

SOLUTIONS

NEWSLETTER



A CWA Hello

After this long, hot, and dry summer, the cooler temps and lower humidity of Autumn will be a welcome relief, and one we're very much looking forward to!

It continues to be a tenuous period in the markets as inflation and interest rates continue to cause uncertainty and a bit of anxiety for many going forward. Our team continues to monitor the ongoing turbulence and it's impacts on us all, always being here to answer any questions you may have. History tells us maintaining or "staying the course" has been the best option in these periods of uncertainty, so we need to remember to remain patient.

My merge with CWA and Joe Henriques is going exceptionally well. Our clients in Lebanon seem very comfortable and happy with the beautiful new office as well as having Joe and CWA to work with and bring his expertise to managing assets and planning for the future. This merger has allotted me more flexibility and personal time to spend with family. I was even able to visit my 3 grandchildren in NC, where we had some much-needed grandchildren time, it's such a pleasure to be able to watch them grow and turn into little human beings with huge personalities!

As we look forward to the beautiful colors and crisp mornings that Autumn brings, let's not forget to remember all the reasons we have to be thankful. Have a great Fall and holiday season!

Santé!



Mike

CONTE WEALTH ADVISORS NAMED 2022 HARRISBURG MAGAZINE'S SIMPLY THE BEST!

CWA has been named on Harrisburg Magazine's Simply The Best Readers' Poll for the 9th year in a row!

For the year of 2022, we have been honored to be named Harrisburg Magazine's Readers' Choice Investment Company & Simply The Best Stockbroker!

Thank you to everyone that makes us love what we do every day. We're proud to be your financial advisors.



CWA Advisors Connect at Ignite 2022

CWA Advisors across all states gathered at the end of September to attend the Ignite Conference hosted by Cambridge Investment Research. Not only did the advisors attend workshops, breakout sessions and seminars to learn about products, best practices, and how to best serve their clients, but they also met up with one another to connect and do a bit of team bonding, some team members meeting in person for the first time. It was a wonderful conference for all!



The End of The Year is Near. Are You Prepared?

Fall is an ideal time to examine your financial health and update your financial plans. Below you can find a few important items to review that might make a difference in your year-end review and your plans for next year. You can find a comprehensive list at bit.ly/CWAChecklist or ask your advisor for Your Year-End Financial Planning Checklist.

Taxes & Investments

Project your income, net investment income, tax plan, realized and unrealized gains and losses, donations, gifting strategies, and more for the current year and the upcoming year. Confirm your investment goals and strategies.

Milestones

Depending on your age, you might have Required Minimum Distributions you need to take or you may need to catch up on your retirement plans. It's important to know what lies ahead so you can prepare.

Retirement

It's never too early to start planning for retirement. The Fall is an ideal time to catch up on your contributions, analyzing retirement scenarios and even open a retirement plan if you recently experienced a career change.

Insurance & Health

Review your current insurance plans, policies and coverage as you approach the end of the year. It's important to also review your employer's health insurance plan or shop your state's health insurance exchange.

Life Changes

Did you experience any life changes this year? Did you change your jobs, sell a major asset, move, get married, end a marriage, lose a loved one, gain a loved one? All are important milestones that can have an impact.

Family

Consider your contributions to education accounts, trust funds, gifts to family members and charitable contributions for the end of the year and upcoming year.

Cocktails With Advisors

CARAMEL APPLE MARTINI

CWA Service Partner and New Business Processor, Sue Henschke, shares an easy and yummy fall cocktail recipe for all caramel apple lovers out there. Because, who doesn't want a caramel cocktail?

From: Sue Henschke

Prep Time: 5 Minutes

Ingredients:

Licor 43

Butterscotch Schnapps

Sour Apple Pucker

Green Apple Vodka

Caramel Sauce

Directions:

1. Fill a cocktail shaker with ice.
2. Combine equal parts of the above ingredients.
3. Shake well until the cup feels cold in your hands.
4. Drizzle your glass with caramel sauce.
5. Pour your cocktail in the cup and serve. Garnish with an apple or anything your heart desires.



The CWA Sailor

As the air gets cooler, the leaves start to change, and boating season draws to a close, it's time to start preparing your boat for winter. How you winterize your boat depends on its make and model (be sure to check your owner's manual!). There are a few best practices all boaters should follow such as; deciding where to store your boat, gathering your supplies, winterizing your motor, draining all fluids, cleaning your boat (inside and out!) and keeping an eye on your boat throughout the winter.

You can get in depth tips at bit.ly/CWAWinterSailor



CWA Community Commitment



Harvest Hop

The CWA Camp Hill team spent a lovely September Saturday handing out popcorn and mingling with members of the Camp Hill community at the Downtown Camp Hill Association's Harvest Hop. The team handed out over 150 bags of popcorn. CWA was proud to be a sponsor of the event.



Market on Market

CWA Managing Partner, Tony Conte, serves as president of the Downtown Camp Hill Association. One project that Tony was integral in implementing is Market on Market, a farmers market in Camp Hill featuring local farmers and artisans of Central PA. In September, the market held a grand opening with a ribbon cutting.



Perry County Fair

In August, CWA Financial Advisors, Patricia Marschner and Matt Sheraw, set up a booth at the 2022 Perry County Fair. They handed out popcorn buckets and visitors answered trivia about retirement and entered to win a Butchers Farm Market gift basket!

Leadership Harrisburg

CWA Financial Advisor, Jennifer DeNapoli, was selected as a member of Leadership Harrisburg Area's Community Leadership Series Class of 2023. In September, she began a 9-month, 100+ hour course that explores the complex systems that affect the quality of life in Pennsylvania's Capital Region and helps leaders find their place to make the greatest impact on their community, work place and the entire region.



York Revs Game

The CWA York Team had a fun evening in August celebrating their clients at the York Revolution game! It might have been hot, and a little rainy, but they still had a wonderful time enjoying some baseball! A member of our group, Gabe Cressman, got to throw the first pitch - which was a perfect strike!



CWA Foodie Favorites

SWEET POTATO CASSEROLE

CWA Financial Advisor, Patricia Marschner, shares her favorite recipe for the colder months when sweet potatoes are plentiful, the weather is crisp and the leaves are falling.

From: Patricia Marschner | **Prep Time:** 30 Minutes | **Cooking Time:** 50 Minutes

Ingredients:

4 large sweet potatoes, peeled & cooked
2 tbsp. vegan margarine
1 tsp. vanilla extract
5 tbsp. pure maple syrup
1/2 tsp. sea salt
3/4 tsp. nutmeg
3/4 tsp. cinnamon

Topping Ingredients:

2-4 tbsp. vegan margarine
1/3 cup sucanat sugar
1/3 cup unbleached flour
3/4 cup chopped pecans

Directions:

1. Preheat oven to 350* and lightly grease a 2 quart casserole dish.
2. Peel and cut sweet potatoes into chunks, boil in water until tender.
3. Drain the potatoes and mash with the margarine until smooth.
4. Add the vanilla, maple syrup, sea salt, nutmeg, and cinnamon to the sweet potatoes and mix well.
5. Pour the potatoes into the casserole dish.
6. Mix the topping ingredients together and sprinkle over the potatoes.
7. Bake for approx. 50 minutes, checking every so often.



The CWA Gardner: Autumn Edition

As temperatures drop in Autumn, it's time to get your garden ready for the winter. While it may not seem as though much is happening in your garden as the weather cools, there is actually a lot going on in the soil until it freezes. This is especially true for newly planted trees and shrubs, perennials and hardy spring bulbs. While nature has its own ways of coping with the colder months, there are a few things you can do to help prepare your plants for winter. Read the article from Better Homes & Gardens at bit.ly/CWAWinterGardener



- Mulch your perennials
- Protect annuals from frost
- Dig up tender bulbs
- Pamper trees and shrubs
- Bundle up those roses

Advisor Highlight



This December marks 5 years since CWA Financial Advisor, Kevin Sullivan, joined the team. Kevin has had remarkable success in not one industry, but two, previously being a successful commercial real estate broker in Boston Massachusetts, and even moving into the financial services industry. Kevin also had invitations to training camp to play professional football with the New England Patriots.

Kevin is dedicated to serving the community and is an active member of the Marco Island Rotary Club and he has previously served as a host family for two Haitian children in need of heart surgery.

Kevin's favorite part of being the CWA team is the people he interacts with every day and the support he gets from every member of the team. He enjoys traveling in his spare time, and if money were no object, he'd be a travel guide to exotic locals.

The best piece of advice he's received was from his grandfather: "Lead, follow, or get the heck out of the way!"

Staff Spotlight



Mary Ann Mahle-Skulski joined the CWA team in April as a service partner in the new Lebanon, PA office. Mary Ann initially entered the workforce as a social worker specializing in child and family social work and family law. After 10 years and a relocation to Pennsylvania, she eventually joined Mike Simmers as his administrative assistant.

Since joining the CWA team, Mary Ann has thoroughly enjoyed getting to know everyone and the feel of a larger operation, as everyone on the team has been supportive, warm and welcoming.

In her spare time, Mary Ann enjoys baking and even used to be a professional home baker. She still bakes for friends as needed with an emphasis on cakes for special life events. If she were gifted a free trip, she'd take a very long European trip visiting the UK, Italy, Germany, France, and more! She says there is so much to see in the world!

Her father once told her "Don't ever be afraid to try something new. You are only limited by your fear of the unknown."

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