



SUMMER 2024 | Vol. 10, No. 4

In less than 10 days, the 2024 Summer Olympics will begin in Paris. It's a time we, as Americans, come together to cheer on Team USA.

Through media coverage leading up to the games, we learn so much about each athlete's backstory, support system, preparation, and even the struggles that have molded them into the fierce competitors they

are today. If you watch any interview with an Olympic athlete, you will likely hear a story about an unrelenting drive to reach their goals, the importance of a focused, daily training regimen, a willingness to make family sacrifices to pursue their dreams, and most importantly, a mental discipline to shut out the noise and keep naysayers out of their head.

And when they experienced failure or injury during their athletic careers (can you name one athlete who hasn't?), they never gave up. Instead they sought the counsel and expertise of professionals to help them make the necessary tweaks to their preparation plan, reboot their mindset, and ultimately stayed the course toward their Olympic destination.

It's not unlike what we do in our work with wealth management clients. We know you have an ultimate goal of financial autonomy, and we are here to help you create a strategy toward that goal, and navigate the obstacles and



financial blindspots along the way.

Of course, we can't make your decisions for you, nor would we want to. But we do serve as a guide (or coach) and provide our best-thinking so you have the confidence and peace of mind that will help you "shut out the noise," stay on track, and be successful.

As Jesse Owens, American track and field athlete and four-time gold medalist in 1936 once said, "We all have dreams. But in order to make dreams come into reality, it takes an awful lot of determination, dedication, self discipline, and effort."

So let this edition of HUDDLE, serve as one of your resources for staying the course. As always, we provide our [quarterly market review and outlook](#) from Senior Investment Strategist Dave Nolan and share an important article about [how to gain purpose in retirement](#) by Financial Strategist Joshua Johnson. Additionally, we highlight our [2024 McKinley Carter Cares Clothing Drive](#) initiative along with an invitation for YOUR participation.

Lastly, under the heading of [Professional Development News & More](#), we are excited to introduce our summer interns and share updates on our Savvy financial education initiative for women.

As we look forward to the remaining weeks of summer, we thank you for your continued trust and confidence in us. Our success can only be measured by *your* success and your achievement of your unique financial "Olympic Dream."

Sincerely,



[David H. McKinley, CFP®](#)

President and Chief Investment Officer

INVESTMENT SERVICES

The Few. The Proud. The Elephants.

~ by [David P. Nolan](#), Senior Investment Strategist and Chair of MCWS Investment Strategy Committee

While "The Few, The Proud, The Marines" is a recruiting slogan for the U.S. Marine Corps, in the stock market, the "Few and the Proud" have been the "Magnificent 7" stocks (Nvidia, Apple, Amazon, Google, Microsoft, Meta, and Tesla) and their performance reminds one of the stampeding effects of charging elephants. Like these large pachyderms, the "Mag 7" have run

roughshod over the broad stock market this year and have left most other stocks lagging far behind. Much of the excitement surrounding these companies is focused on their dominance in the Artificial Intelligence (AI) investment landscape.



[**READ \(or watch!\) MORE**](#) about our thoughts on market trends and our look ahead to the remainder of 2024 from Senior Investment Strategist Dave Nolan.

ADVISORY SERVICES

Combine Hobbies, Volunteering for Purpose in Retirement

~ by [**Joshua M. Johnson, CFP®**](#), Financial Strategist and Specialist for MCWS [**Financial Autonomy Specialized Practice Group**](#)

If you're a retiree, orienting your volunteer work around the things you do best could help you find new meaning and satisfaction in your hobbies, while also creating new social connections that will deepen your retirement experience. Learn more about the types of synergies that retirees can create between what they LOVE to do and what their community needs.



[Read more](#)

CLIENT SERVICES

MCWS Clothing Drive to Benefit Women's Organizations

The McKinley Carter Cares Committee has teamed up with The Savvy to organize a firm-wide clothing drive to benefit women's nonprofits in our four

major office locations.

The clothing drive, which is currently underway, will benefit four chosen nonprofits: the YWCA Wheeling, the YWCA Charleston's Past and Present Boutique, Dress for Success Pittsburgh, and Clothes That Work in Dayton.



We extend an invitation to YOU, our clients, to participate and help women in need. Simply drop off your items between 8:30 am to 4:30 pm (M-F) to your local MCWS office.

Here's a list of each organization's preferred items in need:

- *Wheeling Office:* **The YWCA Wheeling** seeks women's business wear, women's casual wear, outer wear, and women's shoes. You may drop off your items now through September 30.
- *Charleston Office:* **The YWCA Charleston's Past and Present Boutique** seeks women's business wear, women's casual wear, outer wear, and women's shoes. You may drop off your items now through September 30.
- *Pittsburgh Office:* **Dress for Success** requests the following items: medical scrubs (all colors and sizes), new socks and undergarments (all sizes), and shoes (including sneakers and hiking boots). You may drop off your items now through September 17.
- *Dayton Office:* **Clothes That Work** seeks women's business wear, specialty workwear (medical scrubs, lab coats, athletic shoes), outer wear, and women's shoes, as well as men's work attire. You may drop off your items now through September 20.

THANK YOU, in advance, for your support of our 2024 MC Cares initiative!



Savvy Events Bring Women Together

MCWS was proud to host regional spring Savvy events in our Charleston, Wheeling, and Dayton locations. As always, it's exciting to bring women together for down-to-earth conversations about important financial topics and incorporate an interesting activity for some fun!

Here's a summary of the what occurred:

DAYTON — 'Scents with The Savvy' Candle-making Workshop was held on March 21 at Pinspiration. It was a fun, casual evening that gave each guest the opportunity to create a custom candle scent and learn the art of candle-making, coupled with a down-to-earth financial conversation about life changes.

WHEELING — The "Let Your Financial Confidence Bloom" Plant & Sip event was held at Nicky's Garden Center on April 23. Along with a conversation to "plant the seeds" about how life events may affect one's money situation, our Wheeling team presented guests with the opportunity to create a beautiful spring planter.

CHARLESTON — The "Growing and Arranging Your Finances" Garden Party & Flower Arranging Workshop was held on May 16 at Berry Hills Country Club. Guests had



MCWS Welcomes Three Summer Interns

We warmly welcomed three interns to our organization this summer (from l to r): Davey McKinley (Charleston office), Grant Young (Charleston office), and Ethan Klie (Pittsburgh office). All three have brought their "A game" to the firm, supporting their respective advisory teams, as well as providing valuable research in other areas that benefit our services.

Davey McKinley is currently studying Business at Marshall University. Last summer, he interned at McKinley Architecture & Engineering. This summer, Davey looks forward to working with and getting to know everyone on the MCWS team. In his free time Davey enjoys family time, golfing, and pickleball.

Grant Young is originally from Hurricane, WV. He has spent the last few years in Alabama and Tennessee for school. Grant earned his undergraduate degree in Criminal Justice from the University of Alabama and is currently finishing up his third year of law school at the University of Tennessee. Outside of work and school, Grant loves reading, lifting weights, playing basketball and pickleball, and occasionally getting lost in a good video game. He is also a big sports

a wonderful time and walked away with some valuable information as well.

PITTSBURGH — The Pittsburgh team will host their in-person Savvy event in late summer/early fall. If you have an interest in attending, please reach out to [Nicole Gabriel](#) for more information.

If you're interested in learning more about The Savvy, click [HERE](#).



Savvy Chat Episode #3 Video Now Available

We invite you to watch Episode #3 in our SAVVY Video Chat Series, "Building Your Retirement Nest Egg — 401(k)s, IRAs and Beyond," with Financial Strategist Julie Brown, Director of Retirement Plan Services Monica Garver, and Retirement Plan Specialist Kathy White.

In this video chat, the ladies explore the topic of retirement planning and knowing when you are retirement-

fan, especially when it comes to Alabama athletics.

Ethan Klie is a rising senior at Grove City College expecting to earn his bachelor's degree in Finance next spring. Ethan served as an RA this past school year while also working in the family Italian ice business as the distribution manager. Additionally, he operates his own pressure-washing business called WaterBuds. Outside of school and work, Ethan enjoys playing basketball and lifting weights, as well as being out in nature whenever possible.



JOIN OUR TEAM!

If you, or someone you know, would like to learn more about job openings or student internship opportunities available at McKinley Carter, please visit our website's [Careers page](#) for more information.

We are always looking to expand our team with competent, ethical professionals who will complement our existing staff in the following communities: Wheeling (WV), Charleston (WV), Pittsburgh (PA),

ready. [CLICK HERE](#) to watch this valuable video.

Johnstown (PA), Dayton (OH), and Gaithersburg (MD).

And if you're interested in learning more about The Savvy, click [HERE](#).

McKinley Carter is an SEC-registered investment adviser. For information pertaining to McKinley Carter's fees and services, please contact McKinley Carter for a copy of our disclosure statement as set forth on our Form ADV. For information pertaining to our registration status, refer to the Investment Adviser Public [Disclosure](#).



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