

Lifestyle Link

Your link to a better quality of life

Volume VI Issue I

Fall 2007

Change is Good ...

As you can see by the newsletter it has an entirely new look and feel, and that is just the beginning! As the leaves are changing color this fall, we decided to change along with them. Here are some of the highlights of the changes you will see in the coming months.

- ◆ A new design to our Newsletter, Brochure, Declaration of Service and other literature.
- ◆ A whole new look to hairebohmer.com.
- ◆ Advice for Life - our same approach to planning - with better definitions!
- ◆ A new phone system and computer upgrades in order to serve you better.
- ◆ A new voice and face at Haire Bohmer, please welcome our new receptionist, Kim Schamer.
- ◆ Nancy will expand her focus to being a practice manager for three of the planners in the office.
- ◆ Sheila will redirect her focus to being a practice manager for one of the planners as well as help with special projects.
- ◆ One of our planners, Leo Broerman, has left the office to develop a practice of his own.

We are excited about the changing times and the opportunities that are ahead. Please let us know what you think.

Office Hours

Our office will be closed on the following days:

November 22nd & 23rd
December 24th (after 1pm) - January 1, 2008.

(We will periodically be checking emails and voice-mails and processing mail during this week, but the office will be closed.)

Holiday Open House

Mark your calendars!!
Please join us for our

Sixth Annual Holiday Open House
Friday, November 30, 2007
10 a.m. - 1 p.m.
Haire Bohmer Office

Please bring two unwrapped toys to be donated to the Greater Cincinnati Free Store/Food Bank



In This Issue

- ◆ Letter from David
- ◆ Advice for Life
- ◆ Giving Back to Your Community
- ◆ Client News and Reviews

Letter from David

Dear Friends,

“Yikes!” When is the last time you heard that word? One of my clients used it in a conversation the other evening and I had to laugh. I remember seeing it on “Batman”, and every now and then it would appear in the comic page in the newspaper when I was a kid. I cannot remember ever hearing an adult use the word. But during the conversation, the word fit perfectly. As I thought about it, I wondered about other things that have been forgotten or cast aside.

One of the characteristics of a person who retires and ages successfully is Curiosity. What happens to us from six to sixty? At one time we asked “why” a thousand times a day. We always wanted to know how something worked, what was behind the door, who that person was, and where someplace or someone was. We never stopped looking, asking, begging and turning over rocks. We could never get enough information.

As we have aged, we have become less inquisitive. We stop looking under the covers or behind closed doors. We get comfortable. But, those of you who are retired successfully are those who have maintained that sense of curiosity. Many of you are going to far away places and trying new things. I have clients who bird watch all over the country and one who takes pictures of birds; I have a client that worked as a librarian who now owns a huge camper and new pickup truck. I have 70+ year old clients who just bought two kayaks, and one who has hiked to the tallest point in almost all 50 states. Curiosity!!

I don't think that Curiosity by itself will insure a successful retirement, but think of the possibilities of all those places you haven't seen, books you haven't read, people you haven't met and rocks you haven't turned over. Curiosity keeps you young and connected. Keep asking, keep looking, keep digging, keep trying. Think about all the possibilities. “YIKES!”

David

Prime Numbers ... becoming financially fit for the *prime* of your life.

The radio show has been a huge success! Not only does David enjoy taking to the airwaves each Saturday morning from 11 am to noon, he has some loyal listeners and has been able to touch on some very important topics. Here are just a few of the things coming up in the near future:

- ◆ Social Security: with guest Susan Denny from the Social Security Administration in December.
- ◆ Case Studies: more real life examples of situations and how to manage them.
- ◆ More guests with expertise in topics from Health Care to Estate Planning.
- ◆ You may even see David on a billboard in the near future - tell us what you think!

Please join us on Saturday mornings from 11am-noon on Supertalk FM 96.5.

If you missed a show or want to hear something again, you can always access old shows on the website, www.primenumbersonline.com and can always send topic suggestions, questions or comments to David via email at david@primenumbersonline.com.

Our Mission

Haire Bohmer Wealth Management Group is an independent, service-driven team of professional wealth planners providing clients with a solid and comprehensive plan that enhances their current and future quality of life by defining client objectives, proposing recommendations, and creating life-long partnerships

Our Beliefs

- ◆ We believe that our client partnerships are the heart of our business.
- ◆ We believe that we must serve the best interests of our clients with honesty, integrity, care and knowledge.
- ◆ We believe that we are more than wealth planners for our clients.
- ◆ We believe that giving is more important than getting.
- ◆ We believe that it is important to listen to our clients.
- ◆ We believe that it is important to develop a high level of trust with clients by anticipating their needs.
- ◆ We believe that caring about our clients is important.

Giving Back to Your Community

“Community center for seniors opening its doors in July”

“Free after school daycare at youth club”

“Homeless thankful for free dinner at local soup kitchen”

Everyday thousands of headlines like these flash across the pages of local newspapers. They tell stories of heroic efforts to clean up city streets, provide care for the needy, and make your community a better place to live. What many articles do not show is the overwhelming support of community members that make each one possible. Every year millions of Americans donate their hard-earned money to support those less fortunate than themselves or to maintain community projects and buildings. Money is not the only donation many give. Statistics show that almost 109.4 million Americans volunteer an average of 3.5 hours per week to support causes and events in their area. That’s over 50 percent of the population! This time translates into \$226 billion dollars saved by community organizations that might have been spent on hiring labor and support. With all these options, where should you begin? The first step is to get up and get started. Do research. Read the paper. Take note of advertisements and announcements in your community. There is bound to be an event or cause you can help sponsor. Then, sit down with your financial advisor and work out a giving plan that fits into your financial needs and goals. Get out there and volunteer or pull out that checkbook. The next time you read one of those headlines, make sure you were part of the recipe for success.

◆ **Your Reasons and Motivations**

When you first think about donating to a community cause or event, you should first ask yourself why you want to get involved. Is it to remember a loved one? Is it because you yourself once benefited from such help and would like to pass on the aid? Do you enjoy the good feeling you get from giving? Or, do you simply believe in the cause? If you don’t already have a cause or event in mind, your answers to these questions will help you decide what you are looking for.

◆ **Type of Cause or Event**

Your community is a diverse place and its changing and varied needs reflect this. Take a look at your small community to see the wide range of philanthropy at work. There may be a community senior center that provides dance nights or maybe a school that runs a soup kitchen on the weekends. Your town may have an annual summer fair or hold a special commemoration for a prestigious visitor. All of these represent different community events and causes that seek donations from residents. Investigate your area and find one that fulfills your giving goals and motivations.

◆ **Beneficiaries**

Each event or cause will benefit a different group. Normally, publicity announcements will include the beneficiaries’ names. If you don’t already know who will gain from the donation, do some research. This can be done simply by calling the coordinator and asking a few questions. It is also a good idea to check up on the track record of the coordinating body. Make sure that those who they claim will benefit actually get your donation. This is usually not a problem with community or municipal causes. However, some may take a percentage for operating costs (usually these figures are part of public record). Ensure that your hard-earned money reaches those you want to help.

◆ **Amount of Donation**

Evaluate your current assets, debts and financial obligations. Doing so will give you a good estimate of the amount you can feasibly donate. Be smart when calculating an amount. Some people might give lavish amounts for the publicity and reputation; however, don’t give more than you can actually afford. You may be able to increase your donation by running a pledge drive. Ask friends and family to pledge a certain dollar amount to the event if you complete a task, such as running a marathon. Another important source of funds is your employer. Many companies have programs to match the donations of their employees. In the end, remember that no matter how much you are able to give, you are still helping the cause.

◆ **Non-Monetary Gifts**

If you aren’t able to donate as much financially as you would like, think about other non-monetary gifts to fill the gap. Many causes and events need large amounts of human labor. Due to tight budgets, organizers normally rely on volunteers to fulfill this need. Ask if any help is needed or if your skills can be put to use. Beyond giving your time, you may also have the option of donating food, clothing, furniture, or other simple things around the house. Take a look at what different organizations will accept and find one that fits your ability to give.

◆ **Timing of Gift**

When investigating an event or cause, ask about the time frame for giving. Some may need funds immediately, while others can wait. If the event is a one-time venture, your gift may only be needed once. If, however, the cause is weekly, monthly, or yearly, you may be able to split your gift up in sections. By spreading out the donations, it may be possible for you to give more than you previously thought.

◆ **Legal Paperwork**

Some people donate to a community cause or event after their death. A certain amount is given as a lump sum or in installments to a designated entity. If you are interested in such a donation, it is important to draw up legal paperwork ahead of time. Be sure to include it in your will and to inform family members of your wishes and the location of the will.

◆ **Tax Deductions**

Many deductions are tax deductible. Keep receipts for all donations of money or goods. Look over the tax code, verify with the IRS, or talk to your personal accountant to be certain that your donation is eligible as a donation.

Client News and Reviews

We hope that you will continue to share with us information about you and your family, as well as give us recommendations for great places to eat, books to read or any other tidbits you want to pass along. This section is all about YOU! Please email us at jennifer.waning@lpl.com, in order to be included in the next issue!

Welcome to our newest clients!

Steve & Rita Ballman

Joe & Trudy Jester

Marsha McAdams

Lawrence & Joyce Reinersman

Howard Miller

Tom & Charlotte Tierney

Larry & Carol Vicarel

Earl & Rose Einhaus

Roy & Wanda Byrd

Steve & Judy Giese

Greg & Dawn Bouman

New Babies

David welcomed two new grandkids this summer- Carson Baker born to son John-David in June and Stephanie Clare born to daughter Jennifer in July. That makes six grandchildren for the proud Papa! **Brian and Amy Neal** welcomed new baby girl, Libby, in July. Congratulations!

Surprise Anniversary

Dick & Mary Straman celebrated their 40th wedding anniversary with a surprise party thrown by their children. The kids saved monthly for over six years to put this party together. They included over 110 guests from family to friends. Better than their original wedding reception, they were so proud of their kids and it was such a wonderful surprise. Congratulations on 40 years and many more to come!

Photo Contest Winner

Bill and Rosemary Deitzer's son, Steve, won 2nd prize in the Enquirer Photo Contest in the People category. His photo was chosen from over 2600 entries! The photo and story was seen in the Sunday, September 2nd, Enquirer. For a glimpse at the photo go to www.hairebohmer.com under Client News.

Recovering

Linda Neal is recovering from some surgery she had in August. She is doing well and is back to her old self. We wish her all the best.

Winning Walkers

Jim & Nancy Brunner placed 1st in their age brackets and 4th & 5th overall for walkers in the Sacred Heart Parish 5k in August. **Sheila Maraan** placed 3rd in her age bracket. Congratulations to our fast and fit staff!

New Airline Pilot

Jerry Griffith is proud to report his son Jay is now a Comair pilot based out of New York - JFK. So if you are flying in or out of JFK and your pilot is J. Griffith - please say hello!

Restaurant Review

Marshall & Janice Hacker recommend anyone driving I-65 south of Louisville to get off at exit 86 and drive two miles west to Glendale and eat at the Whistle Stop Restaurant (www.whistlestoprestaurant.net), just over the railroad crossing. Extremely tasty food. They split the Kentucky Hot Brown and an enormous slice of the most delicious butterscotch pie they had ever tasted. Or for more upscale dining, cross the street to The Depot restaurant. Worth the stop!

Happy Retirement

Tom & Ginny Wagner retired within a week of one another in July. They are already traveling, updating their house and spending time with the grandkids. Congratulations and enjoy it!

We will be happy to include your friends & family on our mailing list.
Please let us know where to send their copy of *Lifestyle Link*.

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Advice for Life recognizes that we are all on a special journey. Each of us requires a personalized roadmap to help get us to where we want to be. We believe that focusing first on your life goals and dreams may improve the changes of achieving the future that you envision.

Our Approach to Planning

No matter where you are in life – just getting started or winding down a successful career – you have goals and dreams.

How you envision the rest of your life might involve family members, adventurous travel, or passions you postponed to pursue a career or raise a family. Maybe you're already living the life of your dreams but thinking about your legacy.

Advice for Life is a process – a journey, really – that we undertake together. By helping you articulate your aspirations, we are better able to understand where you are now and to develop a roadmap to help you get there. Whatever your hopes for the future, the only way to achieve the vision of how you will spend the years ahead is to commit to a plan that can take you there.

Advice for Life is an ongoing process. Over the course of your lifetime, your dreams, goals and circumstances will change. Through life's ups and downs, we will be there to provide guidance, monitor your progress and help keep your plan in sync with your dreams.

A Systematic Approach

Advice for Life is a four-step process that we have successfully implemented for clients with wide-ranging experiences, hopes and dreams. This life-goal approach seeks to reflect all your priorities and specific life circumstances through four key stages:



What's Important to You? - Family, Community, Hobbies. We ask a lot of questions about what you're really thinking, feeling, worried about; your experiences with money; and what you've accomplished so far. Together, we figure out where you are now.



Based on what we know, we'll determine where you are now relative to your goals and dreams, and consider where the gaps are. We'll consider the financial implications of each goal and determine how to get you there.



The benefit of our approach is that we get to look at all areas of your life and how they interact. We recommend specific solutions to meet your unique needs.



Just when everything appears to be in place, life happens. Events, both large and small, can change everything. We'll help plan for the unexpected, anticipate change and adjust plans over time.



**“How old would you be
if you didn’t know how old you were?”**

– *Satchel Paige*

Have you heard?!?

60 is the new 40!! 80 is the new 60!!

“Successfully Aging” (S-Aging) is all about developing the right attitude about life - challenging yourself, both physically and mentally, every day of your life. Are you S-Aging or just getting older? What can you do to change your attitude?!?

President Franklin D. Roosevelt, under The New Deal, conceived our current idea of “retirement”. The Depression had created mass unemployment, and the younger workers were restless. Designing a public pension for older workers would open up jobs to the younger workers. Germany, under Bismarck, had created a basic system in the late 1800’s – a retirement age of 65. (By the way, the average life expectancy was 46!) In 1935, the average life expectancy of the American worker was 63, so FDR and the New Dealers adopted 62 as the new “retirement age,” essentially giving workers enough time to get their affairs in order. The average life expectancy of Americans in 2004?? - 77.8 years, and with medical and technological advances, that number continues to rise. Combine longer life expectancies with earlier retirements; you could spend up to **1/3 of your life in retirement**.

Have you thought about how you would spend that time currently allocated to work? Or, if you are already retired, have you put pen to paper to determine where the hours in your day go? Finding balance at any age is difficult. Each of us has the same 168 hours each week to manage. Where does the time go?

Under our new “Advice for Life” banner, we have made available a simple profile to help you map out your journey through retirement. **VISION** what you want to experience in the years ahead. Find **BALANCE** in where you spend your time. Recognize, or perhaps **DISCOVER**, the “Attitudes of Successful Aging (S-AGING),” and enjoy the ***Prime of your Life***.

To complete a profile online, email Bridget, at bridget.mitchell@lpl.com, for your personal user ID and password, and further instructions. While the website is secure, no personal information such as Social Security numbers, investments, or other personal figures are asked. If you wish to complete a profile by hand, please call our office so that one can be mailed to you. Upon completion, you will need to return the profile so we can enter your information into the system and send you the final report.

Over the next several months, we will expand Advice for Life and offer you new tools and resources designed to keep you S-Aging!! Keep visiting www.hairebohmer.com and www.primenumberonline.com for all of the latest news.

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