

SOLUTIONS

NEWSLETTER



CWA's Season's Greetings

The weather is progressively getting colder, and we are suddenly finding ourselves with only a few months left in the year. In November, we have Thanksgiving immediately followed by Black Friday, Small Business Saturday, and Cyber Monday. Quickly after we run full speed into December where Hanukkah begins on December 18th, followed by Christmas on the 25th, and the next day marking the start of Kwanzaa and the end of Hanukkah, and less than a week later we say goodbye to 2022 and hello to 2023!

This time is a busy one for many of us, our weekends are marked with visiting family, gift shopping, enjoying holiday movies and even traveling to see our loved ones.

While this time of the year is a busy one, it's also a magical one, one where we can witness the magic of the season by watching the snow fall with a warm cup of hot cocoa on a Sunday afternoon, catch random acts of kindness from strangers as we bumble through the mall to find that special gift, and one where we come together to make a difference in someone's life.

We hope that this newsletter finds you excited to spend the holidays with your loved ones and partake in your annual holiday traditions. Thank you for the trust you've placed in our team year after year, we are grateful to have friends like you.

Our team is wishing you all of the hope, wonder, merriment, and joy that this season can bring!

The Gift of Experience

The holidays are quickly approaching, and for some, they've already arrived. You may be wondering what gift to give that certain someone in your life. You don't want to get them another sweater, or item that will sit on a shelf, but what exactly do you get them? Experiences.

Seeing the world can be one of the greatest gifts you can give to someone this holiday, something that will create a memory that lasts forever. Virgin Experience Gifts has compiled a list of 50 experience gifts and even provided some tips on how to give your experience gift to your loved ones.

You can get the list at bit.ly/CWAGiftIdeas



The Gift of Extravagance

Neiman Marcus is known for putting out a list each year of extravagant gifts for your loved ones. On this year's list? A 3.2 million dollar Cartier Diamond tiara, a Barbie Maserati SUV, an exclusive Polo trip in Aspen, a customized mini golf course, and more. You can read the list and guess what occasion someone might wear a diamond tiara to at bit.ly/CWAGiftExtras



Cocktails With Advisors

COQUITO

CWA Service Partner, Melanie Morales, has a deliciously sweet drink for the winter months, It's easy to make sweet memories while sharing a cup of coquito.



From: Melanie Morales

Prep Time: 40 Minutes

Ingredients:

1 (14 ounce) can sweetened condensed milk

1 (15 ounce) can cream of coconut (like Coco Lopez or Goya)

1 (12 ounce) can evaporated milk

1 (13.5 ounce) can of coconut milk

2 teaspoons vanilla, or 1 vanilla bean, split and seeded

2 whole cinnamon sticks

1/2 teaspoon grated nutmeg

1 to 2 cups rum

Grated nutmeg or ground cinnamon for garnish, optional

Directions:

1. Place the sweetened condensed milk, cream of coconut, evaporated milk, coconut milk, vanilla, cinnamon sticks, and nutmeg (all the ingredients except the rum) in a large saucepan. Warm over medium-high heat until just starting to simmer.
2. Remove from heat, cover, and let infuse for 30 minutes.
3. Remove the cinnamon sticks and the vanilla bean (if using) and pour the mixture into a punch bowl or pitcher.
4. Add 1 cup of rum and taste; add more rum for a stronger punch. I usually stick to around 2 cups as I prefer it strong.
5. Chill this in the fridge for at least 2 hours or for up to 3 days.
6. Serve neat or over ice in small portions. Garnish with grated nutmeg or ground cinnamon as desired.

The Magic of Reindeer Food

One thing many of us did as we were children was sprinkle magical reindeer food in our yards on Christmas Eve in hopes that Rudolph would guide St. Nick to our homes and the presents we wished for would be left under our tree.



This reindeer food recipe is so easy you can make it with your little ones to enhance the magic of the season. Ingredients: 1/2 cup Oats, 1 tsp. each of Edible Glitter in Red & Green.

In a snack-size bag mix oats and glitter, seal tight, and shake to mix. Sprinkle in your yard on Christmas Eve to attract Santa's most trusted helpers. To keep the magic alive, relabel the ingredients to something festive, or make this on your own with a fun saying and hand out to the kiddos in your life!

CWA Foodie Favorites

GRANDMA JEAN'S HORN COOKIES

CWA Lead Operations & Transitions Specialist, Janet Santiago, shares the cookies her grandma Jean would make every holiday for the family. This special recipe can be passed down to upcoming generations and is an easy bake for your annual cookie baking day with your family.

From: Janet Santiago | **Prep Time:** 20 Minutes | **Cooking Time:** 25 Minutes

Ingredients:

3 cups flour

3 tbsp. powdered sugar

3/4 lbs. of sweet butter or

2 1/4 lbs. of margarine

1 tsp. vanilla

2 eggs, well beaten

1 cup of walnuts cut in

pieces (exclude for nut allergies)

Directions:

1. Mix flour and powdered sugar in a bowl
2. Cut in butter until it looks like meal
3. Mix well with hands.
4. Add Vanilla and Eggs and mix until smooth.
5. Add Walnuts to form horns.
6. Roll balls of dough into half moon shape.
7. Bake in greased pan at 350 degrees for 25 minutes.
8. Take out when slightly brown and place on brown paper to drain/cool and add powdered sugar on top.



A Great Latke Competition

Latkes (potato pancakes) are traditionally served for Hanukkah, the Jewish holiday also known as the Festival of Lights, or the Feast of Dedication. Today, many celebrate the eight-day festival by lighting menorahs and making foods fried in oil, like jelly doughnuts and latkes.

For many, latkes are relatively standard and typically made of russet potatoes, but did you know you can get creative with them? One way to engage everyone and add an additional spin on the traditional latke, is by hosting a latke competition with your friends and family, where you each break out different latke recipes to see which one comes out on top. You can find recipes for twists on the traditional recipe on platforms such as a Pinterest, Google, TikTok, or by browsing your favorite food blog to see if they have a new recipe to try.



This is a great way to try something new, get everyone involved, and enjoy a little healthy competition around the holidays. The recipe enjoyed the most can become a new staple of your latke traditions and the winner can receive the best prize of all, bragging rights and pride knowing their recipe will be gracing the table for years to come.

CWA Foodie Favorites

BOBBY'S CHEWY GINGER BREAD COOKIES

Every year CWA Financial Advisor, Bob Seaman and his wife bake their chewy ginger bread cookies and gift them to his clients. They've become so popular he has clients start requesting their batches in August, his clients eating them within days of receiving their batches. He was kind enough to share his famous recipe in the spirit of the holidays.

From: Robert Seaman | **Prep Time:** 20 Minutes | **Cooking Time:** 8-10 Minutes

Ingredients:

2 1/4 cup all purpose flour
2 tsp. ground ginger
1 tsp. baking soda
2/3 tsp. cinnamon
1/2 tsp. clove
1/4 tsp. salt
3/4 cup butter
1 cup white sugar
1 egg
1/4 cup molasses
1 tbsp. water

Directions:

1. Preheat oven to 350*
2. Cream butter & sugar
3. Once creamed, add egg, water, and molasses.
4. Gradually stir in flour, ground ginger, baking soda, cinnamon, clove, and salt.
5. Once mixed, shape ball and roll in sugar.
6. Place on baking sheet and bake for 8-10 minutes.



Holiday Cookie Exchange

CWA Lead Operations & Transitions Specialist, Janet Santiago, hosts a holiday cookie exchange with family and friends each year.

Janet & family invite their guests to bake their favorite holiday cookies, some traditional and some new, and bring them to the party with copies of the recipe to share, and an empty tin to fill with the different cookies.

Guests can find recipes to make by dusting off their families cookie recipe books, finding their favorite recipe in a cookbook, or trying something new from an online platform like their favorite food blog, Pinterest, or Google.

Their guests dress festive and go home with a holiday cookie haul to dream about, topped with new recipes to add to their collection!



Cocktails With Advisors

BOULEVARDIER

CWA Financial Advisor, Lena Rizkallah, shares a great cocktail for cold weather, a twist on the negroni!

From: Lena Rizkallah

Prep Time: <5 minutes

Ingredients:

1 oz. bourbon or rye whiskey

1 oz. campari

1 oz. sweet vermouth

Garnish: Orange twist or cherry

Directions:

1. Pour ingredients into a mixing glass and fill with cracked ice.
2. Stir well for 20 seconds.
3. Strain into a chilled cocktail glass.
4. Garnish with a cherry or a twist of orange peel.



Finding The Right Tree

Cutting down your own Christmas tree can be a special tradition for you and your family each year. With the opportunity to get outdoors, enjoy the fresh air, go on an adventure and find the perfect tree to hang your ornaments from. For many, it's a surefire way to kick off the holiday season.

It's important to check on your local regulations and permits if you head into a state or national forest and don't forget your tarp, tape measure, and handsaw!

Here are a few recommendations from FamilyHandyman.com to keep in mind as you get ready to find the perfect tree for your family and your space.

1. Before leaving on your tree cutting excursion make note of the dimensions of the space where your tree will be, your tree stand, and the doorways and passages leading to your space. This way you can ensure your tree fits!
2. There are a lot of Christmas tree species out there, it's helpful to ask someone at the tree farm what's best and the most available. Do some research and get an idea for the type of tree you're looking for.
3. When you find a potential tree, measure it to check that it will fit in your space. Check to see your tree is healthy by looking for bald spots, brown patches, or dead limbs. Don't forget to check for nests or critters in the tree!
4. Cut your tree it close to the ground, this allows another tree to possibly grow from the stump. It helps to have someone pull the tree slightly from the opposite side as you cut and hold the tree when you're near the end of your cut so it doesn't fall down Give the tree a shake so loose debris falls out!
5. Keep your tree wrapped in netting when you get home to make it easier to get into your home and the space Before putting the tree in your tree stand, give the stump a fresh cut, less than one inch, to maximize its ability to draw water.
6. To keep your tree healthy and fresh, water it daily, keep it away from heat sources and try to place it somewhere cooler.



Have a magical holiday season!

- Your friends at CWA

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