5 February 2025

For certain, we live in unsettling times. Who to believe? What to believe? Who to trust? Where to turn? What is also certain is that we are at an inflection point in financial services. A tsunami of wealth is passing down. The old model of “Dad’s broker” is no longer palatable nor reasonable. At Hummer Mower Associates we listened to our clients, while observing our competition, and gleaned, simply, that clients want their advisors to be their advocates, to decipher solutions to complex situations, to be attentive to their needs, and not be sold—or cross sold—products.

Today, families and individuals are looking for a new model, not the one-size-fits all with the inherent conflicts of interest. They want an independent firm untethered to Wall Street that is capable of catering to three generations—male and female, young and old. That is what we heard and that is what we built at HMA.

Wealth belongs to the individuals and the families who earned it. You have choices as to who you want to work with to manage your financial plan and investments. If you, your friends, or family are in need assistance, or want to make a change, HMA is prepared to help. For your reference, I’ve enclosed a summary of our services and our brochure.

Ever onward,

Ever upward,

Grove N. Mower

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