THE BUZZ



TEAM TRIVIA
HWM FIRST CARS

YOUR PORTFOLIO &
THE 2024 ELECTION

HOHIMER WEALTH MANAGEMENT

GREETINGS FROM ELECTION HQ



It's that time of year again—Seattle's gearing up for fall, which means one thing: pumpkin spice everything. With election fever running wild, candidates are out there shaking hands, kissing babies, and making promises that will disappear faster than the Mariners' playoff hopes in September!

Whether you're Team Umbrella or Team Just-Run-for-It, we can all agree on one thing: democracy is best served with a splash of caffeine.

So, as you prepare to make your voice heard and decide the fate of the free world, buckle up for election season and enjoy the spectacle, cast your vote, and stock up on an extra bag of coffee beans. Whether your candidate wins, loses, or makes you want to scream into the void We're in for a wild ride, but hey! We've been through worse. (Seahawks-Patriots Super Bowl loss? Ooops, still to soon?) Robbie

HOHIMER WEALTH MANAGEMENT



WELCOMES BILL KRUEGER

We are thrilled to announce that Bill Krueger has joined the HWM family. Bill brings with him over twenty years of experience in wealth management and business development.

A former Major League pitcher, Bill's 13-season career included time with the Oakland Athletics, Los Angeles Dodgers, Milwaukee Brewers, Seattle Mariners, Montreal Expos, Detroit Tigers, and San Diego Padres. He ended his career with the Mariners in 1995.

Bill has been a baseball analyst for ROOT SPORTS since 2000, providing insightful analysis on the Mariners and MLB, making him a popular figure on the broadcast team.

YOUR PORTFOLIO & THE 2024 ELECTION

UNITED STATE OF AMERICA

YOUR VOTE
YOUR VOICE

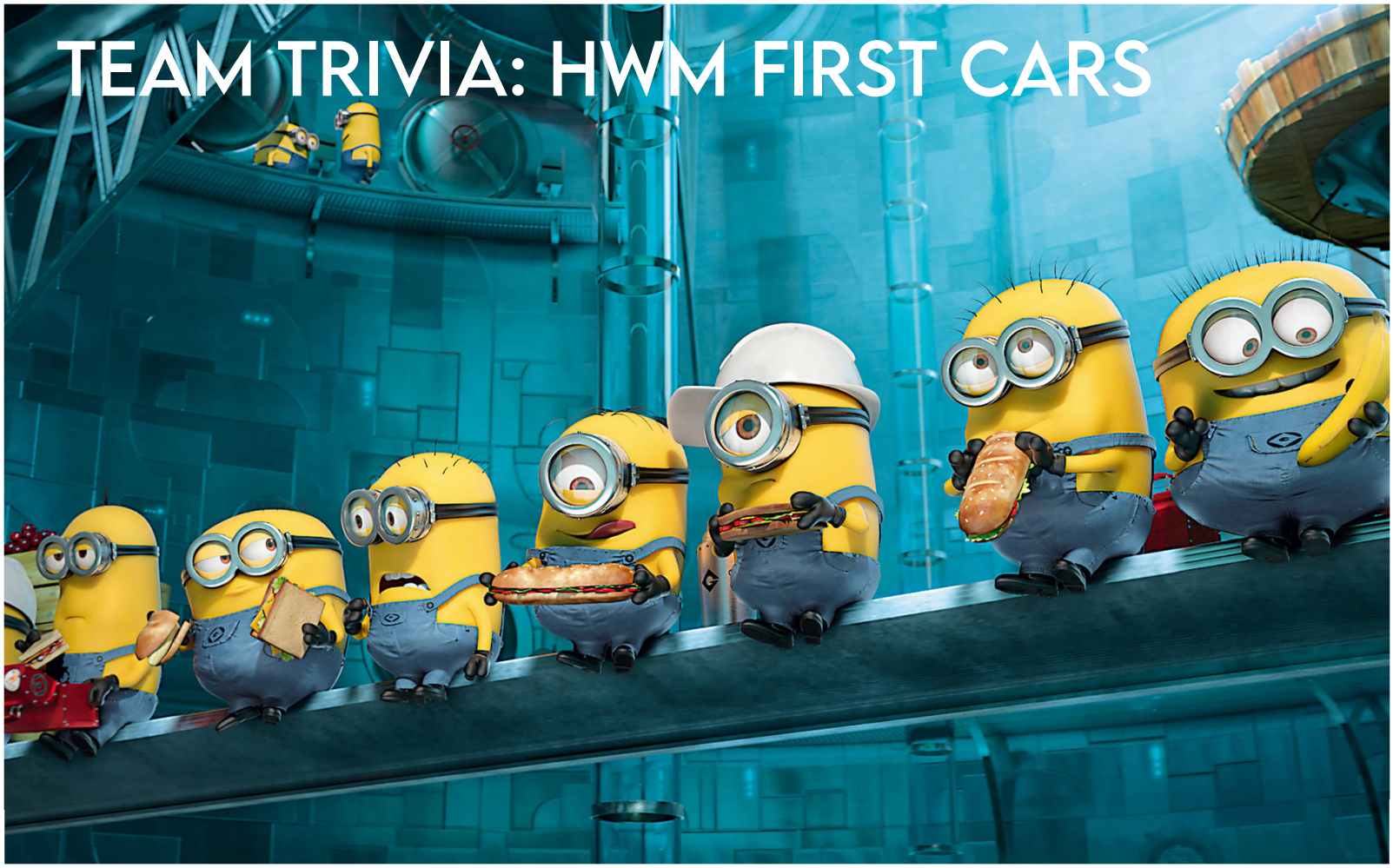
Every election cycle brings a wave of anxiety about how a new administration might impact personal finances. Questions abound: Will taxes increase or decrease? What will happen to Social Security? How will the new policies affect my investments?

These concerns resurface with every election, yet financial experts consistently advise against making significant changes to investment strategies based on election outcomes. The reality is that the president's influence over the economy is limited, and most investment strategies are designed with a longer-term perspective that spans well beyond a single presidential term.

However, the uncertainty of an election can trigger what's known as "action bias"—the impulse to do something, even channel their anxiety into making changes to their portfolios. This often happens despite the lack of any guarantee that market conditions will shift significantly, and even when it would be more beneficial to stay the course.

Research consistently shows that investors often undermine their own financial success by over-trading, especially during periods of uncertainty. Nearly half of investors make adjustments to their portfolios in response to market fluctuations, which can jeopardize their long-term financial goals. Election years are particularly tricky in this regard—stress can lead us to grasp for control, even when the best advice is to stay put. Financial experts may urge caution, but in the heat of an election, sticking to that advice can be challenging.

TEAM TRIVIA: HWM FIRST CARS



Do you remember the magic of your very first car? Was it a gleaming, brand-new beauty or a trusty old companion with plenty of stories under its hood? Did it have just a few miles on it, or was the odometer groaning under the weight of countless journeys? Maybe it was a gift from generous parents, or perhaps you toiled away at a minimum-wage job, counting every penny to make it yours.

And that driver's test—was it smooth sailing, or did the road throw a few curveballs, requiring a second attempt? No judgment here!

The HWM team is taking a joyride down memory lane with our first cars. We hope these pics spark a bit of nostalgia and bring back some of your own first car crazy memories!

Call me or leave me a message (206-709-5949) telling me what your first car was, and I'll send you a piece from our new HWM Swag-A-Licious Clothing Line.
Robbie





DAVID H 1978
CHEVYCAMARO



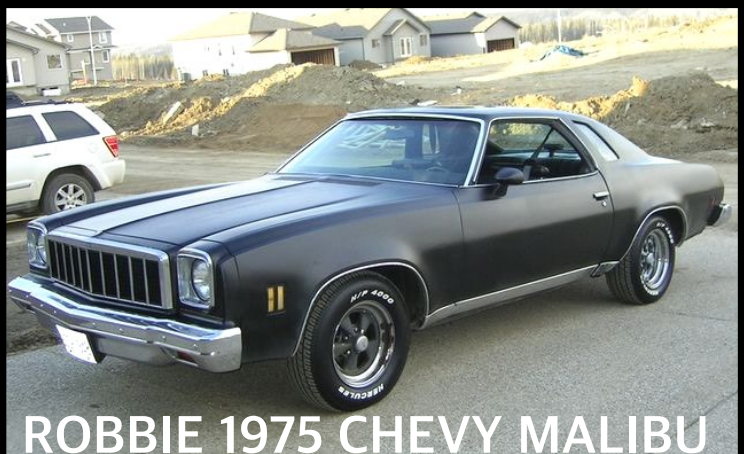
GAYE 1974 AMC HORNET



PATRICK 2006
JEEP GRAND CHEROKEE



BRYAN 1998
FORD WINDSTAR



ROBBIE 1975 CHEVY MALIBU



THERESA 1986
FORD MUSTANG



OREST 1955 V.W. BEETLE



ALEX 1980 NISSAN 280 ZX



CONNIE 1981 FORD FIESTA



DAVID S 1986
SUBARU GL SEDAN



MARK 1973
FORD GRAN TORINO



KYLE 1976 V.W. BUS



HANNAH 2005
TOYOTA MATRIX



BILL 1977 DATSUN B210



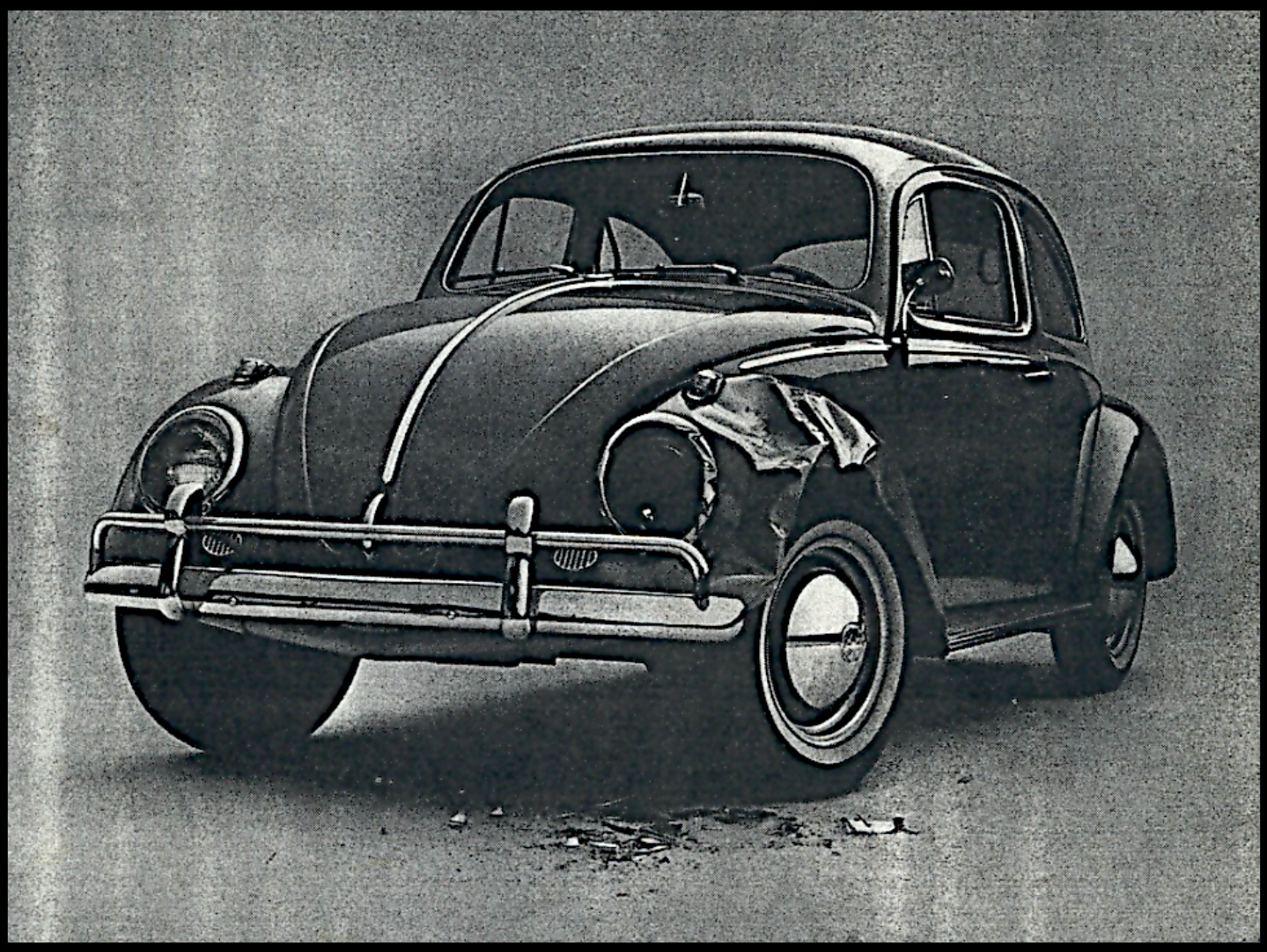
DODD 2001
PONTIAC BONNEVILLE



JACK 1996
JEEP GRAND CHEROKEE

All this car talk has me reminiscing about all the hilarious ads and commercials over the decades. These gems have done more than just sell cars—they've made us smile at least and, at best, burst out laughing.

Here is one classic ad I'd bet would never see the light of day in 2024! (Disclaimer, most woman I know are good drivers)



*MFGRS. SUGGESTED RETAIL PRICE ©VOLKSWAGEN OF AMERICA, INC.

Sooner or later, your wife will drive home one of the best reasons for owning a Volkswagen.

Women are soft and gentle, but they hit things.

If your wife hits something in a Volkswagen, it doesn't hurt you very much.

VW parts are easy to replace. And cheap. A fender comes off without dismantling half the car. A new one goes on with just ten bolts. For $24.95,* plus labor.

And a VW dealer always has the kind of fender you need. Because that's the one kind he has.

Most other VW parts are interchangeable too. Inside and out. Which means your wife isn't limited to fender smashing.

She can jab the hood. Graze the door. Or bump off the bumper.

It may make you furious, but it won't make you poor.

So when your wife goes window-shopping in a Volkswagen, don't worry.

You can conveniently replace anything she uses to stop the car.

Even the brakes.

See your nearby authorized Volkswagen dealer.



Hit the big red button and try not to laugh—ah, the good ol' days!



MESSAGE FROM THE BOSS



As the warmth of summer gives way to the crispness of fall, it's a natural time for reflection and preparation. Just as we transition through the seasons, the economic and political landscape is also set for change with the upcoming election on the horizon.

We understand that elections can often bring a sense of uncertainty. However, it's during these times that sticking to a well-considered financial plan is more important than ever. Our approach to wealth management remains steadfast: focus on the long term, avoid reacting to short-term market movements, and stay true to your financial goals.

As we move into this next season, we're here to help you navigate any changes and ensure your portfolio is positioned to weather whatever may come. Whether you're considering adjustments to your investment strategy or simply want to discuss how the current climate might affect your financial plan, we're always here to provide guidance and support.

Let's embrace the changes ahead with confidence and continue working together to secure your financial future.
Wishing you a wonderful end to summer and a prosperous fall. David

With the political divide in the U.S. greater than ever, will we ever get back to the days when it was okay to disagree agreeably? Vilifying your opponent seems the only way to get a political point across in these trying times.

You'll hear me say often that we need to laugh more, that laughter is good for the soul; even the great King Solomon wrote,
a cheerful disposition is good for your health; gloom and doom leave you bone-tired. (The Message) And in these turbulent political times, a little humor could be the key to staying sane.

Hopefully, we will get back to a civilized, open debate where the best ideas win the day. Competing ideas and passionate arguments will be challenged, but at the end of the day, we will still walk away as friends, understanding that our political differences don't define our relationships.

Love him or hate him, Ronald Reagan had a fantastic talent for making a room laugh, both Republicans and Democrats. Hit the button and remember that laughter is still the best medicine. Robbie



JACK & ROBBIE'S MUST SEE T.V.



#1) The Old Man- A retired CIA agent (Jeff Bridges) who's still got mad skills. James Bond meets your crotchety old grandpa.

#2) A Gentleman In Moscow - Set in 1922 Russia, it is a great story about an aristocrat under house arrest in a Moscow hotel during the Bolshevik revolution.

#3) Dark Matter - Sci-Fi trippy multiple alternate realities with a few twist and turns makes this binge-worthy indeed.

#4) Mayor Of Kingstown- Bad cops, Russian Mob, loads of crime, must watch.

#5) House Of The Dragon - Game of Thrones spinoff, big budget, big action, big dragons, big fun!

#6) The Perfect Couple - A guilty pleasure indeed, with just enough twists to make it fun.

#7) Seal Team - Bravo Co. shooting up the bad guys, over & over again. Great militaty action.

#8) Presumed Innocent - Courtroom drama. We'll see if you can guess who really did it.

#9) Hacks - An aging, legendary Las Vegas comedian trying to revitalize her career teams up with a young writer, and sparks fly.

#10) WNBA - Anything with Caitlin Clark!!! Who knew Woman's B-Ball could be so drama-filled, mean, nasty & fun?


TRAVEL SECTION
I might be slightly biased in including a picture of a golf hole here, but even if you don't play, one look at a hole like this might make you want to start. The area has become a golf Mecca for those who play this silly game. But Cabo has so much more to offer than just golf. Fourteen Michelin-starred restaurants and ultra-luxurious resorts include The Waldorf Astoria, Ritz Carlton, and Four Seasons. There's an unlimited amount of Fun-In-The-Sun activities for all you adrenaline junkies, or maybe a pink paper umbrella sitting pretty in a fruity cocktail by the pool with a good book is your dream getaway. One thing is for sure: Cabo has something for everyone.
CABO
QUIVIRA GOLF CLUB
HWM CERTIFIED GOLD
AWARD OF EXCELLENCE

BY THE NUMBERS PRESIDENT EDITION



The 11th President James Polk's devout Presbyterian wife, Sarah, banned dancing, drinking, and card games in the White House during her time as first lady, making for a very dull presidency.



The 34th President Dwight D. Eisenhower took his golfing seriously. He had a putting green installed near the Oval Office but was frustrated by squirrels digging up the green, so he ordered them to be shot.



The 7th President Andrew Jackson's pet parrot began shouting obscenities at his funeral and had to be carried out. The president was a former war hero known for his tough exterior, so it surprised no one that he had taught the bird some colorful language.

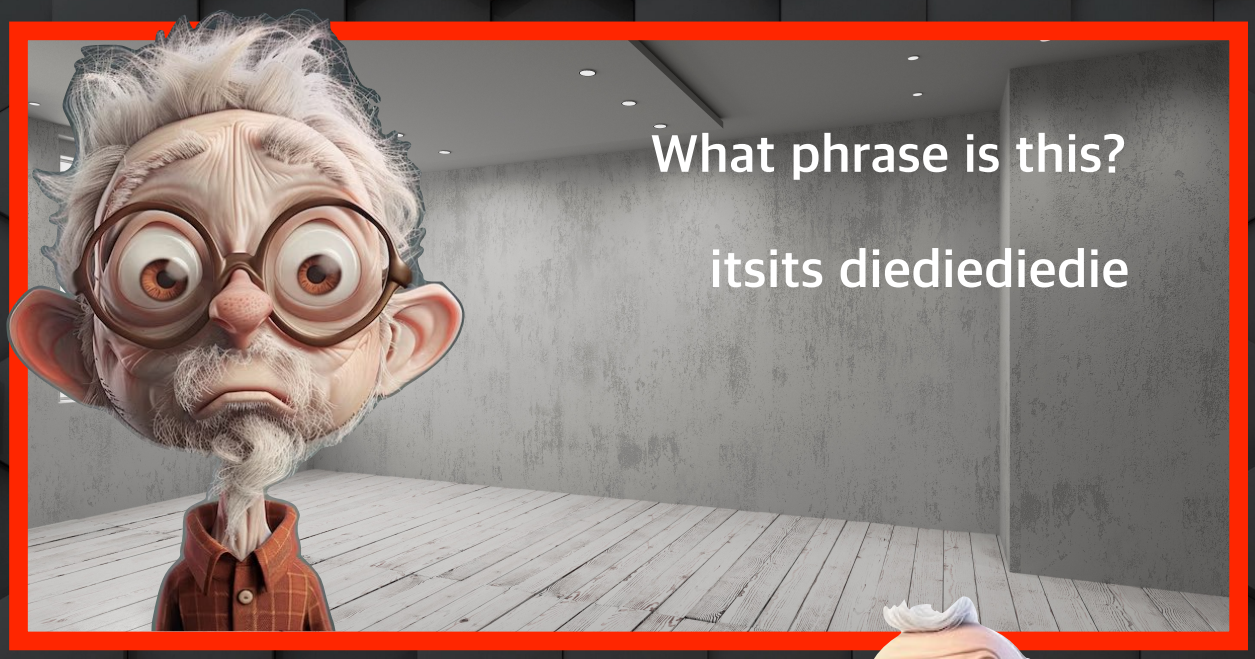


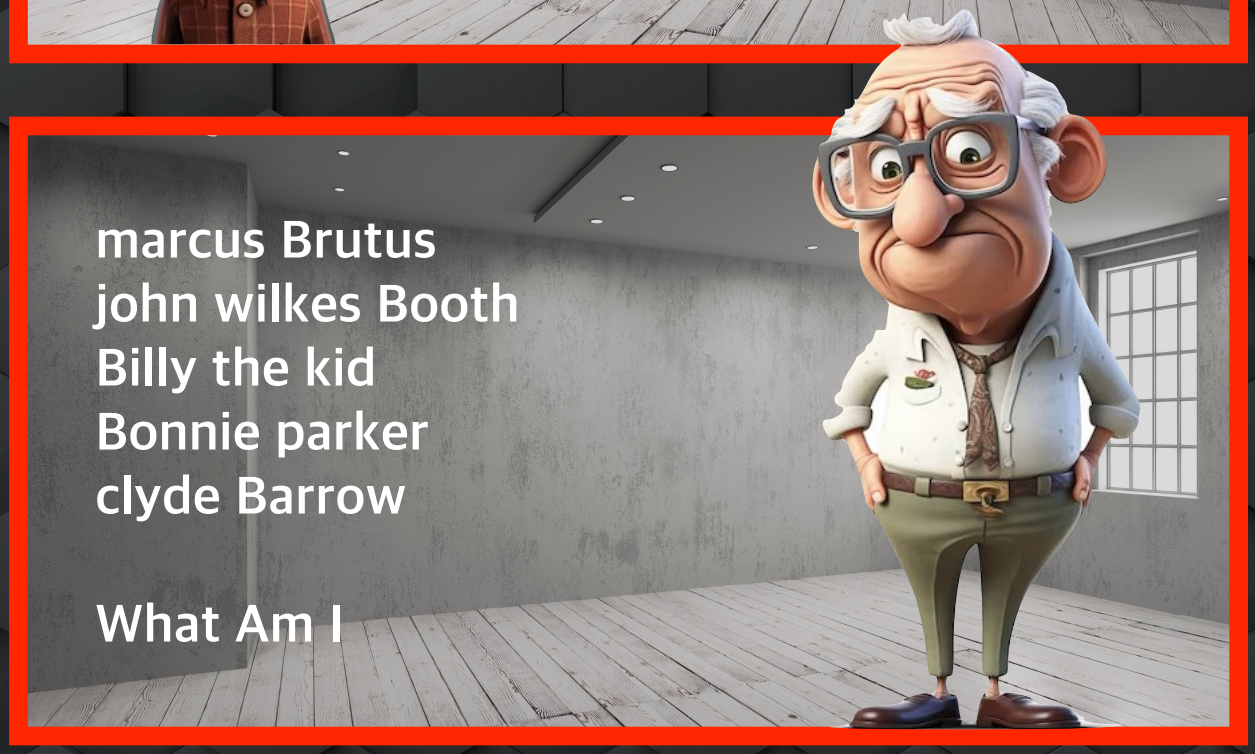
The 18th President of the United States, Ulysses S. Grant, was given a $20 speeding ticket for riding his horse and buggy too fast down a street in Washington, D.C.

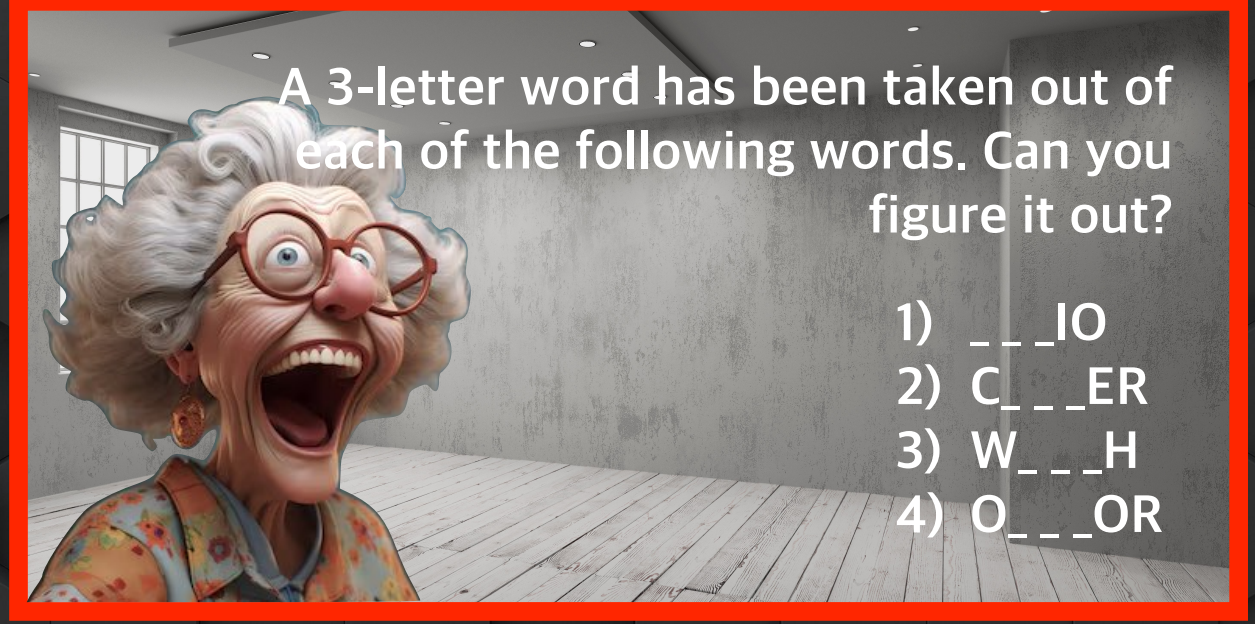


The 1st President George Washington blew his entire campaign budget on 160 gallons of liquor to serve to potential voters.

BRAINQUIZZERS











In an election year, ensuring your charitable donations make a real impact requires thoughtful planning. Start by selecting organizations with a proven history of effective work, especially those that have maintained their mission focus regardless of political changes. Research is key—check for transparency in how funds are used and seek out third-party ratings from sites like Charity Navigator.

Consider giving to organizations that emphasize long-term solutions over quick fixes. These groups are likely to sustain their impact even as the political landscape shifts. Diversify your giving to include both grassroots initiatives and established nonprofits, ensuring a broader reach.

Lastly, engage directly with the organizations you support. Ask for updates on how your donation is being used, ensuring your contribution truly makes a difference in an election year.

Hohimer Wealth Management proudly gives 5% of its profits to charitable orginizations and non-profits annually.



Have you ever spent way too long in the card aisle, searching for the ultimate birthday card that's both a visual masterpiece and perfectly captures a message you wish you could articulate? Fear not, because in this BUZZ edition, we're celebrating the birthdays of four distinguished gentlemen: David H., Patrick C., Orest T., and David S. If you know these boys as I do, you'll agree—I've found the perfect card.

Just hit play and sing along.

HWM
CYBER SHIELD ALERT



Hohimer Wealth Management has been alerted from Investment Advisor Association with the following message.

"We understand that someone is using WhatsApp to impersonate an adviser's personnel and instructing the adviser's clients to buy or sell securities. We encourage you to inform your clients that they should not respond to any outreach through WhatsApp regardless of how urgent it sounds and instead should promptly contact your firm."

As cybersecurity threats continue to evolve, we want to remind you of the importance of staying diligent in protecting your personal and financial information.
The Management



HWM CYBER SHIELD

HERE ARE 9 COMMON SENSE ANTI-HACKING RULES TO LIVE BY

Use strong passwords: Use a combination of uppercase and lowercase letters, numbers, punctuation marks, and special characters. Make passwords at least 12 characters long. Use a password manager or generator to create complex passwords. Change passwords regularly, every three to six months or every 45-90 days.

Enable multi-factor authentication: This adds an extra layer of protection to your accounts. You may receive a code via text message or app to verify your identity when logging in from an unrecognized device.

Keep software up to date: Ensure that your operating system, antivirus software, and other applications are regularly updated with the latest security patches and updates.

Avoid public Wi-Fi and charging ports: These may be compromised by cybercriminals. If you must use a public network, use a VPN.

Don't open attachments or click links from unsolicited emails or texts: Report suspicious activity right away.

Don't overshare on social media: Avoid sharing too much information about yourself on social media.

Don't use personal email accounts or text messaging: These are unsecured platforms.

Use a secure file transfer vehicle: Never send files via email.

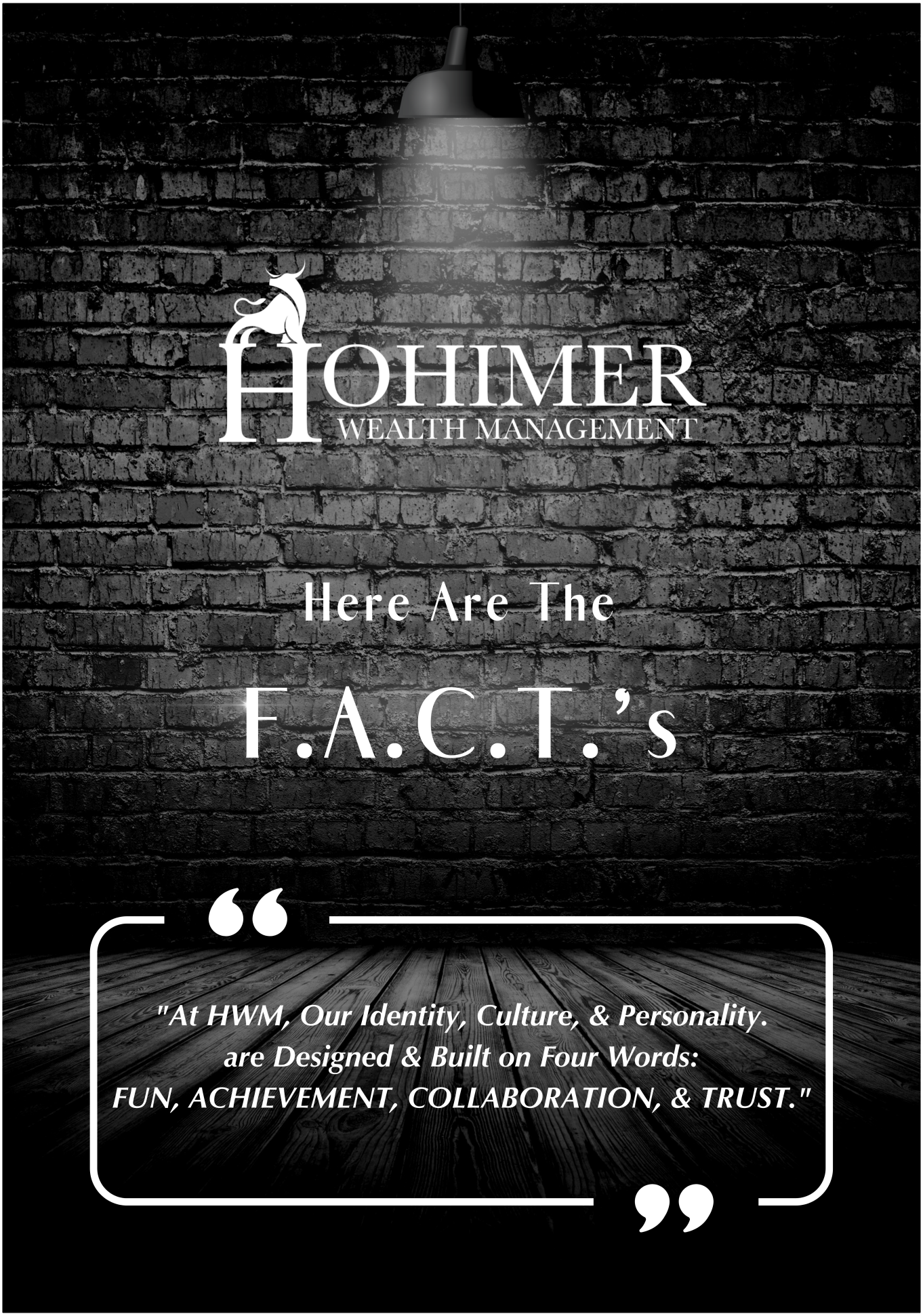
Set session timeouts: Set two-hour time limits for inactivity during sessions.

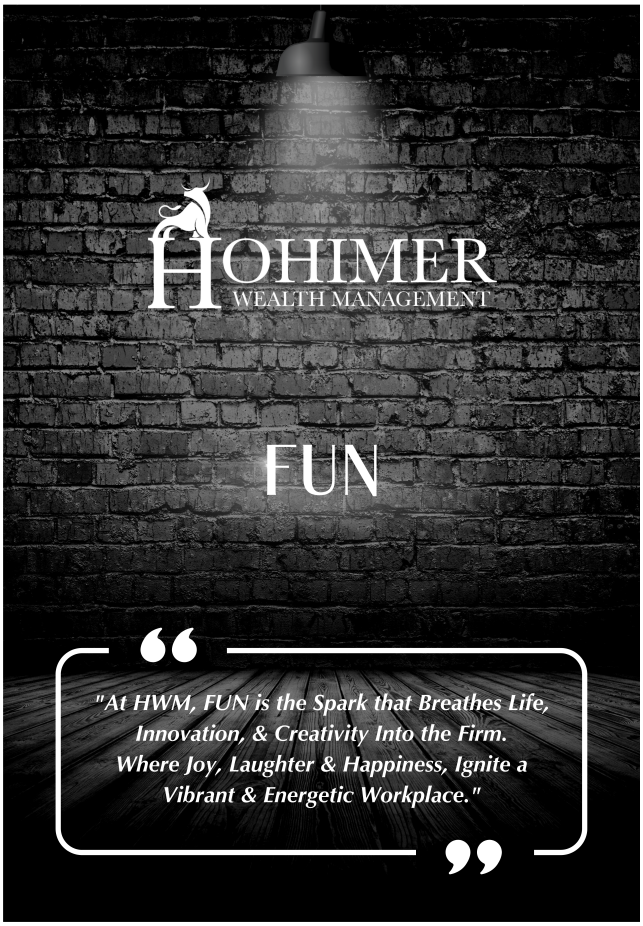


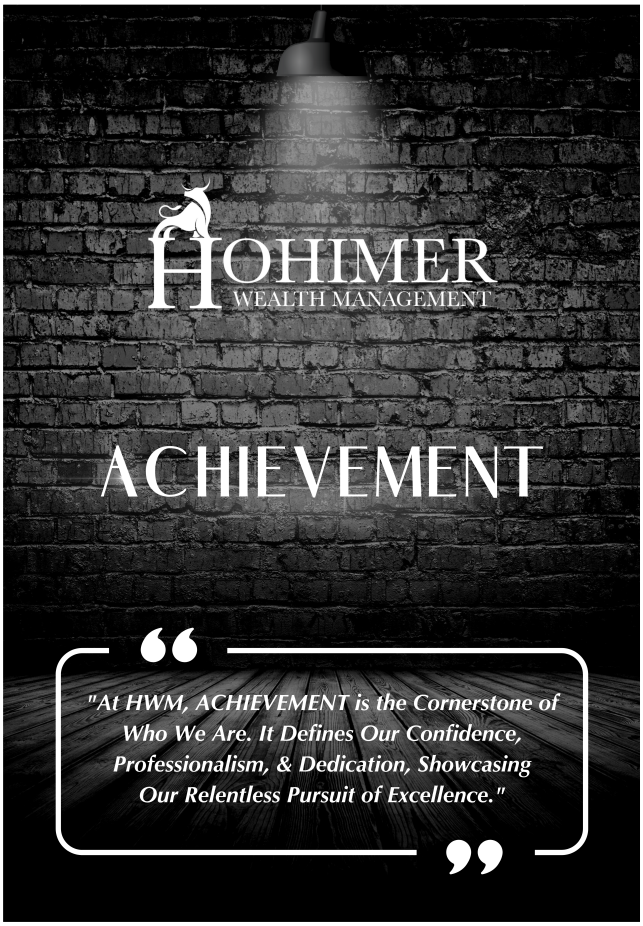
FREEMAN | LUNDT

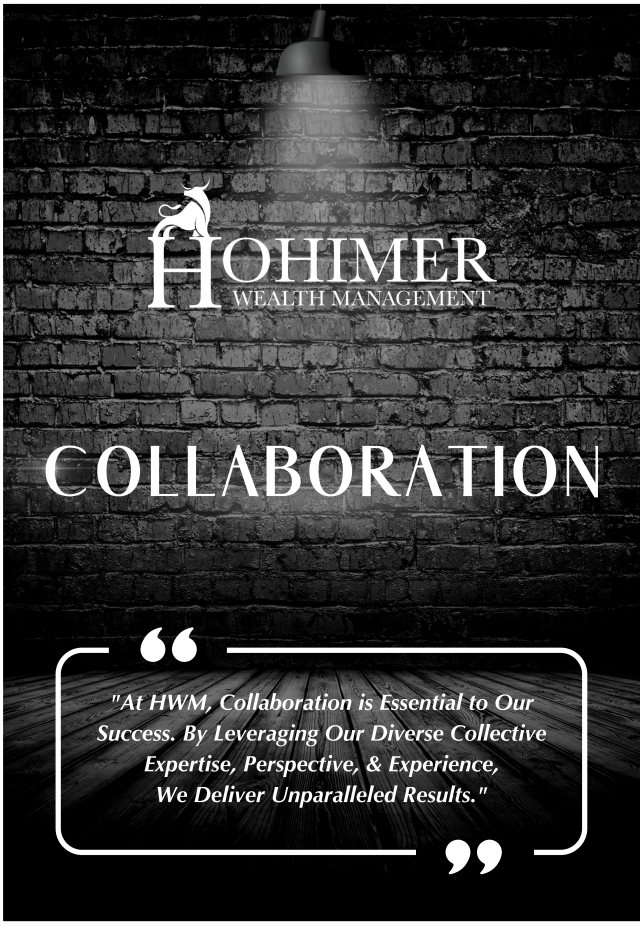


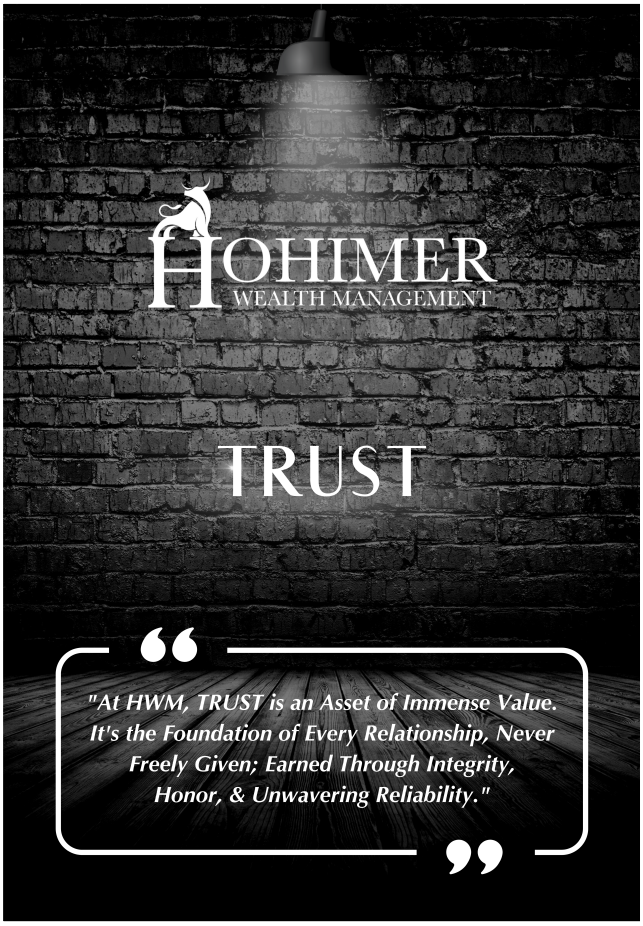
CHECK OUT THE LATEST WORTH KNOWING MORE PODCAST WITH FREEMAN LUNDT. SCOTT LUNDT & RAHSAAN FREEMAN JOIN ROBBIE & DAVID FOR A LOOK AT THE GREEN ENERGY SPACE AND A DIFFERENT TAKE ON MERGERS AND ACQUISITIONS.


HOHIMER
WEALTH MANAGEMENT
Here Are The
F.A.C.T.'s
"At HWM, Our Identity, Culture, & Personality.
are Designed & Built on Four Words:
FUN, ACHIEVEMENT, COLLABORATION, & TRUST."


HOHIMER
WEALTH MANAGEMENT
FUN
"At HWM, FUN is the Spark that Breathes Life, Innovation, & Creativity Into the Firm. Where Joy, Laughter & Happiness, Ignite a Vibrant & Energetic Workplace."


HOHIMER
WEALTH MANAGEMENT
ACHIEVEMENT
"At HWM, ACHIEVEMENT is the Cornerstone of Who We Are. It Defines Our Confidence, Professionalism, & Dedication, Showcasing Our Relentless Pursuit of Excellence."


HOHIMER
WEALTH MANAGEMENT
COLLABORATION
"At HWM, Collaboration is Essential to Our Success. By Leveraging Our Diverse Collective Expertise, Perspective, & Experience, We Deliver Unparalleled Results."


HOHIMER
WEALTH MANAGEMENT
TRUST
"At HWM, TRUST is an Asset of Immense Value. It's the Foundation of Every Relationship, Never Freely Given; Earned Through Integrity, Honor, & Unwavering Reliability."

BRAINQUIZZER ANSWERS

1) It's to die for! (itsits = its two = it's to diediediedie = die four = die for)
2) KILLER BEE
3) RAT

CITATIONS

All original articles - Hohimer Wealth Management.

