

# SOLUTIONS

## NEWSLETTER

## Welcoming the New Year!

Dear Valued Clients and Friends,

As the crisp air and quiet beauty of winter settle in, we are thrilled to welcome you to 2025 and the latest edition of Conte Wealth Advisors' Winter Newsletter. The start of a new year is a time for fresh beginnings, renewed focus, and the perfect opportunity to reflect on where you've been and where you're headed. It's also a season that invites us to slow down, embrace cozy moments, and find joy in the little things—whether it's gathering with loved ones, savoring a warm drink, or curling up by the fire with a good read.

This winter, we've curated a newsletter that balances inspiration with practicality. You'll find timely financial insights to help you set and achieve your goals for 2025, alongside lifestyle features designed to bring warmth and cheer to the season. Explore our collection of winter-themed articles, from tips on staying financially motivated during the colder months to cozy recipes perfect for sharing with family and friends.

One of the highlights of this issue is our special section on seasonal beverages, featuring both cocktails and mocktails to brighten your evenings or liven up your next gathering. Whether you're in the mood for a classic winter warmer, a creative mocktail that everyone can enjoy, or a twist on traditional flavors, we've included something for every palate. To pair with your drinks, don't miss our hearty and comforting recipe recommendations, ideal for those cold winter nights.

As we embark on this new year together, we want to thank you for your continued trust and partnership. At CWA, we're honored to guide you on your financial journey, and we're excited to help you make 2025 a year of growth, success, and meaningful accomplishments. Let this year be one of possibility and purpose, where your goals take center stage, and every step forward brings you closer to achieving them.

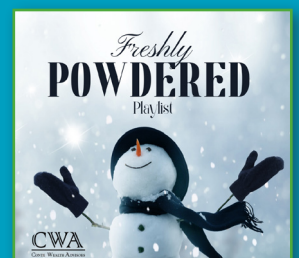
So, grab a warm drink, settle in, and enjoy this issue of the Winter Newsletter. May the season bring you warmth, joy, and plenty of inspiration as you navigate the road ahead. Here's to a wonderful start to the year and to making 2025 your best year yet!

Wishing you a warm, cozy, and prosperous 2025,

The Conte Wealth Advisors Team

## Freshly Powdered: Your Winter Wake-Up Call

When the world outside is covered in snow, finding the motivation to get up and embrace the day can be a challenge. The Freshly Powdered Playlist is here to set the tone for your winter mornings, with a mix of energizing and cozy tracks to help you shake off the cold and step into the season. Whether you're heading out for a winter adventure or just need a little extra warmth to start your day, this playlist has the perfect soundtrack to keep you moving.



# Essential Documents to Keep in a Fireproof Safe and Go-Bag for Emergencies

In the event of emergencies such as wildfires, it's crucial to have essential documents both securely stored and readily accessible. Here's a guide on which documents to keep in a fireproof safe and what to include in your go-bag:

## Property Records

Keep home deeds, mortgage/lease agreements, and vehicle titles to prove ownership and manage financial obligations.

## Financial Documents

Secure insurance policies, wills, trusts, bank statements, and tax returns for financial and legal security.

## Personal Identification

Store birth certificates, marriage/divorce records, passports, and Social Security cards for legal and identity verification.

## Financial Resources

Carry cash for essential purchases when electronic payments are unavailable.

## Medical Records

Preserve health insurance details, medical history, and prescription lists for emergency care.

## Digital Backups

Save encrypted copies of critical documents on a secure external drive or USB for easy recovery.

## Cocktails With Advisors

### ALTER-EGO FREE MARGARITA

CWA Client Services Specialist, Morgan Singer, shares one of her go-to mocktails with a perfect balance of tangy, sweet, and spicy flavors—no alcohol, just pure, authentic taste!

**From: Morgan Singer**

**Prep Time: 5 Minutes**

#### Ingredients:

2 oz Ritual Tequila Alternative

1 oz fresh lime juice

½ oz orange juice

½ oz agave or simple syrup

Ice Salt. Sugar or tajin the rim sugar, or tajin.

#### Directions:

1. Fill a cocktail shaker with ice.
2. Add 2 oz of Ritual Tequila Alternative, 1 oz of
3. fresh lime juice, ½ oz of orange juice, and ½ oz of agave or simple syrup to the shaker.
4. Shake well to combine and chill the ingredients.
5. Rim your glass with lime juice and dip it in salt.



## 4 Ways Pets Make You Healthier

From reducing stress to encouraging physical activity, pets offer more than just companionship. Discover the surprising ways your furry friends contribute to a healthier, happier lifestyle and strengthen your overall well-being.

- Lowers stress and anxiety levels
- Encourage regular exercise and movement
- Improves heart health and lowers blood pressure
- Provides companionship that boosts mental well-being

Read more at [bit.ly/CWAPets](https://bit.ly/CWAPets)



# 7 Items You Should Never Leave Outside During Winter

As temperatures drop, certain household items should never be left outdoors during winter. Harsh weather conditions can cause damage, leading to costly repairs or replacements. Learn what to bring inside to protect your belongings and maintain your home.

1. Garden tools and hoses
2. Outdoor furniture
3. Grills and propane tanks
4. Unsealed liquids and paint
5. Lawnmowers and power tools
6. Potted plants
7. Pet bowls and toys

Read this and more at Better Homes & Gardens:  
[bit.ly/CWAWinterSafety](https://bit.ly/CWAWinterSafety)



## Winter Wreaths to Refresh Your Seasonal Décor

Bring warmth and charm to your home this season with beautiful winter wreaths that capture the spirit of the colder months. From classic evergreens to modern designs, these selections offer the perfect blend of style and versatility for any door or wall.

- Timeless evergreen and berry designs
- Modern and minimalist wreath options
- Festive accents to complement any décor
- Durable materials for long-lasting seasonal use

Read more at Better Homes & Gardens at  
[bit.ly/CWAWinterWreaths](https://bit.ly/CWAWinterWreaths)



## CWA Foodie Favorites

### HEARTY BEEF AND BARLEY SOUP

CWA Digital Marketing Coordinator, Catherine Smith, shares this cozy winter classic perfect for warming up on chilly seasonal days.

**From:** Catherine Smith | **Prep Time:** 10 Minutes | **Cooking Time:** 45 Minutes

#### Ingredients:

1 lb beef stew meat, cut into bite-sized pieces  
1 tbsp olive oil  
1 onion, diced  
2 carrots, sliced  
2 celery stalks, chopped  
3 cloves garlic, minced  
6 cups beef broth  
1 can (14.5 oz) diced tomatoes  
 $\frac{3}{4}$  cup pearl barley  
1 tsp dried thyme  
1 tsp dried oregano  
1 bay leaf

#### Directions:

1. Heat olive oil in a large pot over medium-high heat. Brown the beef, then remove and set aside.
2. In the same pot, sauté onion, carrots, and celery until softened. Add garlic and cook for another minute.
3. Pour in the beef broth and add the browned beef, diced tomatoes, barley, thyme, oregano, bay leaf, salt, and pepper.
4. Bring to a boil, then reduce heat and simmer for about 45-50 minutes, until the barley is tender.
5. Remove bay leaf, garnish with fresh parsley, and serve warm!





# How Gratitude Can Improve Your Well-Being

Practicing thankfulness does more than lift your mood—it can also have a profound impact on your mental and physical health. Learn how cultivating gratitude can reduce stress, boost resilience, and contribute to a healthier, more positive mindset.

- Reduce stress and improve mental resilience
- Enhance heart health by lowering blood pressure
- Boost overall happiness
- Improve overall emotional well-being

Read the article from the American Heart Association at:  
[bit.ly/CWAGratitude](https://bit.ly/CWAGratitude)



## Advisor Highlight



As a Financial Advisor at our Camp Hill location, Andrew Wallace thrives in the collaborative and supportive culture of Conte Wealth Advisors, where every team member is dedicated to each other's success. His passion for financial planning is matched by his love for sports, cars, and adventure.

Outside of work, you'll often find Andrew on the golf course, cheering for the Ravens, or indulging in his love for cars. A firm believer in the power of mindset, he lives by the advice, "Whether you think you can, or think you can't – you're right." If money were no object, Andrew would be hitting the rally car circuit, fueling his need for speed and precision.

If given the chance to travel anywhere, Sicily is at the top of his list—an opportunity to connect with his roots and explore the rich history of his family's heritage. Andrew's drive, both in his career and personal pursuits, makes him a valued part of the CWA team!

## Staff Spotlight



As a valued member of the CWA team, Alexis Murray brings a spirit of collaboration and dedication to everything she does. Since joining us, her favorite aspect of working here has been the supportive and encouraging work environment that thrives at CWA. Alexis appreciates how her colleagues work together to bring out the best in each other every day.

Outside of work, Alexis enjoys unwinding through her creative hobby—painting, often with a glass of wine in hand! When asked for the best piece of advice she's ever received, Alexis shared, "When you can't control what's happening around you, control the way you respond, for that is where your power is." This mindset helps her stay focused and empowered, even in the face of challenges.

If money were no object, Alexis would embrace her passion for photography and travel the world, capturing stunning moments through the lens. Her dream destination? Thailand, where she'd immerse herself in the beauty and culture of the region.

**ConteWealth.com | (888) 717-2921**

**CAMP HILL | ERIE | FORT MYERS | FORT WAYNE | HARLEYSVILLE | HERSHEY | YORK**

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker/dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Conte Wealth Advisors and Cambridge are not affiliated. The Harrisburg Magazine Simply the Best Stockbroker and Reader's Choice Investment Company awards 2022 are based on a poll of the Magazine's readers, results released August, 2022. This award is not based on investment performance. Conte Wealth Advisors, Cambridge Investment Research, and any of the above mentioned companies are not affiliated. All information on clients, staff or Advisors has been provided to us by them and they have consented to sharing this information with us to be shared in our newsletter.