

# SOLUTIONS

## NEWSLETTER



## Goodbye Winter, Hello Spring!

I am definitely an east coast girl. Having lived in New York for over 25 years, I am used to — in fact, EXPECT to — experience four distinct seasons each year. Maybe I've lived on this side of the country for too long or perhaps I am a glutton for punishment, but to me, it's not winter unless I step out into a beautiful morning of freshly fallen snow. I also accept that it's not winter unless that fresh snow turns into the black and brown sludge littered with Snickers wrappers, used diapers and other trash four hours after it falls in New York City. It is what it is.

Spring and summer have their pros and cons; all the trees and flowers in bloom are beautiful but also can be torturous to people with allergies. Summer in New York means backyard bbq's and beach days but also sweltering heat and humidity—and no hair product can tame my frizzy mane on those days! But again, I'm a team player; I will take the good days and endure the bad --with maybe just 'a little' complaining!

This winter has been warmer than usual which makes me nervous for our reservoirs and environment, but also concerned that some of us hearty winter people won't fully appreciate spring when it officially arrives. The key to welcoming each new season is that you have finally reached your wits-end with the last season and ready for something new and fresh.

This will probably not happen this year, as I stare at the unopened bags of salt pellets in my garage. But as a New Yorker, you have to take everything in stride, and I will gladly exchange the gray and brown skies of winter for sunny spring even if it arrives a bit early.

It is what it is! C'est la vie!



*Lena*

### WHAT WE'VE BEEN UP TO



Tony Conte Speaks At  
Cambridge's Circle of  
Excellence Conference



Dave Langan Hosts  
Taxes in Retirement  
Seminar



CWA Camp Hill Team  
Goes Through Session 2  
of The EOS Program

### SPRING EVENTS

**March 21** - CWA New York  
Women in Business Busting  
Barriers  
5:30pm - 8:30pm  
Howland Cultural Center  
Beacon, NY

**May 13** - CWA Camp Hill  
Shred It & Forget It Saturday  
9am - 12pm  
Trinity Lutheran Church  
Camp Hill, PA

# 6 Financial Digests to Stay Informed & Make You Look Like You Know What You're Talking About

It's understandably difficult to get a handle on what the market is doing and where it's headed. You may be wondering if there is a book or resource easily accessible that simplifies the market drama.

While there might not be one book out there, there are a handful of news digests that do a great job of explaining the hottest and most pressing topics concisely. You don't have to read all of them, and you don't have to read them every day, but giving some of these a skim a few times a week can help you stay on top of market movements and general news on the economy. Here are some good ones:

## Morning Brew

Morning Brew provides a synopsis of how the markets did the day before and highlights noteworthy and pressing topics.



## A Wealth of Common Sense

A fantastic blog and podcast that can be rather technical but is short, sweet, and to the point when it comes to market movements.



## Emerging World

A quick and dirty financial news digest that covers 5 trending topics in international news in every post as a world that is interconnected.



## Robinhood Snacks

Affiliated with the Robinhood trading/investing platform, which mainly focuses on trending company news.



## The Daily Upside

Does a great job of profiling a particular company and why it's trending or creating a buzz. They give you an in-depth look without getting too deep.



## 1440 Daily Digest

Providing today's news edited to be accurate, unbiased, and common sense news as humanly possible.



## Cocktails With Advisors

### GIN-GIN!

CWA Financial Advisor, Patrick Barry shares his go-to for neighborhood get togethers.

**From:** Patrick Barry

**Prep Time:** 2 Minutes

**Ingredients:**

Fresh Mint

Fresh Lime

Gin

High Quality Ginger Beer



**Directions:**

1. In a cocktail shaker add approx. 6 fresh mint leaves and 1/2 a lime squeezed
2. With 1 oz simple syrup.
3. Muddle
4. Add 1.5 oz of gin and shake.
5. Pour over ice.
6. Top with high quality ginger beer (like Fever Tree)
7. Garnish with fresh mint.

## Cocktails With Advisors

### SPRING BREEZE

CWA Lead Operations & Transitions Specialist, Janet Santiago, shares her favorite cocktail for a refreshing spring day. This cocktail is the perfect reminder of a warm spring breeze on a sunny day.

**From:** Janet Santiago

**Prep Time:** 2 Minutes

**Ingredients:**

Gin

Cherry Flavored Brandy

Grenadine

Pineapple Juice

Club Soda



**Directions:**

1. In a tall glass combine 3/4 oz. gin and 3/4 oz. cherry flavored brandy.
2. Pour enough grenadine to make the drink pink
3. Add in pineapple juice depending on the size of the glass so it's almost full.
4. Top off with a splash of club soda.



# CWA Traveler: 9 Spring Flower Festivals To See

Spring can feel like the ultimate sigh of relief after enduring the long, cold days of winter. The seasons shift, fresh air rolls in, and the once black-and-white terrain starts to pop with color and life.

All around the U.S., various cities welcome spring and celebrate the blooms by hosting garden and flower festivals. Ideal for spring and summer getaways, a fun Saturday family day of exploration, or just a photo opportunity, now's the time to mark your calendars and check out one of these garden festivals near you. Get the list at the QR Code, but make sure you confirm the dates of each event before planning your trip.



## CWA Foodie Favorites

### MEDITERRANEAN CORN AND BLACK BEAN SALAD

CWA Financial Advisor & Director of Operations, Jennifer DeNapoli shares her favorite dish for gathering with friends on a warm Spring day. This dish can be enjoyed as a stand alone salad or scooped with tortilla chips.

**From:** Jennifer DeNapoli | **Total Time:** 10 Minutes

#### Ingredients:

- 1 can of corn or 1 ½ cups frozen corn, thawed
- 1 can black beans, rinsed and drained
- ½ cup chopped cucumber
- ½ cup chopped sweet red pepper
- ¼ cup chopped onion, (red or green)
- ¼ cup minced fresh cilantro or parsley
- ⅓ cup red wine vinegar
- ¼ cup olive oil
- ½ tsp salt
- ¼ tsp garlic powder
- ⅛ tsp pepper

#### Directions:

1. In a large bowl, combine corn, black beans, cucumber, sweet red pepper, onion, and cilantro or parsley.
2. In a small bowl, whisk together vinegar, oil and seasonings. Pour desired amount over salad and stir to coat.
3. Refrigerate until serving.



## 11 Landscaping Ideas on a Budget



Landscaping your front yard can be a rewarding experience when done well, plus it can add curb appeal and value to your home. But landscaping also can be a somewhat costly undertaking, especially if you just jump into it without a plan or an eye on keeping costs down.

Before pushing a shovel into the ground or swiping the credit card at your local garden center, keep these 11 landscaping ideas from Better Homes and Gardens for your front yard on a budget in mind to save big. You can get the list at the QR code.



## Your Spring Bucket List

The arrival of spring is always a warm welcome as the winter blues are replaced with green grass, blooming flowers, and fresh air. The editors at Better Homes & Gardens have put together a spring bucket list of their favorite things to inspire your springtime activities.

As the weather warms up, spend time outdoors planting your spring garden or grab a book and read in the sunshine. There are plenty of ways to celebrate spring's arrival. You can get the list at the QR Code.

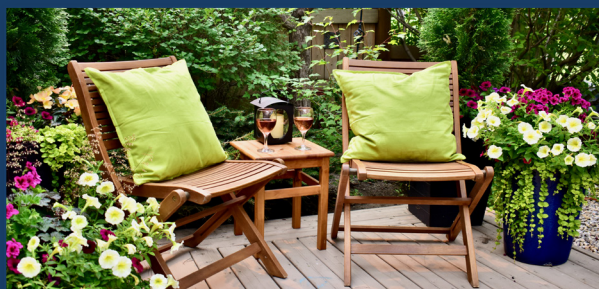


# The CWA Home Owner: Spring To-Dos

Welcome the warmer weather with these essential spring home maintenance tasks. With upgrades for both interiors and exteriors, these projects will keep your home in top shape and prepare for hosting guests.

Projects include cleaning gutters, pressure-washing patios, repairing windows, checking walkways, railings, and fences, and updating windows.

Get the full list from Better Homes & Gardens at the QR code and either complete each task on your own or hire a pro to help you check off your to-do list.



## Advisor Highlight



Christian Stearns, CFP®, joined the CWA Fort Myers office in 2019 after an extensive career in the U.S. Air Force and the U.S. Department of Housing and Urban Development.

Christian primarily focuses on Sustainable/Values-Based investing for individuals that want to invest while thinking about the future.

Since joining the team in 2019, Chris has enjoyed the flexibility to run his business how he wants with a focus on planning and values-based investing. If money were no object, he would continue to do what he does but free of charge.

In his spare time, Chris enjoys getting out on the water through boating and fishing.

The best piece of advice Chris has received is "The earth is but one country and mankind is its citizens". While working with his clients he leads on the principle of "Today's success loses value quickly if it compromises your future".

## Staff Spotlight



Camryn Burk is the face you see when you first walk into the CWA York office. Serving as a service partner for Patrick Barry and Brian Lauer, Cam is responsible for providing superior service to the clients of the York office.

Camryn enjoys how nice and helpful everyone on the CWA team is. Whenever someone needs assistance or is stuck, there are several people on the team willing to either step in or help them walk through the problem presented.

Outside of the office, Cam is a middle school field hockey coach, which she enjoys immensely, and she also enjoys watching movies and TV.

If money were no object, Cam would be a travel photographer and if she were gifted a free trip to anywhere in the world, she would pick Italy.

The best piece of advice Cam has received so far is "Life is short. Enjoy it."

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