



VanDusen, Paolo bring experience, insights to clients

This month, Huffman-Mayer Wealth Management Group welcomes two new members to our team: Dave VanDusen, Senior Vice President – Investment Officer, and Susan Paolo, First Vice President – Investment Officer. Dave and Susan are based out of Lake County, and each of them has a depth and breadth of experience that makes them invaluable as advisors and team members. This month, we thought our clients and friends might enjoy getting to know a little bit more about Susan and Dave as interviewed by Phillip Anderson, Financial Consultant.

Phil Anderson: *What do you most enjoy about being a Financial Advisor?*

Susan Paolo: I enjoy the relationships I've built with my clients. I look forward to our conversations and I enjoy helping them to plan for the future.

Dave VanDusen: The pleasure of helping clients reach their financial goals. Reaching the point with clients where there is a high level of confidence in the advisor/client relationship is most important to me.

PA: *Is there a certain type of client with whom you work best?*

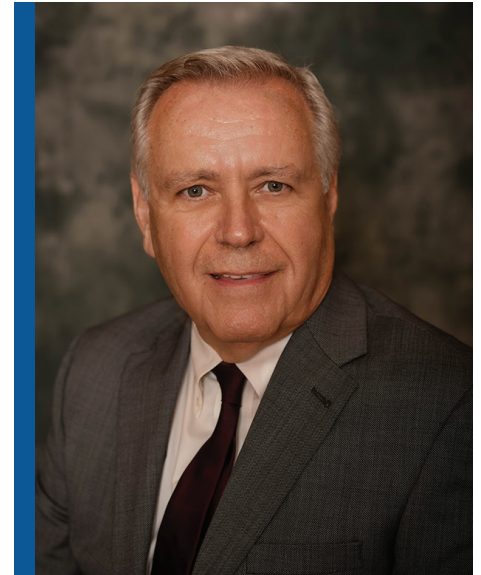
SP: I tend to work best with my peers. Most of my clients are professionals over the age of fifty and are actively planning for their retirement years.

DV: My most fruitful client relationships are those that have been in place for a long period of time and are those that value the direction that I am offering.

PA: *You each have extensive work experience prior to becoming advisors. How do you see that previous experience influencing your view of the markets and the type of advisor that you are?*

SP: I have had a very diverse banking background in retail, commercial and mortgage lending. My knowledge of liability management, investing and planning allows me to help my clients with both sides of their balance sheet. That's critical in terms of being prepared for the many stages of life and challenges that lie ahead for all of us.

DV: I have spent my entire working life in the securities business and my work has always centered on stocks and the financial markets. When I began we were actually known as "stock brokers;" today our roles have grown to be more comprehensive, thus the term "financial advisor."



Dave VanDusen



Susan Paolo

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L-R: Financial Consultant Phil Anderson and his wife, Allison



R-L: Senior Vice President – Investment Officer Dave VanDusen and his wife, Christine



L-R: Managing Director – Investment Officer James Mayer and his wife, Allison



In the community

Advisors, guests attend event to aid Holden Arboretum

We were among the more than 500 attendees at Holden Arboretum’s annual Woodland Twilight Benefit. The July event raised funds for the Arboretum and to support Cleveland’s 5000 Tree Plan to replant trees in the Forest City and create vibrant green communities. A great time was had by all.

Let us know

Autumn is here and the end of the year will follow quickly. Don’t forget to tell us about any changes in your personal situation or financial life that may impact our efforts on your behalf.

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Golf outing benefits United Way



Financial Consultant Ryan Richards hits the links on behalf of the Young Leaders of United Way at their Labor Day tournament held at Blackbrook Golf Course in Mentor. L-R: Ryan Richards, Kevin Monroe, George Distel and Dave Minick



L-R: Donna Hassett, Margie Gilliland and James Mayer

Team volunteers for Wine & Walleye Festival

Team members enjoyed their time at the Wine & Walleye Festival on Bridge Street where Huffman-Mayer Wealth Management Group was a sponsor. The Festival was held from Friday, July 28 to Sunday, July 30 near the Ashtabula Harbor. Senior Client Associate Donna Hassett, Senior Registered Client Associate Margie Gilliland, Crystal Harrington, and Managing Director - Investment Officer James Mayer all volunteered their time to make sure the event was a great success for the community.

Financial strategies for women investors

Today, women are playing an ever-increasing role in making important financial decisions – whether for themselves or for their families. While many of the basic rules of investing hold true for all investors, some life events affect women differently than men and can have an impact on investment decisions. Women might want to give some special consideration to the following areas:

Longer life expectancy. People are living longer these days, and conventional wisdom will tell you that women tend to outlive men. In fact, studies have confirmed this is the case. According to the National Center for Health Statistics, women outlive men by an average of more than five years.* Women often end up facing more years in retirement than men. To prepare for such a situation, women need to implement strategies catered to possible long-term needs.

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Financial strategies for women investors

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Being on your own: Statistics also show that women have a very high probability of being on their own at some point in their financial lives – not only as a result of a spouse’s death but also because of divorce or choosing to remain single. Dropping from two incomes to one would obviously require making some adjustments. It’s important to think about alternatives in the event you should be faced with a similar situation.

Time spent out of the work force. When caring for children—or an elderly parent—women tend to spend more time away from work than men. Some surveys have shown that, on average, women spend more than a decade out of the work force. The implications for women with regards to investments are clear: They will likely have less time than their male counterparts to contribute to their retirement nest eggs.

While these are just some of the many important considerations for women investors, there are also several simple steps women can take to help come up with an effective financial strategy.

Look for ways to learn about investments. The financial press and financial web sites are loaded with information about investments and alternatives. Remember, however, not every source is reliable.

Seek advice from a professional. Enlisting a financial advisor to help with your investments does not take away from your ability to make the final decisions. It does, however, provide someone you can turn to for guidance as you make those important decisions.



Have a plan. Take the time to assess your current financial situation to help get a clear picture of where you stand. Make a list of your financial goals and then develop strategies to meet them. Keeping in mind the special circumstances we mentioned earlier, you can chart a course of action that will help you to meet any future challenges.

*CDC, NCHS, http://www.cdc.gov/nchs/products/life_tables.htm

This article was written by/for Wells Fargo Advisors and provided courtesy of Huffman Mayer Wealth Management Group of Wells Fargo Advisors in Ashtabula at (440) 992-1515.

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VanDusen, Paolo *(Continued from page 1)*

PA: *Is there an area of the advisory business that you view as your niche?*

SP: I am an advocate for dividend growth strategies and prefer actively managed funds over index-based passive investments.

DV: My earlier experience in over-the-counter trading as well as institutional sales has served me well. I believe it has given me a better understanding of how the stock market works and reacts to various situations. Early in my career I began to realize the value of opportunities with small and mid-sized bank stocks. With the consolidations that have been taking place over the years in the banking sector, I found these investments to be a good niche for myself and my clients.



PA: *What appeals to you about working with a team?*

SP: I feel that being part of an experienced, professional team allows me to provide a higher level of service to my clients. I am proud to be able to work with such knowledgeable professionals and am happy for the portfolio research and analytical resources that I will have available for my clients.

DV: As I reflect back in the investment business, one big change that has occurred is the evolution to a team concept versus just an individual practice. Utilizing the talents of the various team members who successfully serve clients with their individual expertise is such an important and positive evolution that has taken place over the past few years.

PA: *What achievement in your career are you most proud of?*

SP: I have had many successes during my 31 years, but I am most proud of the transition I made into my second career as a financial advisor in my late 40s. I have always been an avid investor and was finally in a position where I had the opportunity to turn a hobby into a career. Today, eight years later, I have built a solid financial practice and strong relationships with both my clients and my colleagues.

DV: As my career continues to unfold, I think about how satisfying all my years in the business have been and the joy I have had from interacting with and advising so many wonderful clients – many of whom I have served for over 35 years.

PA: *What hobbies or other interests outside of work are you most passionate about?*

SP: I believe in taking an active role in my community for positive change. I have served on the Boards of the Chardon Chamber of Commerce, Chardon Tomorrow, Red Key Network and United Way of Geauga County. I am also a member and former Secretary of the Burton Middlefield Rotary. I am active in supporting the Geauga Faith Mission in serving the county's homeless. I enjoy my morning walks, the occasional bike ride with my husband, an evening boat ride around the lake and dinner with my family and friends at our favorite local restaurants and wineries.

DV: The successes I have enjoyed have allowed me to travel and explore the world which I truly enjoy. My wife Chris and I are committed to our community and are supportive of local needs and beyond. We have been involved with the Madison Food Center as well as the Rabbit Run Community Arts Association, among other causes.

*Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments. An investment in the stock market should be made with an understanding of the risks associated with common stocks, including market fluctuations. **Dividends are not guaranteed and are subject to change or elimination.

Team Member News



Donna Hassett and her husband, Tony, celebrated their 30th wedding anniversary at Belhurst Castle in Geneva, New York



Ryan Richards celebrated his 40th birthday at Madison Country Club



Contact us for help with your financial life



L-R: Financial Consultant Ryan Richards, Senior Registered Client Associate Margaret Gilliland, Client Associate Crystal Harrington, Senior Vice President - Investment Officer Dave VanDusen, Managing Director - Investment Officer Dan Huffman, Managing Director - Investment Officer and Branch Manager James Mayer, Senior Client Associate Donna Hassett, First Vice President - Investment Officer Susan Paolo, Financial Consultant Phillip Anderson

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