

## Ponderings and Musings - April 2018

"That's what winter is: an exercise in remembering how to still yourself,  
then how to come pliantly back to life again."

- Ali Smith

"If we had no winter, the spring would not be so pleasant:

If we did not sometimes taste adversity, prosperity would not be so welcome."

- Ann Bradstreet

"The flower that wilted last year is gone. Petals once fallen are fallen forever.

Flowers do not return in the spring, rather they are replaced.

It is in the difference between returned and replaced that the price of renewal is paid.

And as it is for spring flowers, so it is for us."

- Daniel Abraham, "*The Price of Spring*"



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## Please Welcome Justin Bacon

We are excited to introduce VWG's newest team member, Justin Bacon. Justin will be filling the role of investment analyst, helping to compose, monitor and review custom client portfolios, tailored to each client's specific planning goals, income needs and risk tolerance. He will perform ongoing due diligence on our implemented strategies and managers, and he will assist in account trading. And that's just to start!

Justin's passion for investing began when he worked at Fidelity Investments 13 years ago. That eventually led him to getting his MBA in Finance & Investment Management from the University of Maryland, and the prestigious Chartered Financial

Analyst (CFA) certification. Along the way, he also spent time as a successful entrepreneur: opening, running and selling two CrossFit exercise studios from 2008-2014.

Justin and his wife Melissa lead very full lives. They live in Montgomery County, Maryland with their two young children, Brady (age 3) and Evelyn (age 2), and their two dogs Kaya and Molly! If Justin has any "free" time he spends it exercising, reading, and playing the guitar.

We're greatly looking forward to having Justin's energy and focus enhance our investment efforts. We are certain you will find him to be a valuable addition to our team!



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## VWG Exclusive Identity Theft Presentation

Christina and Amanda are thrilled to announce an exclusive VWG live webinar as part of their quarterly series of events and content focused on enhancing our clients' overall financial and personal well-being:

### **Steve Weisman: "Identity Theft Alert: Self Defense in a Digital Age"**

**May 22, 2018** 12:00-12:45pm Zoom Webinar (*details to follow*)

Mr. Weisman is a recognized expert in scams, identity theft and cybersecurity. He has appeared on national television and in print media on numerous occasions, and has been featured on the Dr. Phil show. Steve is a professor teaching "White Collar Crime" at Bentley University, and he also actively practices law. He is the author of ten books, including "Identity Theft: 10 Rules You Must Follow to Protect Yourself."

VWG is extremely fortunate to have Steve making this exclusive presentation to our clients and friends. Please be on the lookout for an email R.S.V.P. with further details on accessing the live webinar, coming from Amanda Burkard in the next two weeks.

## 6<sup>th</sup> Annual VWG Charity Casino Night

Our 6th annual Charity Casino Night was held on March 10<sup>th</sup> at Westwood Country Club in Vienna, Virginia. We had a great turnout of clients, friends and family, who gathered to enjoy excellent food and lively conversation. A caricature artist and lively action at the gaming tables made the evening complete. Over \$15,400 was raised for charities selected by the participants. Of this amount, \$10,000 was designated for our focus charity, the Iraq and Afghanistan Veterans of America (IAVA). Other chosen charities included: Casting for Recovery Mid-Atlantic, Claddagh Fund, Cystic Fibrosis Fund, Dunn Loring Volunteer Fire and Rescue Department, Father McKenna Center, Friends of Vale Schoolhouse, Food and Friends, Hospice Caring, Inc., Literacy Council of Montgomery County, Sierra Club Virginia Chapter, Special Olympics, Taterland Foundation, Women's Center of Vienna, Virginia, and Wounded Warriors.

Thank you to all who supported this event, both in person and in spirit. We are truly blessed to have such a wonderful group of generous, caring clients. It is gratifying to help make a difference to so many meaningful causes. We hope you will join us next year!

## Spring Cleaning and Shredding

With (most) of this winter's snows receding, one might think of "shredding" as something to put off until next year. Au contraire. They say that spring is the time for renewal, an opportune time to discard the spent and unwanted, allowing new growth to emerge. We couldn't agree more, especially as it pertains to organizing and pruning your personal and financial records.

Periodically organizing your records helps reduce clutter in your home, and saves long-term time and trouble by increasing efficiency, reducing potential confusion and errors. Old and obsolete documents should be discarded safely by shredding them. This eliminates the potential for account information and other personal information getting into the wrong hands.

The primary question, and often the point of procrastination, quickly becomes "what should be saved?" While there is no definitive answer for how long you should keep all documents, there are sensible guidelines that can get you started in the right direction. Please click on the attached link to access a concise guide "[What to Keep and What to Shred](#)" that we created for our clients.

## VWG Recycles E-Waste on Earth Day

When it comes to safely discarding used and obsolete items, electronics require their own special handling methods, which unfortunately are rarely followed. It is estimated that in 2016 only 20% (8.9 million tons) of the world's electronics and computer equipment was properly collected and recycled. The rest may end up eventually leaking or leaching hazardous metals and compounds. Some discarded electronics may still hold confidential personal information.

Amanda motivated VWG to participate in 2018 Earth Day initiatives to safely discard of e-waste. Ashley helped us collect 6 obsolete PCUs, 7 old telephones, 3 broken backup power units, assorted computer accessories, and numerous old plugs, wires, adapters and chargers. These came from our office and our homes. They were picked up by an authorized electronics recycler, coordinated by our building management, who will deliver us a certificate of destruction for safely discarding the CPUs, including the irreversible dismantling of the hard drives and memory storage. Ours is a small positive step, but hopefully, part of a much greater collective behavioral change!

## The Outlook Is Not Unequivocally Negative

Spring also can give us a kick in freshening up our attitude and outlook on life. With so much of current news focused on the negative, it's easy to get into a rut. But all is not decidedly doomed. With Earth Day in focus, consider the state of our environment. We know well of the numerous concerns. Much more focus and effort is required, on both local and global levels. However, it would be a mistake to ignore the accomplishments. Real change is occurring.

Did you know that in the past 16 years, the amount of energy required for each dollar of growth in the U.S. economy has declined by 33%? The U.S. Energy Information Agency (EIA) predicts a further decline of 50% by the year 2050. And did you know that the EIA predicts U.S. electric production from wind will exceed hydroelectric production in 2019? These are remarkable steps of change, gained over a relatively short period!

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The Energy Revolution Has Already Begun!

## Simple Spring Productivity Tip

Hopefully all of our discussion and hints - on spring cleaning, organizing, and clearing paths for new growth - in this letter hasn't overwhelmed you. All of us (and we're joining you in the mirror) have some of these chores calling us, and for many, these quickly cause anxiety and procrastination. Here's a simple technique to help increase your efficiency in completing these and other tasks. It purportedly was recommended to Charles M. Schwab, president of Bethlehem Steel (not to be confused with Charles R. Schwab, the banking and brokerage magnate), by Ivy Lee in 1918. Just follow these four steps:

1. At the end of every day, write down the six (and only six) most important things you need to accomplish tomorrow, prioritizing them in true order of importance.
2. Tomorrow, work only on the first task until it is completed before moving onto the second.
3. At the end of the day, move any unfinished items to a new list of six tasks for the following day.
4. Repeat this process every working day.

The Ivy Lee Method

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Best wishes to all for a rejuvenating, reveling spring season, filled with sunshine, flowers and time outdoors. And some cleaning, organizing and shredding interspersed . . .

Take care,

VWG Wealth Management

HighTower Advisors

*Suzanne, Ashley, Lynette, Michelle, Rashmi, Christina, Justin, Sarah, Amanda, Patricia, John, Rick and Jeff*



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\* Index Data Sourced from FactSet Research and Strategas Research

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