use Valentine's Day as an opportunity to draft or update wills, establish power of attorney, and set up trusts to ensure your financial legacy reflects your love and partnership.

**GUESS HOW MANY  
KISSES ARE IN THE  
JAR & WIN AN  
HWM JACKET**

**CALL OR EMAIL  
ROBBIE WITH  
YOUR BEST GUESS**

**[ROTT@HOHIMERWM.COM](mailto:ROTT@HOHIMERWM.COM)**

**206-709 5950**

**THE JAR IS  
10" X 5 1/2"**



# MESSAGE FROM THE BOSS



Valentine's Day isn't just about flowers and chocolates (though we fully support both). It's about celebrating the things that bring joy, connection, and a sense of security—whether that's love, family, or simply knowing you're on the right path in life.

Of course, it's also the day of overpriced roses, mysterious chocolate fillings, and the last-minute realization that dinner reservations were probably needed a month ago. But beyond all the heart-shaped everything, it's really a reminder that life's sweetest moments aren't always the most extravagant—they're often found in the simple, meaningful things: a shared laugh, a good conversation, a quiet moment of appreciation.

Love comes in many forms—through relationships, friendships, and even the peace of mind that comes from knowing you're building something lasting. Just like a great partnership,

a strong future isn't built overnight; it takes care, patience, and a little thoughtful planning along the way. And whether that means securing financial stability, making time for what truly matters, or just enjoying the moment, we believe love is about investing in the things that bring you happiness now and for years to come.

So however you're spending today—whether with a soulmate, a four-legged companion, or a really good pizza (which, let's be honest, never disappoints)—we hope you take time to appreciate the people, experiences, and little joys that make life richer. Because at the end of the day, love isn't about a single grand gesture; it's about the everyday choices that make life sweeter.

Wishing you a Valentine's Day filled with love, laughter, and all the things that truly matter. David

**FOR ANYONE WHO  
HASN'T FOUND  
THAT SPECIAL  
SOMEONE YET**

**10 REASONS  
WHY**



**1) Mandatory Romance” Clause**

Love is supposed to be spontaneous, but now you're expected to express it on cue... like a trained seal wearing a bowtie.

**2) Overpriced Everything**

Roses, chocolate, and dinners suddenly cost as much as a small car. Love may be priceless, but Valentine's isn't.

**3) The Single Awkwardness**

Either you're dodging pity looks or enduring everyone telling you, "Love will find you eventually!" like it's a horror movie villain.

**4) Cheesy Gift Options**

Nothing says "I love you" like a stuffed bear that screams "Be Mine" in a high-pitched voice when you squeeze its paw.

**5) Restaurant Wars**

If you didn't book in November, enjoy eating lukewarm takeout while your

partner pretends to love your "intimate night in."

**6) Social Media Bragging**

Everyone you know is posting pictures of candlelit dinners, and there you are, scrolling through Instagram with a bowl of ramen.

**7) The Cards are... Yikes**

Your choices are: glitter explosions, creepy poetry, or a weird pun about avocados. "Let's Avocuddle" or "You Gauc My World"

**8) Workplace Valentine's Drama**

Watching coworkers get surprise flower deliveries while you awkwardly pretend not to care.

**9) Chocolate Pressure**

The "romantic gesture" box of chocolates will definitely lead to a week of sugar guilt and regret.

**10) Cupid's Creepy Vibe**

A baby with a weapon shooting people to force love? Nothing about this makes sense or feels safe.



**#1 Landman:** Don't be a hater for giving this the #1 spot—it's just too dang entertaining, even with the crazy mother-daughter duo! But Billy Bob is fantastic!

**#2 The Day Of The Jackal:** A great spy thriller with a gripping story—plus, a gun-lovers paradise!

**#3 The Pitt:** If you're a fan of medical dramas, this TV-MA series is for you—blood, guts, and all!

**#4 American Primeval:** Not your typical feel-good Friday night popcorn show—this is a gritty, true-to-history account of the real Wild West.

**#5 A Man On The Inside:** Just plain ol' fun—sit back, relax, and enjoy the ride!

**#6 Silo:** The only sci-fi entry on the list, but a worthy one. A great dystopian story set in a post-apocalyptic world, *Silo* delivers unexpected twists and turns that will keep you on the edge of your seat.

**#7 Nobody Wants This:** An agnostic sex podcaster and a Jewish rabbi—an unlikely duo—come together in this sharp and hilarious rom-com.

**#8 Black Doves:** Another smart mystery spy thriller. Just can't get enough

**#9 The Agency:** A deep dive into the inner workings of the CIA, A must-watch for fans of intelligence thrillers!

**#10 Prime Targets:** If you're a math geek who figured out how many kisses were in the jar on page 10, you'll love this one.

# USELESS VALENTINE'S FACTS



- 1) Voted the dumbest Valentine's pick-up line of all time: "Are you my wisdom teeth? Because I feel like I should take you out on Valentine's Day." "\$2 bucks says this guy is still single."
- 2) Billboard magazine voted "Endless Love" by Dianna Ross and Lionel Richie the Top Love Song Of All Time. "I Stepped in a Pile of You and Got Love all Over Me" wasn't in the running?"
- 3) You thought Valentine's Day was all about love notes? Think again! Victorians used the day not only for love poems but also for sending 'Vinegar Valentines'—bitter notes packed with insults and caricatures, designed to fend off unwanted suitors. "Try a stunt like this in 2025, and someone's doing hard time"
- 4) Seeing a squirrel on Valentine's Day supposedly means that you will marry a man who is a cheapskate and will hoard all your money. "In bed, under the covers for the entire day seems reasonable."
- 5) This final, gloriously useless fact wraps up our list with flair. Is it Valentine's Day specific? Well, let's just say you could argue it fits the mood. After the roses have been handed over, the fancy dinners devoured, and the obligatory goo-goo eyes exchanged, the evening progresses to the grand finale: the candlelit bedroom. And it's in this oh-so-romantic moment, as you're overcome with passion—or perhaps just curiosity—that you come to grips with an undeniable truth: you cannot, no matter how hard you try, lick your own elbow. "Romance, meet reality." "Did you just try and lick your elbow?"

# TEAM TRIVIA: LOVE & ZOMBIES



Ever wondered what happens when you give our team ridiculous hypothetical scenarios? Well, wonder no more! This edition of Team Trivia features two very important life questions:

- 1) What would you buy for your Valentine with only \$12? (Because nothing says “I love you” like a romantically frugal financial strategy.)
- 2) What three items from your home would you grab to survive a zombie apocalypse? (Some of us are making it, some of us... not so much.)

Buckle up for a mix of romantic creativity, survival brilliance, and some answers that make us deeply concerned for our coworkers. Enjoy!

DAVID H:

- 1) Pint of strawberries, melted chocolate chips for dipping.
- 2) My Smith & Wesson, bullets, more bullets

DAVID S:

- 1) A \$12 parlay card for the first weekend of March Madness
- 2) Makers Mark, Gummy Bears, and a lawn chair

PATRICK:

- 1) Necco Wafers & an IOU card
- 2) My wife, my daughter, my son, (and then we're going to David Simpsons house for protection.)

ALEX:

- 1) \$10 parking pass to hike the Enchantments, \$2 for energy bars
- 2) Pickleball paddle, tennis racket, and 7-iron

GAYE:

- 1) 2 of "THE COOKIE" from Met Market
- 2) Emergency preparedness kit, loaded gun, my car

ROBBIE:

- 1) The book: "*What to Wear for the Zombie Apocalypse*"— while outrunning the undead, my wife will still look cute and fashionable.
- 2) "My Bible, my AR, my other AR"

OREST:

- 1) One red rose
- 2) My MAGA hat, a machete, and a flamethrower

MARK:

- 1) 1 rose, 1 glass of champagne, and a partridge in a pear tree
- 2) Bottle of mezcal, Apple TV, and I Am Legend DVD



**CONNIE:**

- 1) \$6 to both my kids, kicking them out of the house so my husband & I can enjoy a nice Valentine's Day without the kids
- 2) My "How To Survive a Zombie Apocalypse" book, my Glock, and my dog

**DODD:**

- 1) Making Valentine's lentil soup, \$12 version
- 2) Cell phone, weapon, and jacket

**JACK:**

- 1) 1 red rose
- 2) Gun, knife, First Aid kit

**HANNAH:**

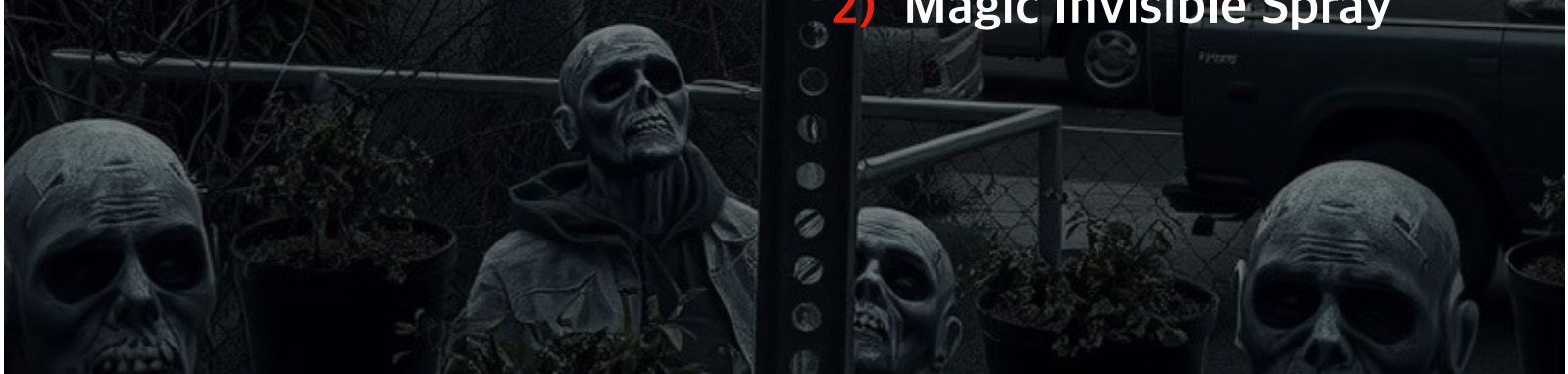
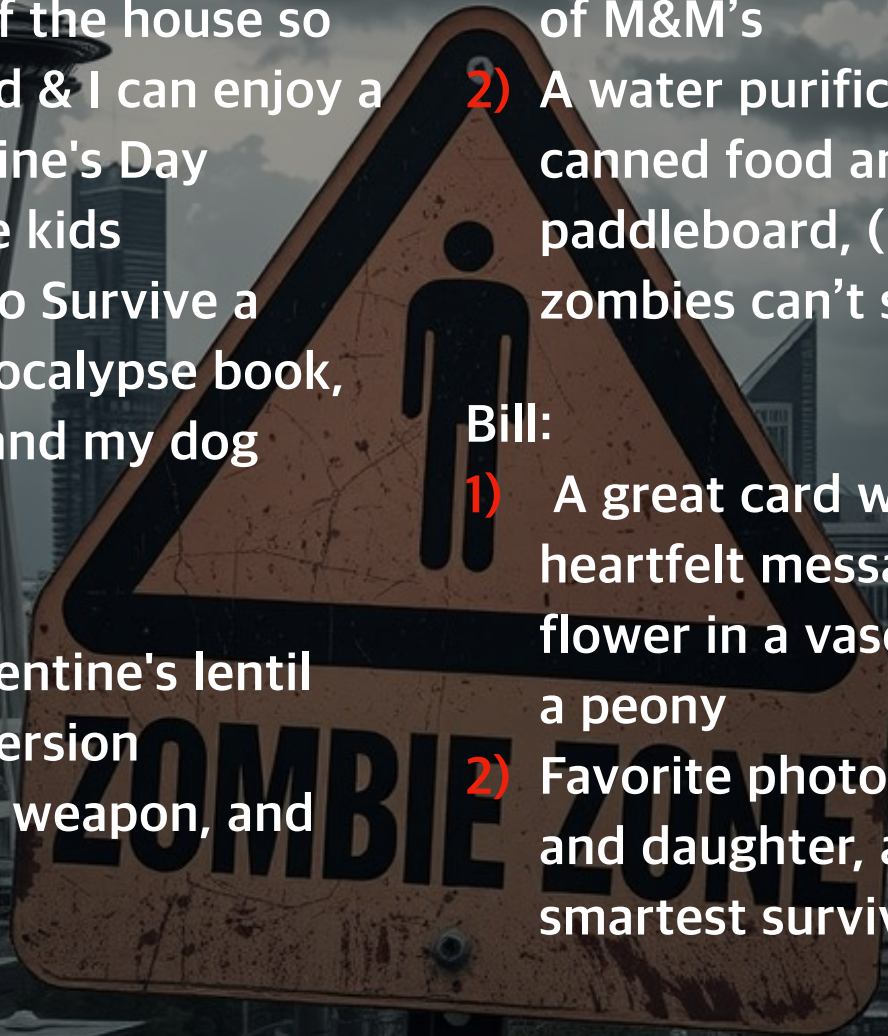
- 1) 6 McChickens and a bag of M&M's
- 2) A water purification straw, canned food and my paddleboard, (I'm hoping zombies can't swim)

**Bill:**


- 1) A great card with a heartfelt message, one flower in a vase—must be a peony
- 2) Favorite photos of my wife and daughter, and my smartest survival item

**LARS:**

- 1) 12 one-dollar bills, each with a 'Post-it' note containing a love message
- 2) Magic Invisible Spray



# BY THE NUMBERS VALENTINE'S DAY



25.9/200

In 2023, Americans spent an estimated \$25.9 billion on Valentine's Day. This was up from \$23.9 billion in 2022. On average, households spent nearly \$200 on Valentine's Day. "Looks like Cupid isn't shooting arrows, he's swiping credit cards!"



34

When it comes to the least-desired gifts, 34% of respondents ranked furry handcuffs as their number one choice.

"Sounds like the other 66% are having a way more exciting Valentine's Day!"



60

60% of people think irresponsible spending is a bigger turnoff than bad breath.

"If irresponsible spending is your problem, HWM will gladly get you back on track. But if it's stinky breath... well, you're on your own!"



58

On Valentine's Day, Americans eat around 58 million pounds of chocolate, which is equivalent to 36 million heart-shaped boxes. "At this rate, some of us are going to need those furry handcuffs... just to stop eating chocolate!"

# WEAPONIZING EMOTION: THE MILITARY'S MOST DANGEROUS DISCOVERY



## EXCLUSIVE: THE SECRET OF PROJECT CUPID

By: Cassandra Wainwright,  
Investigative Journalist

### "The Bow That Could Break the World"

Beneath the veil of secrecy that surrounds the world's most classified military installations lies a story so unbelievable, it could change everything. Project CUPID-42, a name unknown to the public until now, harbors a discovery that merges science fiction with chilling reality: an artifact known as Cupid's Bow and Arrow. Discovered deep within a remote jungle nexus—a site brimming with anomalous energy signatures—this advanced technology is rumored to wield the power to manipulate emotions at a neural level. But the real story? How a shadowy military organization plans to weaponize it.

### A DISCOVERY OUT OF TIME

A team of geologists, sent to investigate seismic disturbances in the jungle, stumbled upon what they thought was a hidden temple. Instead, they found the remnants of an interdimensional nexus—a site brimming with a pulsating energy field. Inside its core chamber, suspended in a field of shimmering light, rested the artifacts: a bow and a set of ethereal arrows. Scientists flown to the site were baffled. "The material was like nothing we'd ever seen," explained a source with firsthand knowledge of the project. "The bow's composition defies replication, and its power core—a micro singularity—isn't just advanced; it's incomprehensible."

## WHAT MAKES THE PAIR OF THEM SO DANGEROUS

Cupid's Bow isn't a weapon in the conventional sense. Its crystalline arrows, materialized through an energy core, are designed to affect the brain directly. According to leaked documents, the arrows emit a pulse targeting specific neural pathways, inducing emotions ranging from euphoria to unshakable devotion.

"We're talking about a device that can override free will," said Dr. Elara Vantrex, a physicist formerly on the project who turned whistleblower. "You're not just hitting someone with an arrow. You're rewriting their emotional state. Imagine the implications of that in warfare, or worse, mass manipulation."

The bow itself is semi-sentient, responding to the emotional resonance of its wielder. It's said that only those aligned with its energy signature can wield it, adding a layer of mysticism to its otherwise hyper-scientific nature.

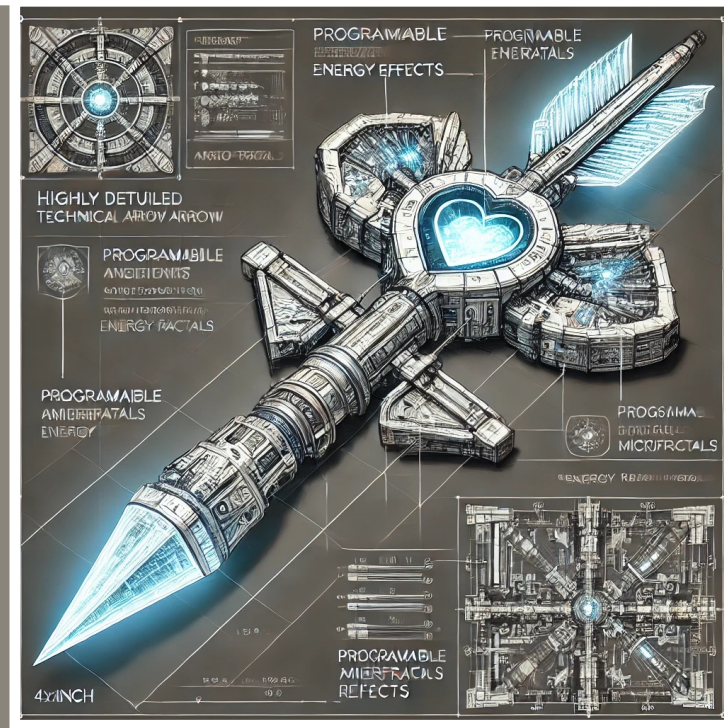
## THE PUSH TO WEAPONIZE

Leaked minutes from a classified meeting of "The Directorate," the clandestine organization overseeing Project CUPID-42, reveal plans to retrofit the bow's technology for large-scale deployment. The goal? Create a new class of psychological weaponry capable of dismantling enemy morale without a single bullet fired. Proposals included drones outfitted with "emotion wave" projectors and implantation of its energy core into non-lethal weapon systems. But not everyone in the project was on board. "This isn't just playing with fire. It's nuclear," warned one insider. "You weaponize this, and it won't just be enemies feeling its effects. There's no guarantee of containment."



# THE COVER-UP

Every effort has been made to keep Cupid-42 secret. Operatives involved in the original discovery have been reassigned or disappeared. The jungle nexus has been wiped from satellite maps and access to the site is restricted under the guise of environmental preservation. Yet, cracks in the facade are starting to show. A whistleblower's cache of technical drawings and internal reports has already begun circulating in underground forums. These documents reveal chilling details of the bow's zero-point energy tachyon propulsion mechanisms, and the programmable crystalline arrow tips—details far advanced for any known human technology.



# THE BIGGER QUESTION

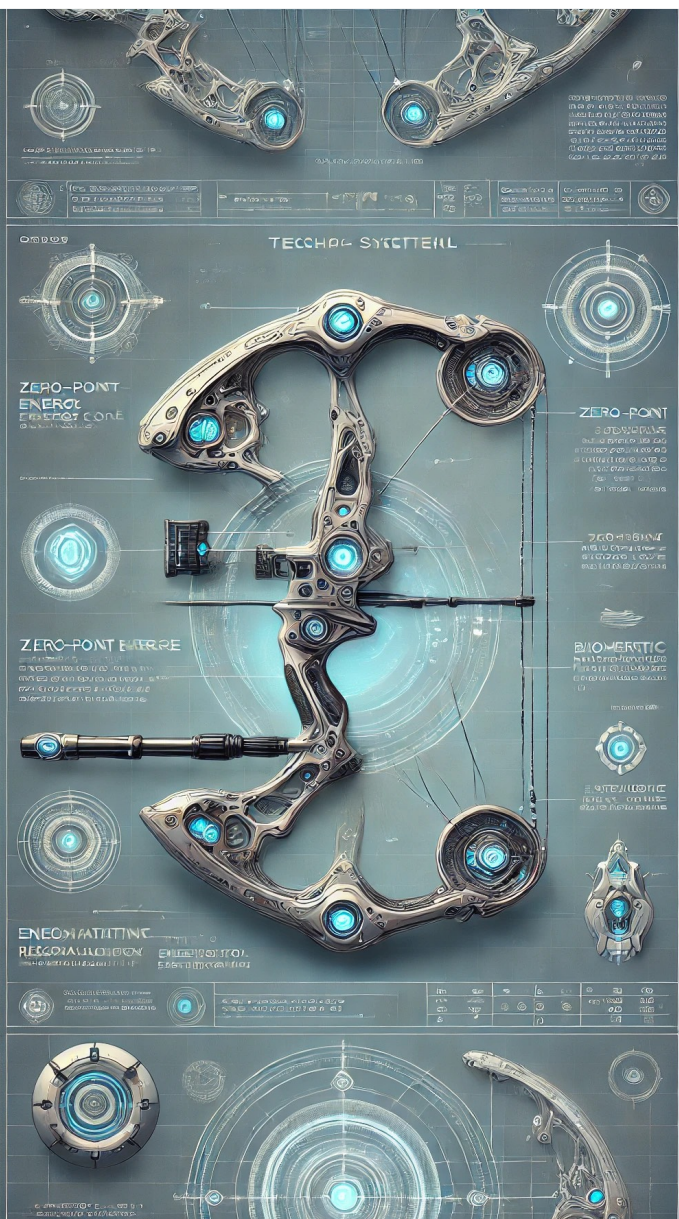
Where did it come from? Sources within the project suggest that the bow and arrow are relics from a civilization far beyond our own. The glyphs etched into the bow's surface do not resemble any known language but exhibit faint correlations to ancient, otherworldly iconography. Some believe it was left deliberately as a test—a Pandora's Box waiting to be opened.

"If this technology was left here, it wasn't by accident," said Dr. Vantrex. "We're either being warned or invited to join a larger galactic community. Either way, the question isn't just what it can do, but why it was left for us."

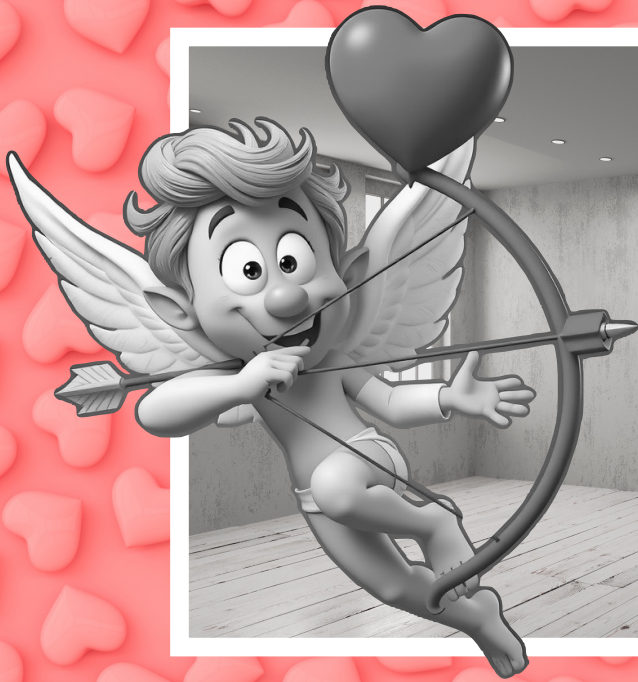
# FINAL THOUGHTS

Project CUPID-42 represents a crossroad for humanity. Its potential as both a tool and a weapon is unparalleled, yet its misuse could lead to catastrophic consequences. For now, the public remains in the dark, and the bow's secrets remain locked behind the fortified walls of the military-industrial complex.

But secrets like this don't stay buried forever.



# BRAINQUIZZERS



How can you make the following equation correct without changing it at all?

$$8 + 8 = 91$$

A boy leaves home and turns left three times, only to return home facing two guys wearing masks.

Who are the two guys?



I make a loud sound when I'm changing. When I do change, I get bigger but weigh less.

What am I?

# LOVE UNDER LOCKDOWN

## VALENTINE'S DAY ADVENTURES

### AROUND THE WORLD



Ah, Valentine's Day! A time for romance, chocolates, and, in some places, elaborate covert operations. Across the globe, this day of love often encounters roadblocks—some cultural, some legal, and some downright amusing. Here's a quick peek at how lovebirds navigate the holiday when Cupid has to tiptoe.

#### **Pakistan: Love's Stealthy Side**

In Pakistan, Valentine's Day is more of an undercover operation. After a 2017 court ban wiped the holiday from public spaces, romantic rebels took matters into their own hands. While authorities patrol for signs of heart-shaped balloons, determined lovers whip up covert breakfasts and discreetly deliver flowers. As one scofflaw declared, "You can't ban love"—though authorities are certainly trying their best.

#### **Malaysia: Operation Cupid Clampdown**

Malaysia's religious authorities aren't messing around. Deeming Valentine's Day to be full of "vice activities" (and, bizarrely, elements of Christianity), they've been known to stage mass arrests of couples celebrating the holiday. Budget hotels

and public parks are hot zones for these raids, so if you're in Kuala Lumpur on February 14, keep the PDA to a minimum—or at least carry a convincing alibi.

#### **Iran: Love Undercover**

In Iran, Valentine's Day has been condemned as a sign of Western decadence, with bans on the production and sale of anything remotely romantic. Officials encourage locals to celebrate Sepandārmazgān, an ancient Persian day of love, instead. But let's face it: Cupid's arrows have no cultural boundaries. Despite the risk of penalties, Iranians still sneakily celebrate the Western holiday with secret gifts and whispers of romance.

#### **Lessons in Love**

So, what's the takeaway? Whether you're under cover in Pakistan, dodging the morality police in Malaysia, or inventing secret handshakes in Iran, love always finds a way. After all, you can outlaw chocolates and roses, but you can't outlaw the universal language of affection. Happy Valentine's Day, wherever you may be—just keep an eye out for the authorities!

# ROMANTIC GETAWAY

## TRAVEL SECTION

### POST HOTEL LEAVENWORTH WASHINGTON A HAVEN OF ALPINE LUXURY

Nestled in Leavenworth's Bavarian-inspired village, The Post Hotel is a serene Alpine-style spa retreat for adults. Perfectly located downtown and along the riverfront, it radiates tranquility and indulgence.

The European-inspired wellness amenities are unparalleled, featuring hydrotherapy traditions, saltwater pools, and river-view relaxation areas. Rooms are thoughtfully designed with marble soaking tubs, fireplaces, and minimalist elegance.

Dining reflects the hotel's clean, nourishing ethos, ensuring every meal complements the rejuvenating experience. Whether for the spa, stunning surroundings, or pure escape, this deluxe gem offers an unforgettable haven of bliss.





# **HWM CYBER SHIELD**

**DEEFAKE AI SCAMS,  
HOW WORRIED  
SHOULD YOU BE?**

**WE'RE ON PACE FOR  
40 BILLION IN AI ENABLED FRAUD BY 2027**

**DEEFAKE SCAMS: THE GROWING THREAT IN  
2025 AND HOW TO STAY SAFE**

In a world where technology blurs the line between reality and illusion, deepfakes have emerged as powerful yet unsettling innovation. Using artificial intelligence, these hyper-realistic videos and audio recordings can make anyone appear to say or do things they never did. From political altering speeches to impersonating trusted individuals, deepfakes are revolutionizing how we perceive truth in the digital age. But with great power comes great risk. As this technology becomes more accessible, its potential for misuse—from spreading disinformation to committing fraud—raises serious concerns.

# 1. Corporate Espionage and Fraud

Deepfakes are being used to impersonate CEOs, executives, or key decision-makers in companies. Scammers create realistic videos or audio messages to request large financial transfers, sensitive company data, or unauthorized access to critical systems.

**Case example:** In one alarming case, scammers used AI to clone a company director's voice, convincing a bank manager to transfer \$35 million to a fraudulent account.

## How to protect yourself:

Implement strict multi-factor authentication protocols for financial transactions.

Use secondary verification methods, such as calling the person directly.

Train employees to recognize deepfake scams and question unusual requests.

# 2. Personal Scams: Fake Emergencies

Scammers are targeting individuals by creating deepfake videos or audio of friends or family members in distress. They often claim to be kidnapped, in a hospital, or in another dire situation and urgently request money.

## How to protect yourself:

On a suspicious Zoom or FaceTime call, ask the person to perform a simple action, such as waving hand their in front of their face or standing up. If the video glitches or the action looks unnatural, it could be a sign of a deepfake. Establish a family code word for emergencies to verify legitimacy.

### **3. Online Extortion and Blackmail**

Deepfakes are also being used for blackmail. Scammers generate compromising videos of individuals and threaten to release them unless a ransom is paid. These fake videos can appear incredibly convincing and ruin reputations.

#### **How to protect yourself:**

Avoid sharing private or sensitive content online.

Keep your social media accounts secure and limit access to personal photos or videos.

Report blackmail attempts to authorities immediately.

### **4. Identity Theft and Social Engineering**

Deepfake technology allows scammers to mimic voices and faces to exploit trust. For example, a scammer might impersonate someone you know and ask for sensitive information or financial help.

#### **How to protect yourself:**

Verify the identity of anyone requesting sensitive information or money, even if they appear to be someone you trust.

Use secure communication methods and avoid sharing personal details over unsecured channels.

Educate yourself on the evolving capabilities of AI technologies like deepfakes.

### **Final Thoughts**

The rise of deepfakes is a double-edged sword: while the technology has many positive uses, its potential for harm is significant. By staying informed and vigilant, you can protect yourself, your loved ones, and your organization from these increasingly sophisticated scams. When in doubt, take a step back, verify information through trusted channels, and think twice before acting on any suspicious request.

**HAPPY**

**BABY**

**BIRTHDAY**



**DODD**

**“WE HAVE JUST ONE BIRTHDAY AT THE FIRM IN FEBRUARY, BUT IT’S A SPECIAL ONE! OUR VERY OWN VALENTINE’S DAY BABY: THE WORLD-FAMOUS DODD ST. LOUIS, LOVINGLY KNOWN AS DODDY DODD!”**

# A MINUTE WITH MARK USING VALENTINE'S DAY AS A PLATFORM FOR PHILANTHROPY



## Using Valentine's Day as a Platform for Philanthropy

Valentine's Day is often associated with romantic dinners, roses, and chocolates, but it can also be an opportunity to spread love in a much broader sense—through philanthropy. This year, why not celebrate the holiday by making a difference in the lives of others? Here are a few ways to infuse your Valentine's Day with kindness and generosity.

### 1. Give Gifts That Give Back

Instead of traditional gifts, consider purchasing items from companies that support charitable causes. From ethically sourced jewelry to chocolates that contribute to food programs, you can find thoughtful gifts that also make a positive impact.

### 2. Volunteer as a Couple

Make your celebration meaningful by volunteering together. Spend the day at a local food bank, animal shelter, or community center. Not only will you bond as a couple, but you'll also share the joy of helping others.

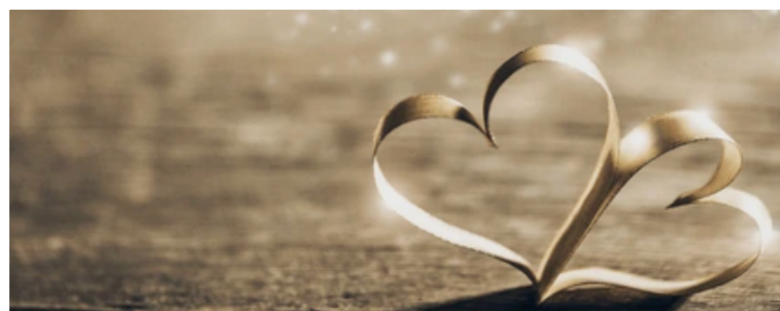
### 3. Support a Cause You Both Care About

Make a donation to a charity in honor of your loved one. Choose a cause that's close to their heart, whether it's environmental conservation, education, or healthcare. This thoughtful gesture can be far more meaningful than a physical gift.

### 4. Spread Love in Simple Ways

Valentine's Day philanthropy doesn't have to involve money or grand gestures. Write heartfelt cards for patients in hospitals, deliver flowers to a senior home, or bake cookies for your local fire station. Small acts of kindness can have a big impact.

This Valentine's Day, let's expand the meaning of love beyond our immediate circle. By incorporating philanthropy into the holiday, we can create a ripple effect of kindness and make the world a little brighter for everyone. After all, love isn't just something we feel—it's something we share.



## BRAINQUIZZER ANSWERS

- 1) TURN THE EQUATION OVER, UPSIDE DOWN
- 2) THE CATCHER AND THE UMPIRE
- 3) POPCORN

## CITATIONS

All original articles - Hohimer Wealth Management



15 OF THE VALENTINE'S TOP 30  
SONGS HIT #1 ON THE  
BILLBOARD HOT 100 CHART

10 HIT BETWEEN 2 & 5

4 HIT BETWEEN 6 & 10

1 HIT BETWEEN 11 & 20

### Step 1: Calculate the jar's volume

The jar is shaped like a cylinder. The formula for the volume of a cylinder is:

$$\text{Volume} = \pi \times r^2 \times h$$

- Diameter = 5.5 inches  $\rightarrow$  Radius  $r = 5.5/2 = 2.75$  inches
- Height  $h = 10$  inches

$$\text{Volume of jar} = \pi \times (2.75)^2 \times 10 \approx 237.6 \text{ cubic inches}$$

### Step 2: Estimate the volume of a Hershey's Kiss

A typical Hershey's Kiss has a volume of approximately 0.625 cubic inches.

### Step 3: Account for packing efficiency

Hershey's Kisses do not pack perfectly because of their irregular shape. The packing efficiency for items like this is around 64%.

$$\text{Effective volume per Kiss} = 0.625/0.64 \approx 0.9766 \text{ cubic inches per Kiss}$$

### Step 4: Estimate the number of Kisses

$$\text{Number of Kisses} = \frac{\text{Jar volume}}{\text{Effective volume per Kiss}}$$

$$\text{Number of Kisses} = \frac{237.6}{0.9766} \approx \text{????}$$

"ARE YOU A MATH  
WHIZ OR A MATH  
GOOF? EITHER WAY, IF  
YOU'RE STRUGGLING  
TO GUESS HOW MANY  
HERSHEY'S KISSES ARE  
IN THE JAR, HERE'S AN  
EQUATION TO HELP!"



**THE END**  
Robbie Rob Productions