

SOLUTIONS

NEWSLETTER



CWA FINANCIAL ADVISOR, JOE HENRIQUES, OPENS CWA OFFICE IN LEBANON, PA

We're pleased to share that a new CWA office has been opened in Lebanon, PA! The office is located at 731 South Lincoln Ave, Suite 1, Lebanon, PA 17042.

This new office will be led by CWA Advisor, Joe Henriques!

"I'm ecstatic to be spearheading CWA's expansion into Lebanon with the opening of my new office" says Joe Henriques, "All of the individuals I've meet in Lebanon have been warm and welcoming. Our goal is to provide the residents of Lebanon, PA with boutique style financial plans that are highly customized to each unique situation. I'm excited to embark on this new endeavor in Lebanon, PA".

A CWA Hello

What an interesting time it has been... everything is going in the wrong direction! Gas prices up, markets down and housing causing national chaos. The kids have wrapped up what was probably one of the strangest years in educational history, while many adults are returning to the office after 2 years at home.



The good news is- as your Advisors we know how to weather turbulent times and markets. Know that we have your back so you can take this time to relax, welcome back the sunshine after a chilly spring, and once again enjoy the company of family and friends.

My crew is going full speed ahead: we hit the drive-in for the long-awaited Top Gun sequel, began building a barn on our property (forget waiting for lumber prices to come down when you can mill the trees on your own property!), and are in the thick of swim, golf and tennis season. We are grateful for our freedom and wish everyone a happy summer!



Domini

Saluti!



Client Corner Update - Where is Joe's Bike?



They did it! In our Spring newsletter, we featured CWA client, Dr. Joe Tedesco, as he oiled up his bike chain and dusted off his helmet and prepared to bike across the country. Dr. Tedesco started the journey on April 30th in Santa Monica, California, joined by Dr. Grant Stephenson of Westfield, NY.

On Saturday, June 25th, around 11:18 am, both Joe and Grant reached the Atlantic Ocean at Crane Beach in Ipswich, MA. They trekked almost 3400 miles across 15 states and raised over \$21,000 for the Ivy Brain Tumor Center. Way to go Dr. Tedesco and Dr. Stephenson! You can learn more about their journey and see pictures at Whereisjoesbike.com.

CWA Community Commitment



Women in Business Busting Barriers

CWA New York Financial Advisor, Lena Rizkallah, hosted a Women in Business Busting Barriers Panel in April. She was joined by 5 women New York business owners, and they discussed their personal stories, entrepreneurial insights and recipes for success.



Quiet Investing in a Noisy World

CWA New York Financial Advisor, Lena Rizkallah, held a seminar in New York. Attendees learned how to maintain a steady investment mind-set in the midst of the current economic and social climates.



5th Annual Movie Night

CWA Camp Hill hosted their 5th Annual Movie Night event! Joined by over 200 clients, the CWA Camp Hill & York teams enjoyed an evening at the movies watching the premiere of Top Gun: Maverick.



Shred Day 2022

In April, CWA Camp Hill held their annual, free Shred It & Forget It Saturday event.

Thanks to everyone that swung by the event, we were able to raise \$220 for CONTACT Helpline and securely shred 1.5 tons of paper for the community!



Backyard BBQ Party

CWA York held an "impromptu" Backyard BBQ for clients on the last day in June. The team grilled hot dogs and hamburgers as a token of thanks for the trust their clients put in our team.



Guide to the Markets Dinner

CWA Indiana Financial Advisor, Scott Wray hosted a dinner and learn for clients in Fort Wayne with Sean Ryan of Russell Investments. During the dinner they discussed the overall market outlook and current economic climate.

Cocktails With Advisors

FROSTY APEROL SPRITZ

From the kitchen of CWA Financial Advisor, Lena Rizkallah

CWA Financial Advisor, Lena Rizkallah shares her super simple, easy-peasy recipe for her refreshing, frost aperol spritz.



From: Lena Rizkallah

Prep Time: <5 minutes

Ingredients:

Prosecco
Aperol
Club Soda
Orange

Directions:

1. Mix 3 oz. Prosecco, 2 oz. Aperol in a glass and top with Club Soda.
2. Serve over ice and with an orange slice for garnish.
3. Super easy and perfect for a day on the beach.
4. For an extra chill, chill your glass in the freezer before mixing and serving.

How to Keep Your Cool When Volatility Heats Up

The market and slowing of the economy seem to be making headlines more often than not these days. Below are 5 steps to stay confident and help safeguard your assets during times of economic turmoil.

1. Make sure your financial foundation is sound: fund your emergency savings, manage your household budget and continue to make contributions to your retirement savings.
2. Consider keeping additional cash on-hand as a buffer.
3. Manage your splurges; be mindful of what is important to you and spend your money on a few meaningful treats.
4. Pay down high interest debt as soon as possible. As rates go up, so do credit card interest rates.
5. If you have extra cash to invest, consider investing in the stock and bond markets and benefit from the upside over the long term, and automate it!



CWA Foodie Favorites

EMPANADAS DE CARNE Y QUESO (BEEF & CHEESE PATTIES)

From the kitchen of CWA Service Partner, Melanie Morales

CWA Service Partner, Melanie Morales shares her favorite childhood snack. This recipe originated from her paternal grandma, Tonya, while she would visit from Puerto Rico every summer. Throughout the years this recipe has taken on a life of it's own. So feel free to give this recipe your own unique spin!

From: Melanie Morales

Prep Time: 30 Minutes

Cooking Time: 30 Minutes

Ingredients:

1 tbsp. Extra-Virgin Olive Oil
1 Small Potato, Diced
1 Yellow Onion, Chopped
2 Cloves Garlic, Minced
1 lb. Ground Beef
1 tbsp. Tomato Paste
Green Olives, Minced
Sliced Cheese, Halved
1/4 cup Water
~10 Pastry Shells, Thawed
1 tsp. Oregano
1 tsp. Cumin
1 tsp. Sazon
1 tbsp. Sofrito
1 tsp. Adobo

Directions:

1. In a large skillet over medium heat, heat olive oil. Add your chopped onion and cook until soft. This will be about 5 minutes
2. Once the onion is soft, add garlic and sauté until fragrant. This will be about 1 minute more.
3. Add in your diced potatoes and ground beef. Cook, breaking up the meat, until the beef is browned (no longer pink). This should be around 5 minutes. Once done, drain the fat.
4. Return your pan to medium heat and stir in the tomato paste.
5. Add the oregano, cumin, sazón, sofrito, minced olives and adobo. Add approx. 1/4 cup of water and let simmer for about 5 minutes.
6. While you're waiting for your beef to brown. Take a pastry (preferably an empanada dough disc, found in the frozen aisle) and add half a piece of sliced cheese on top of the pastry, on one half of it.
7. Once your meat mixture is complete, add a spoonful on top of your slice of cheese and fold.
8. With a fork, press around the edges of the pastry to lock the filling in tight. Flip and repeat on the other side.
9. Deep fry and enjoy!



Hurricane Preparedness

We are officially in Hurricane season and regardless of location, hurricanes can have an impact. It's important to make sure you and your family are prepared. You can prepare for hurricanes and tropical storms by following some of the tips below. Get more tips so you stay safe at [cdc.gov/disasters/hurricanes](https://www.cdc.gov/disasters/hurricanes).

- Plan ahead by writing down emergency numbers, preparing an emergency supply list, and locating the nearest shelter.
- Gather supplies for food and water, medicine, power sources and safety items.
- Know the difference between a watch and a warning. A warning is when hurricane-force winds are expected.
- Get your car, home, family and pets ready. This can be done by filling your gas tank, going over your emergency plan, covering up windows and doors, and put your pets and farm animals in a safe space.



Advisor Highlight



In April, Scott Wray joined the CWA team as a financial Advisor in Fort Wayne, Indiana. Scott says that the best thing he's experienced since joining CWA is the support he's received from the CWA and Cambridge teams.

In his free time, Scott takes care of his cattle ranch. When his father passed away at the age of 94, he took some of his inheritance and purchased a small cattle ranch close to his home. He raises an ancient breed of cattle linked all the way back to the Roman invasion of England. He hopes to one day take the Orient Express the entire way from Paris to Istanbul with a few stops along the way. Scott says he wouldn't change a thing, he's honored that people value his advice and trust their futures to his experience and judgement.

Scott says to "Consider opinions and advice, but listen to your inner voice and follow your own path."

Staff Spotlight



Janet Santiago is CWA's Senior Operations & Transitions Specialist. Located in Fort Myers, FL. Having been with CWA for over 7 years, Janet knows everyone on the team like the back of her hand. She guides new advisors as they join our firm and assists their clients through the transition process. Janet is also integral in our Remote Admin Program that provides an additional level of support for our advisors. She loves the team approach and support at CWA.

In her spare time, Janet enjoys being with her husband, Richard, of 32 years and spending time with her daughters. She also enjoys walking and relaxing on the sunny beaches of Florida. If she were gifted a free trip to anywhere in the world she'd set sail for Greece, Italy and Hawaii.

Janet's favorite piece of advice is "Pray: Let go and let god".

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