

THE BUZZ

May 2024

Not All Superheroes
Wear Capes
Celebrating Mother's Day

If I Only Had A Money Tree
Billion Dollar Winner

The Clock is Ticking
Are You Ready For the 2025 Tax Sunset



HOHIMER WEALTH MANAGEMENT

Spring Greetings!



🎵 “Love is in the Air, Everywhere I Look Around...”
As I started to write this greeting, I found myself singing that 1978 John Paul Young Hit Song only to realize I screwed up the lyrics; I swapped out “Spring” for “Love.” but hey, it works so let’s keep it in because Spring has finally arrived! It’s that time of year when the weather flip-flops more than a politician in an election year. However, regarding our gratitude and thanks for your trust and partnership, which remains the cornerstone of our success, you have definitely entered the “No Flip-Flop Zone.” So, get outside and play hard, and if you find yourself humming or singing “Love (Spring) is in the Air, Everywhere I Look Around...” Think of us! Cheers Robbie

Not All Superheroes Wear Capes

HAPPY

Mother's Day

In the vast expanse of the universe, where chaos and order dance in an endless ballet, there exists a league of extraordinary beings whose powers defy the laws of nature. They don't wear capes or fly through the skies, yet their influence shapes the destiny of humankind. These unsung heroes are none other than our moms.

Imagine a world where kisses have the power to heal scraped knees and a warm embrace can shield you from the darkest fears. This is the realm of the mom—a place where magic doesn't come from wands but from the heart.

Moms are the original multitaskers, capable of locating lost treasures (like your favorite pair of socks) in the blink of an eye and transforming a handful of pantry items into a feast fit for royalty. Their utility belts may consist of baby wipes, band-aids, and an uncanny ability to find anything in a purse that resembles more a treasure chest than a bag.

The "mom radar" is a marvel of human engineering, detecting a lie or a sneaky midnight snack raid with unerring accuracy. And let's not forget the mom-voice—a sonic weapon so powerful it can penetrate bathroom walls and bring a rowdy teenager to a standstill at fifty paces.

But the greatest power of all? Unconditional love. The kind that sees beyond faults and failures, that cheers the loudest at every small victory, and that believes in us even when we doubt ourselves.

So here's to the women who don't need capes to be our heroes. To the ones who fight the fiercest battles not with swords, but with words of encouragement and acts of kindness. Happy Mother's Day to the real MVPs—our moms. Because in the end, not all superheroes wear capes, but they sure know how to make us feel like we can fly.



MOTHER'S DAY EXCLUSIVE



From the mean streets of Kent, Washington, our very own Sweet Sweet Gaye has hit the Mother's Day Jackpot! Starring in the role she was born to play: ONE BAD MUTHA! Put the kids to bed, bust out the popcorn, and hit the Big Red Play Button, and Oscar's beware!

PLAY

Annual Festivus Report

Festivus (*fes-tuh-vuhs*) Festivus is a holiday celebrated on December 23rd, created on the Jerry Seinfeld Show by Frank Costanza, George Costanza's father, as an alternative to Christmas. According to Seinfeld Fandom, "He came upon the idea after pummeling a man in the face in a toy-store dispute over a doll (for George). In his own words, 'As I rained blows upon him, I realized, 'There had to be another way!'"

Government Waste At Its Best

The report found approximately 900 Billion in wasteful spending



Festivus Report



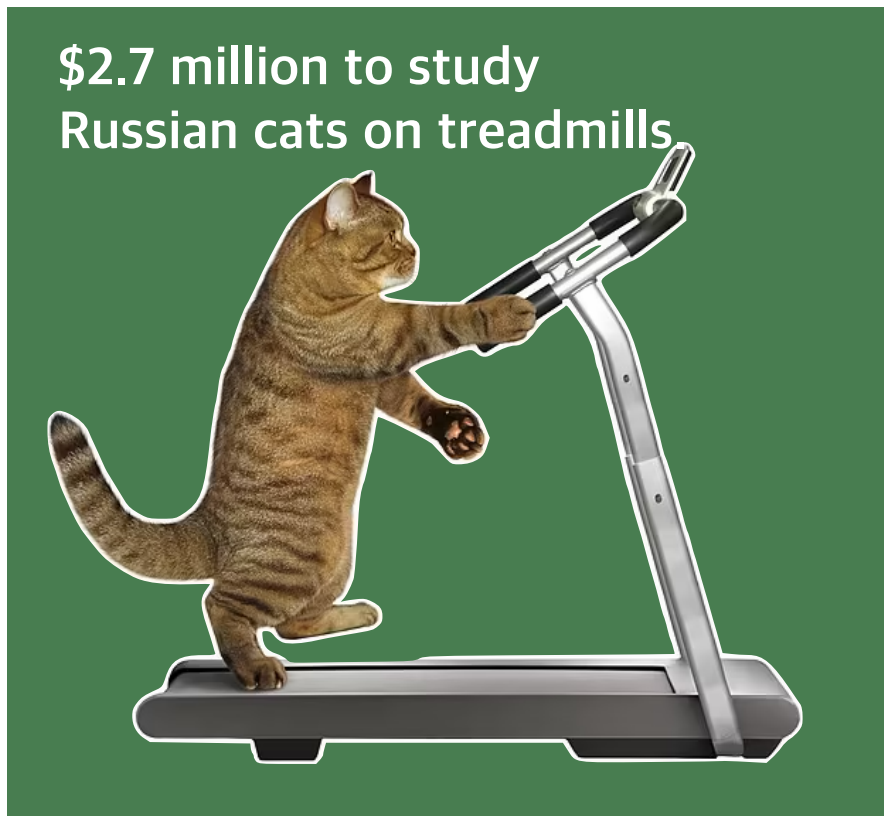
THE FESTIVUS REPORT 2023



\$38 Million in COVID payments to dead people.



\$477,421 on transgender monkeys



\$2.7 million to study Russian cats on treadmills

Fun Facts The Congressional Budget Office predicts we will add an average of \$2 trillion in debt annually for the next decade. The U.S. government will add over \$5 billion of debt every single day for the next ten years. We borrow over \$200 million every hour, we borrow \$3 million every minute, and we borrow \$60,000 every second.

The U.S. Treasury spent \$659 Billion in interest payments on the nation debt in 2023

Out of the \$800 Billion spent for the PPP (Pandemic) relief fund, \$200 Million went to struggling artists like Post Malone, Usher, Etheridge, Common, Nickelback, Slipknot, name a few. We're using the word Chris Brown, Lil Wayne, Melissa and Smashing Pumpkins, just to struggling lightly here.



\$6 Million to promote tourism in Egypt



How do you Ruin a \$169 Million worth of Military Equipment? The U.S. Department Of Defense improperly stored Transmissions, Turbine Engines and Tank Tracks.

Oia (pronounced E-ah) in Santorini is like stepping into a living dream, where iconic blue-domed churches and dazzling whitewashed buildings meet the majesty of the Aegean sunsets. As your go-to HWM travel aficionado, I've just returned to sing its praises and urge you to mark it as a must-visit on your travel bucket list. Whether you're a gastronome, a retail enthusiast, or a sunset chaser, Oia promises an unforgettable escape that will surpass every expectation. Trust me, Santorini is a gem that truly delivers on the promise of a perfect getaway. Robbie

TOP TRAVEL



Oia, Santorini Greece



Message From The Boss

Ah, spring is here! It's time to shake off the winter blues and get the "Spring in Our Step" back, moving us along. If there's anything better than the smell of fresh-cut grass, it can only be all the other amazing smells spring brings with it. And if that doesn't put a spring back into your step, we might need to check for a pulse.

As the fresh breeze of spring fills the air, let me take this time to thank you for your unwavering trust and collaboration. Through thick and thin, we've faced challenges and celebrated successes together, strengthening our partnership with each step. I deeply value My relationships with every one of you.

I look forward to continuing this journey, supporting each other, and achieving our shared goals with every "Spring in Our Step" along the way. David

BY THE NUMBERS HWM EDITION



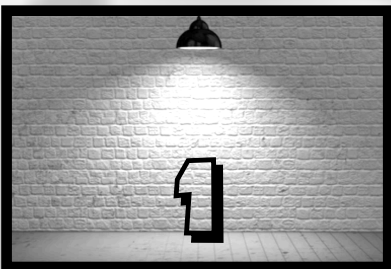
The number of strokes Jack took on a par 3 playing Gamble Sands Golf Course at a high school match. When baby Charlie says, "Daddy, tell me a story." Let's pray it's not this one.



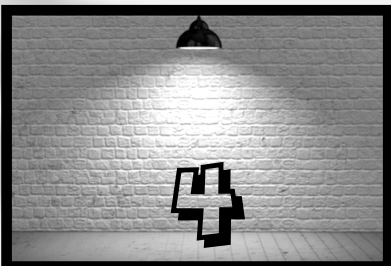
The number of days before seeing something inappropriate out of the office window at the Hilton across the street. Just close the blinds people!



The number of times in a day you'll hear "TOOTLE-OO" when saying goodbye. In a world gone mad isn't nice to have a little "Leave it to Beaver" every now & then.



The number of T-shirts made for Robbie with "You Can't Say That" printed on it. 40 years in the car business! It takes a little time to get it out of your system.



The number of "Really's" it takes for Mark to realize something is excellent. "It was really, really, really, really good." It takes 5 to get to Super Duper.

How Do You Fail at Retirement?

Let Me Count The Ways.

A GOAL

**WITHOUT
A PLAN
IS JUST A
WISH**

1) How You Fail at Retirement: Navigating the Uncharted Waters of Post-Work Life

Retirement is often envisioned as a serene chapter of life, filled with leisure, relaxation, and the pursuit of long-held passions. However, not everyone finds this transition smooth or fulfilling. In fact, many individuals find themselves floundering in their newfound freedom, leading to what can be termed as 'failing at retirement'. This paradoxical situation arises from several key areas where retirees might not meet their own expectations or those of society.

2) Lack of Planning Beyond Finances

One of the most common pitfalls is the overwhelming focus on financial planning, with little to no thought given to the emotional, social, and psychological adjustments retirement brings. While financial security is crucial, a fulfilling retirement also requires a well-thought-out plan for how to spend one's time. Without meaningful activities or goals, retirees can feel a sense of purposelessness, leading to dissatisfaction.

3) Underestimating the Value of Structure

The structure and routine provided by a career often go under-appreciated until they're gone. The sudden abundance of free time can feel daunting rather than liberating. Without the natural time constraints and social interactions provided by work, days can blur together, and individuals may struggle to find a rhythm that brings satisfaction and purpose to their daily lives.

4) Social Isolation

Leaving work can also mean leaving behind a significant social network. The camaraderie and sense of belonging that comes from being part of a team or organization can be hard to replicate in retirement. Without proactive effort to engage with others, retirees can find themselves feeling isolated and lonely, which can have profound effects on their mental health.

5) Neglecting Physical Health

Retirement can lead to a more sedentary lifestyle, with negative repercussions for physical health. The physical activity once integrated into the workday—whether it was walking to meetings or standing at a desk—needs to be replaced with new habits. Failure to establish a regular exercise routine can lead to a decline in health, which in turn can restrict the ability to enjoy retirement fully.

6) Unrealistic Expectations

Many people enter retirement with a romanticized vision of what it entails, only to find that the reality doesn't match up. Travel, hobbies, and spending time with family are common aspirations, but they may not always be feasible due to health, financial constraints, or family dynamics. This mismatch between expectation and reality can lead to disillusionment.

7) How to Avoid 'Failing' at Retirement

Avoiding these pitfalls requires intentional planning and effort. Cultivating a balanced lifestyle that includes physical activity, social interaction, and intellectual stimulation is key. Exploring new hobbies, volunteering, part-time work, or even going back to school can provide structure and purpose. Building a diverse social network outside of the workplace before retiring can ease the transition, and maintaining realistic expectations can prevent disappointment.

In essence, a successful retirement is about more than just financial readiness—it's about preparing for a significant life change that impacts every facet of one's existence. By recognizing the potential challenges and proactively addressing them, retirees can not only avoid failing at retirement but thrive in this new and exciting chapter of their lives.

Just In Case You Forgot, This Is Home



I jumped out of my car the other day and took this photo, and thought,

When was the last time you realized this place we call home is as extraordinary, beautiful, and diverse as it is? Picture this: just two hours west, you'll find yourself at the mighty Pacific Ocean, a serene retreat with amazing beaches. If you venture four hours east, you'll be amidst a desert climate known for its remarkable wine region, celebrated by wine enthusiasts worldwide. Head north, and you're at the international border of Canada, opening doors to new explorations and cultural exchanges.

Then there's Seattle, a city bursting with endless opportunities and experiences waiting to be explored. It's a paradise for various hobbies and interests. Boating enthusiasts will find adventure on the occasional calm waters, while bikers can enjoy the challenging trails and picturesque routes. Those who love water skiing, fishing, camping, or simply immersing in nature will discover their perfect spot in this magnificent setting.

But that's just the beginning. For all the foodies in the crowd, Seattle offers a rich tapestry of flavors ranging from humble dive bars to world-class cuisine, along with exceptional craft distilleries and breweries that push the boundaries of taste.

Lastly, the Olympic Peninsula is a breathtaking marvel of nature, providing a rare and unparalleled scenic encounter. Its 3,000-plus waterfalls only add to its spellbinding natural beauty. Every corner, twist, and turn in this place we call home unveils new adventures and discoveries. Indeed, this place is like no other. Robbie

The Clock is Ticking Are You Ready For the 2025 Tax Sunset

Are You Ready for the 2025 Tax Sunset?

As the calendar pages turn, a significant financial event looms on the horizon: the 2025 tax sunset. This term refers to the expiration of key provisions of the Tax Cuts and Jobs Act (TCJA), a sweeping piece of legislation that reshaped the U.S. tax landscape when it was enacted in late 2017. As we edge closer to this critical juncture, it's essential to understand what's at stake and how to prepare.

Understanding the Sunset

The TCJA introduced a myriad of changes, including reduced tax rates for individuals and corporations, an expanded standard deduction, and alterations to many tax credits and deductions. However, these adjustments came with an expiration date—most of the individual tax provisions are set to sunset or revert to pre-TCJA standards by the end of 2025.

What's Changing?

The impending sunset could see the return of higher individual tax rates, smaller standard deductions, and the reinstatement of certain deductions and personal exemptions that had been eliminated or modified. For many, this means the potential for a higher tax bill come 2026.

Projected 2026 Income Tax Rates For Single Filers

TAXABLE INCOME	TODAY'S RATES	PROJECTED 2026 RATES
Over \$0	10%	10%
Over \$11,600	12%	15%
Over \$47,150	22%	25%
Over \$100,525	24%	28%
Over \$191,950	32%	33%
Over \$243,725	35%	35%
Over \$609,350	37%	39.6%

Projected 2026 Income Tax Rates For Married Filing Jointly

TAXABLE INCOME	TODAY'S RATES	PROJECTED 2026 RATES
Over \$0	10%	10%
Over \$23,200	12%	15%
Over \$94,300	22%	25%
Over \$201,050	24%	28%
Over \$383,900	32%	33%
Over \$487,450	35%	35%
Over \$731,200	37%	39.6%

Navigating the Transition

Review Your Financial Plan: With the changes ahead, it's crucial to revisit your financial plan. Consider consulting with a tax professional to understand how the sunset provisions might impact your specific situation.

Maximize Current Benefits: While the favorable TCJA provisions are still in effect, consider strategies like accelerating deductions or deferring income to take full advantage of lower tax rates.

Retirement Contributions: Evaluate your retirement savings strategy. Contributions to Roth IRAs or Roth 401(k)s could be particularly advantageous, with withdrawals being tax-free in retirement, potentially under higher tax rates.

Estate Planning: The TCJA significantly increased the estate and gift tax exemption amounts, but these are also subject to the sunset. Consider making gifts or transferring assets under the current, more favorable terms.

Stay Informed: Tax laws can change rapidly, influenced by political shifts and economic needs. Keeping abreast of developments will allow you to adjust your planning as needed.


The Clock Is Ticking In conclusion, the 2025 tax sunset isn't just a distant event on the fiscal calendar; it's a pivotal moment that warrants careful preparation. By understanding the changes and planning accordingly, you can navigate this transition with confidence and financial savvy.

BRAINQUIZZERS



What do the following words have in common?

- Feminine
- Kindergarten
- Canine
- Overweight
- Threaten
- Cobblestone
- Height
- Done



I am a protector
I sit on a bridge
One person can see right through me,
while others wonder what I hide.

What am I?



The following are anagrams of countries.
Can you decipher all of them?

- 1) Glib Emu
- 2) Neat Grain
- 3) Age Lens
- 4) Dark men
- 5) Serial



Together We Can Make A Difference

Can You Be Philanthropic Without Knowing It?

A Minute With Mark

Absolutely! You can be philanthropic without even realizing it, especially if you consider philanthropy in its broader sense: contributing to the welfare of others. Here are a few ways this might happen:

Random Acts of Kindness: Simple acts like holding the door open, helping someone carry heavy bags, or even offering a smile to someone having a tough day can have a positive impact on others' well-being.

Sharing Knowledge and Skills: Informally teaching someone a skill, offering advice based on your expertise, or even helping someone with homework can be forms of philanthropy, as you're contributing to someone else's growth and success.

Volunteering Your Time Unintentionally: If you've ever found yourself helping out at an event, supporting a community project, or contributing to a cause without it being a formal volunteer arrangement, you're giving your time for the benefit of others.

Donating Items: Clearing out your closet and donating clothes to a charity, giving away books you no longer need, or sharing surplus food with neighbors are all philanthropic acts, even if you're just thinking of them as decluttering or sharing.

Environmental Efforts: Simple actions like recycling, conserving water, or using public transportation to reduce your carbon footprint contribute to the broader well-being of the planet and, by extension, to the people who live on it.

In these ways and more, people contribute to the welfare of others and the planet, often without labeling these actions as philanthropy. It's the intention and effect of making a positive impact that counts, more than the recognition or awareness of the act itself.

In these ways and more, people contribute to the welfare of others and the planet, often without labeling these actions as philanthropy. It's the intention and effect of making a positive impact that counts. So absolutely! Now that you know, keep on being philanthropic!! Mark

Jack & Robbie's Must See T.V.

Attention Couch Potatoes! Here's our list of the best new shows streaming.

Don't forget, "Couch Potato" is a badge of honor.



#1) Shogun - Don't let the subtitles scare you off, you'll be speaking Japanese in no time. The Story & visuals are outstanding.

#2) Fallout - It's a luxury fallout shelter end-of-the-world freak show. Not for the faint-hearted. A SCI-FI rollercoaster!

#3) Masters Of The Air - Steven Spielberg & Tom Hanks have done it again; this time, it's the Air Force.

#4) 3 Body Problem - Sci-Fi haters look away; Sci-Fi lovers, It's a must-watch!

#5) The Gentleman - Who knew running a drug empire could be so fun.

#6) Sugar - It's stylish, Cool, and hip. And who doesn't love Colin Farrell? Ooooh, and that Corvette!!

#7) Tokyo Vice - The Tokyo Crime scene in the 90's. If Shogun left you wanting more Japan, here it is.

#8) We Were The Lucky Ones - A family torn apart by war and hatred. A wonderful different perspective of the Holocaust.

#9) The New Look - Paris, fashion & Nazi's during WW2. Careful ladies; you might wanna return that new Chanel bag.

#10) Mr. & Mrs. Smith - Absolutely, a little Mission Impossible, a little Love Story, a little guilty pleasure.

If I Only Had a Money Tree

You just won the Billion Dollar Lottery, what's the 1st thing you're buying?

PATRICK



House on lake Sammamish
\$13,000,000

DAVID



New Gulfstream G700
\$80,000,000

GAYE



Villa on Lake Como Italy
\$70,000,000

BRYAN



YACHT, No crew needed
\$5,000,000

ALEX



Hire Butch Harmon for a month to fix my golf game
\$250,000

DAVID



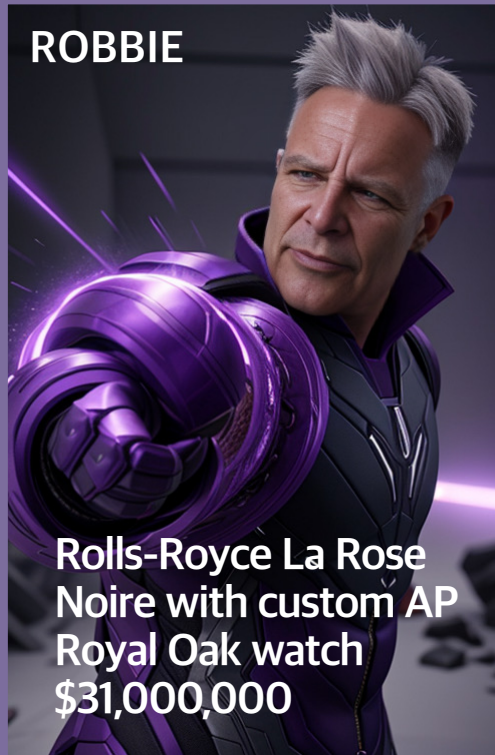
A celebratory Cocktail
Then a house at Suncadia
\$10,000,014

DODD



Secret hideaway on my home island of Dominica
\$9,000,000

ROBBIE



Rolls-Royce La Rose Noire with custom AP
Royal Oak watch
\$31,000,000

JOURNEE



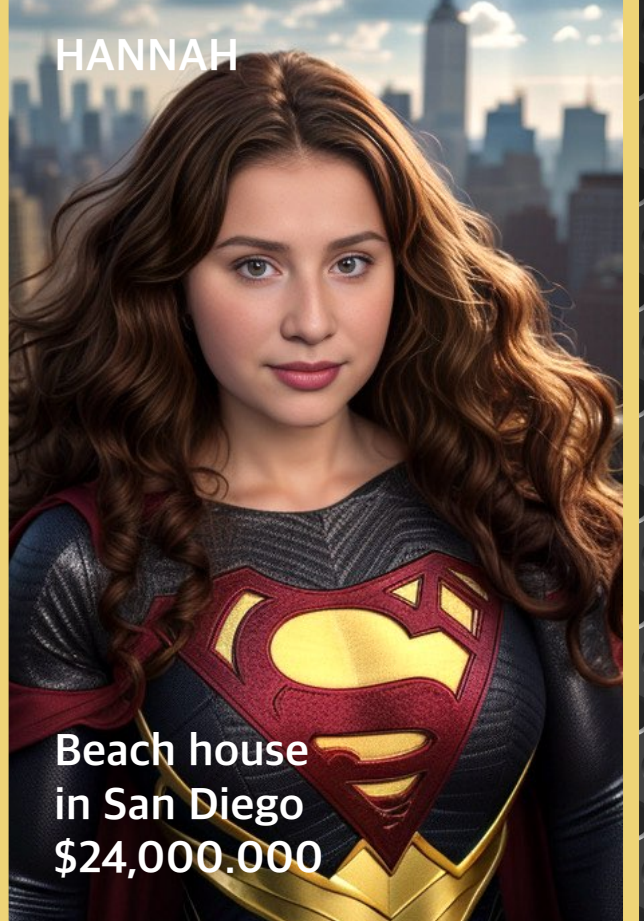
Costco Hotdog
\$1.50

JACK



House in Arizona
\$30,000,000

HANNAH



Beach house
in San Diego
\$24,000,000

OREST



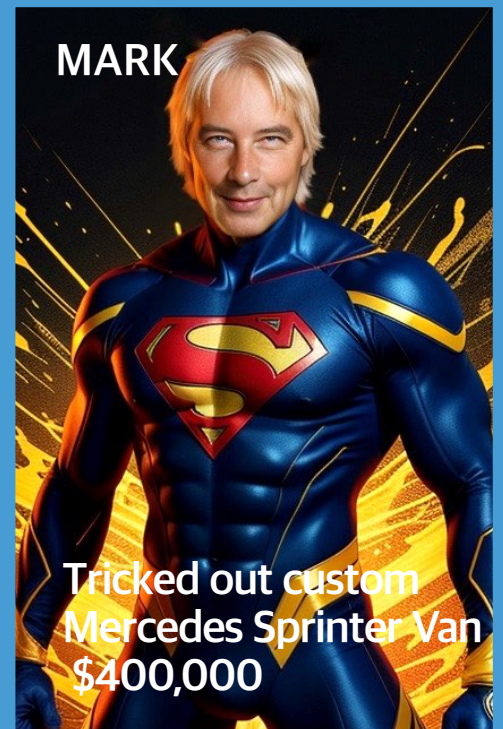
Dress up like Elvis &
buy all my relatives
a new Cadillac
\$2,500,000

THERESA



World tour, 1st stop,
Home, Seoul Korea
\$10,000,000

MARK



Tricked out custom
Mercedes Sprinter Van
\$400,000

If You're Gonna
Dream, Dream Big!
Match up the pics
with their dreamers





the
**WORTH
KNOWING
MORE**



Podcast



HOHIMER WEALTH MANAGEMENT



Check Out
The Latest
Worth
Knowing More
Podcast
With Bhaj
Townsend
From
Focus &
Sustain
Bhaj Joins
Robbie &
David For A
Discussion On
Family Legacy
Planning

BRAINQUIZZER ANSWERS

1) THEY ALL END WITH THE SPELLING OF A NUMBER

2) SUNGLASSES

3) BELGIUM, ARGENTINA, SENEGAL, DENMARK, ISRAEL

CITATIONS

Festivus Report, U.S. Senate Committee on Homeland Security & Governmental Affairs

Not All Superheroes Wear Capes, HWM

How Do You Fail at Retirement, HWM

The Clock is Ticking, HWM

Can You Be Philanthropic Without Knowing It, HWM

Original Artwork, Message From The Boss, Brainquizzers, Cover Shot, The End, CHATGPT

Photo Mt Rainier Robbie

The End Sign, Open AI

