

Election years, particularly presidential elections, traditionally come into focus after Labor Day. This is when many American voters become fully engaged with the process. With that in mind, I often get the question: "Politics aside, which way is best for my bottom line?"

It's a fair question, and I'll offer you a fair answer: Would you believe there's not much difference?

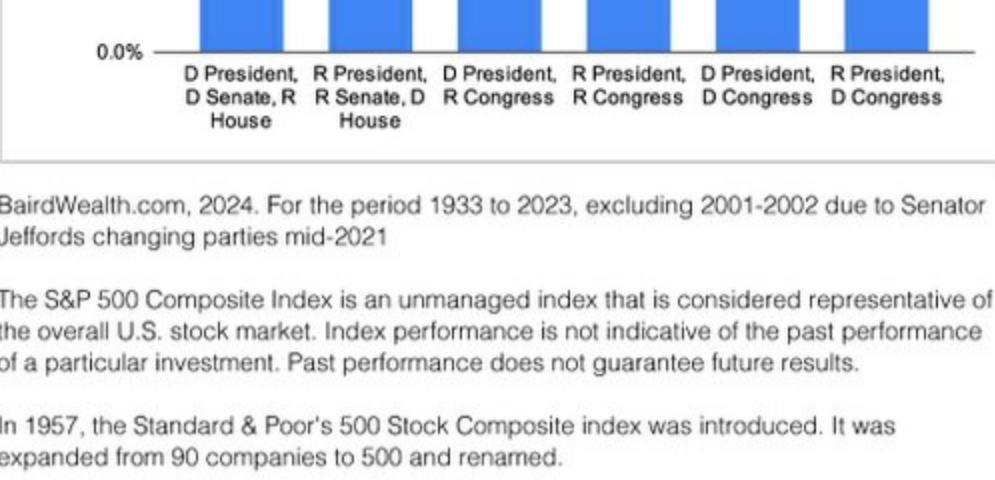
The chart below shows the stock market's historical performance, whether a D or R appears after the President's name. As the chart shows, the best average annual returns have come in periods when one party is in the Executive Branch while the other party holds the reins of one or both bodies of Congress.¹

But it's important to remember that past performance does not guarantee future results.

How Might Election 2024 Affect the Markets?

Average annual S&P 500 performance by party control.

The market's performance may have more to do with the overall economy than the occupant of the White House.



BairdWealth.com, 2024. For the period 1933 to 2023, excluding 2001-2002 due to Senator Jeffords changing parties mid-2021

The S&P 500 Composite Index is an unmanaged index that is considered representative of the overall U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results.

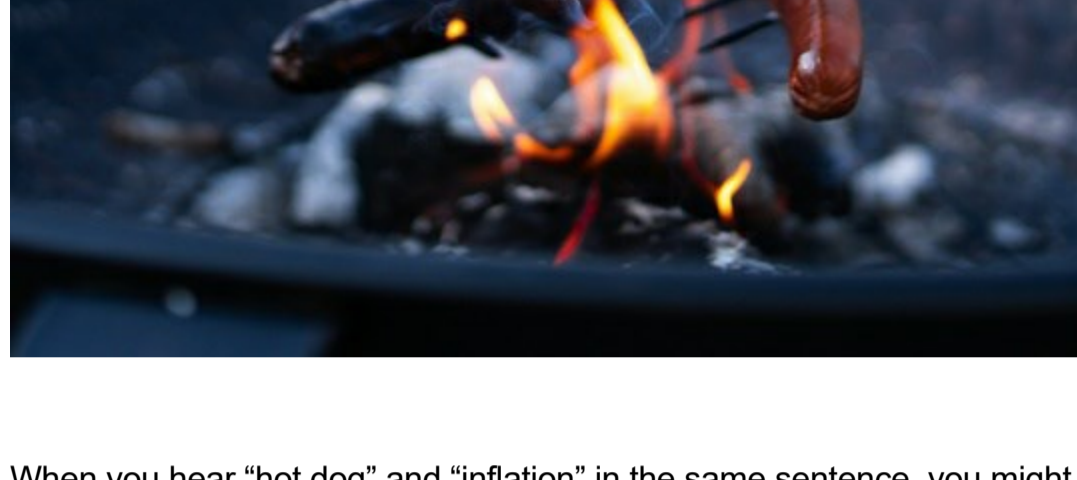
In 1957, the Standard & Poor's 500 Stock Composite Index was introduced. It was expanded from 90 companies to 500 and renamed.

Why is that? Maybe the system works best when a diverse group of ideas meets face-to-face and comes to a compromise. Or maybe Wall Street has learned how to adapt to the goings on in the District of Columbia.

You may be incredibly passionate about the election's outcome. It goes beyond the White House, too. There are 34 Senate seats, 435 seats in the House, and a wide variety of state and local issues on the ballot this year. Voting is one of the pillars this country was founded upon, so I am sure many of you are reading up and making careful choices about the nation's future.

When we worked on your financial strategy, we made it so that it considered major and minor events, and we prepared for volatile periods. As a result, no matter the outcome, keep focused on your investing goals as the election approaches and try to avoid overreacting to short-term market volatility.

BairdWealth.com, 2024. For the period 1933 to 2023, excluding 2001-2002 due to Senator Jeffords changing parties mid-2021



When you hear "hot dog" and "inflation" in the same sentence, you might think of those supermarket franks that plump up when cooked. In this case, we're talking about the original dogs of the ballpark, a cultural touchstone of America's pastime.

The average price of a Major League Baseball (MLB) hot dog across the 30 North American ballparks is \$5.99, and that's for the lowest-priced hot dog offered at the parks. That average covers a wide range, including the \$8.39 "Colossal Dog" offered at Oakland Coliseum, home of the Athletics, and a \$2.99 option at Chase Field, where the Arizona Diamondbacks play.¹

You'll need to grab your passport if you're looking for the cheapest dog in the MLB. When you take in a Toronto Blue Jays home game, you can find a \$2.55 hot dog at Roger Centre.¹

Major League Hot Dog Prices

How much is that dog at the concession?



SportsBusinessJournal.com, May 6, 2024

From the chart, you can see that seven of the top ten highest-priced dogs are for teams that may not make the playoffs. On the other hand, eight of the ten least expensive dogs are at stadiums where teams are fighting for a playoff spot.

While consumers are used to seeing a mark-up on concessions at movie theaters, concerts, and sporting events, MLB offers a relatively inexpensive option compared to the National Football League (NFL).

The average cost for a family of four is \$180.54, which figures tickets, parking, beverages, and (of course) hot dogs. That range is higher in some cities, over \$320 in Los Angeles (the Dodgers) or Boston (the Red Sox), and lower in others. A family can see a game for under \$140 in a handful of lower-end markets: the Cincinnati Reds, Colorado Rockies, Cleveland Guardians, Kansas City Royals, and Chicago White Sox.²

The reason for the boosted prices? Concessions play a big part in maintaining the grounds and paying for the teams. Dodgers pitcher Shohei Ohtani inked a \$700 million, 10-year contract with the team. That means the Dodgers hope you show up to the game hungry!²

As the season winds down, I hope you have enjoyed a few games, whether at the ballpark or at home. At my house, the dogs always come dressed the way I like them and are considerably less expensive!

1. Sports Business Journal, May 6, 2024
2. The Street, April 12, 2024

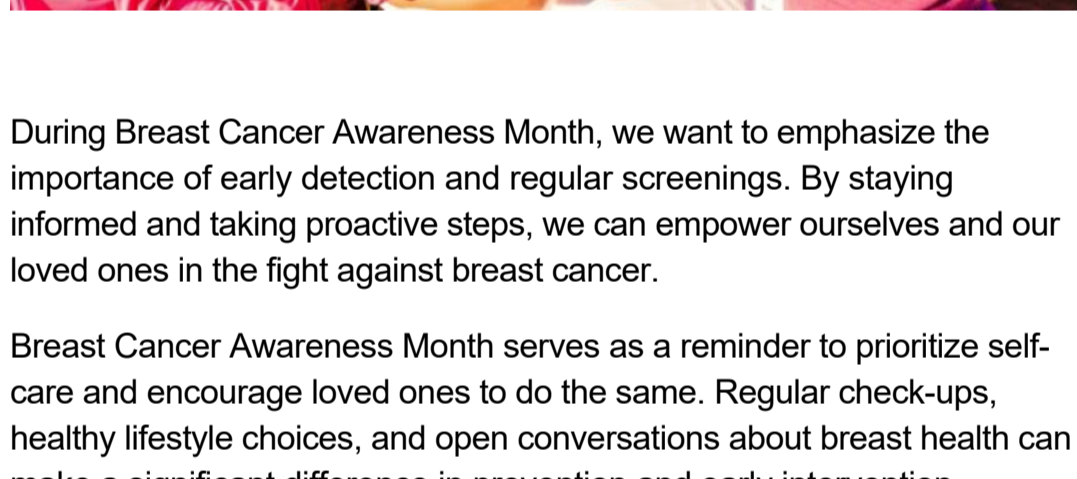
Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, a time to come together as a community and support those affected by this disease. Let's spread awareness, show compassion, and stand strong against breast cancer.



During Breast Cancer Awareness Month, we want to emphasize the importance of early detection and regular screenings. By staying informed and taking proactive steps, we can empower ourselves and our loved ones in the fight against breast cancer.

Breast Cancer Awareness Month serves as a reminder to prioritize self-care and encourage loved ones to do the same. Regular check-ups, healthy lifestyle choices, and open conversations about breast health can make a significant difference in prevention and early intervention. #SelfCareMatters #BreastHealth



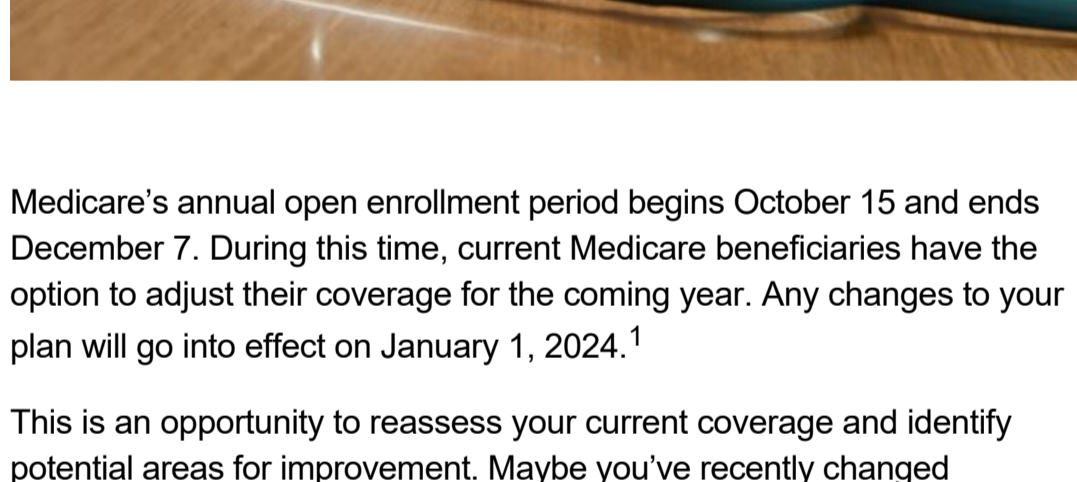
Medicare's annual open enrollment period begins October 15 and ends December 7. During this time, current Medicare beneficiaries have the option to adjust their coverage for the coming year. Any changes to your plan will go into effect on January 1, 2024.¹

This is an opportunity to reassess your current coverage and identify potential areas for improvement. Maybe you've recently changed medication, find yourself underutilizing coverage, or are in need of additional benefits.

Before open enrollment begins, you'll receive a report outlining your current coverage. Review your elections carefully, especially if you haven't updated coverage in the last few years. Medicare offers a Plan Finder tool to help compare other offerings if you're considering making a switch.

Your health insurance coverage in retirement should work to protect your financial wellbeing. I'm happy to help navigate new opportunities or plan changes during this upcoming open enrollment period. Feel free to reach out with any questions, or to schedule a meeting to talk.

Texting the Office



Now more than ever, staying connected is essential. We are pleased to inform you that we are able to text using the number 507-535-3542.

If we have not interacted with you in the past, we will need you to complete the simple steps below.

1. Save 507-535-3542 as our texting number in your contact records. You can also reach us by phone at this number.

- We recommend that you create a distinct contact record for our business information, including my texting number. Doing so ensures that your business related text message is delivered to the correct number.

2. You will receive an initial text from one of our Administrative Assistants, Tara Monson or Cassidy Chester with Prinvest Advisors with LPL Advisors via our texting number 507-535-3542.

- Reply to that text with the word "Accept". Do not include spaces, dashes or characters.
- We will be able to text with you after we receive your consent.

3. If you have not received an initial text from us, you may send us a text any time at 507-535-3542.

- Send a text message to our office 507-535-3542
- We will receive your message and reply. No consent is required.

Please be aware of the following considerations when texting:

- We are not permitted to accept trade or money movement instructions via text message. All trade and money movement instructions must be confirmed verbally.
- Do not send any messages or attachments that contain confidential (ex: Statements) or personally identifiable information (ex: SSN)
- All text messages are 1:1 (no group texting)
- Our admins will text on our behalf from our office number.
- You may text the word "stop" to stop receiving texts from our office.

***Text messages will be replied to Monday - Friday, 8:00 AM - 4:30 PM unless it falls on a holiday.**

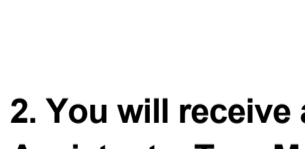
We would LOVE your feedback!

We would love to receive a [Google review](#) or [testimonial](#) regarding your experience you have had with our financial services team. Your feedback is valuable to us as we strive to provide the best possible financial services to our clients.

We are always looking for more clients like you, and your testimonial will help us showcase our [services](#) to others who may benefit from them. If you have a few minutes to spare, please feel free to share your thoughts.

We greatly appreciate any feedback you can provide.

CONTACT US



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