February 2019 Ponderings and Musings: Love is in the Air

"The seasons come, the seasons go
Get a little sunshine, rain and snow
Just the way that it was planned to be
But there's no season in my heart
While you play the leading part
'Cause the flowers will bloom eternally."

- George Jones, *"Seasons of My Heart"*

"When I wake up in the morning babe, can't believe my eyes
Say there's a little part of destiny, 'cause you are now in my life
There ain't no man or prize, can't compare to you
Ain't no words to describe the way that I'm feeling
When I look at you."
'Cause the flowers will bloom eternally."

- Alicia Keys, *"Speechless"*

Introducing Claire Elizabeth Ruder!

Claire was born at 1:53pm on January 24, weighing 7lbs. 7oz. She is very healthy, and Ashley, father Grant and son Gavin are all doing well. Claire is having a bit of trouble getting into a reasonable sleep cycle, which shouldn't come as a surprise. She rests and is pretty quiet much of the daytime, then wakes up every 30-45 minutes during the night. So much for Ashley catching up on her rest.

Fortunately, Ashley is getting lots of support. Her mother Margaret and Grant are deeply involved, giving her time to care for Claire, take a nap, and get some space. Big brother Gavin is excitedly falling into his new role. He looks forward to seeing Claire and giving her a kiss as soon as he comes home from daycare! Excursions and walks in the nice Spring air won't come soon enough.

We know so many in the VWG family join us in sharing Ashley's, Grant's and Gavin's joy! We are so happy for the Ruder family, and we can't wait for baby Claire to come meet us at our office! Please join us in welcoming Claire!

Please Welcome Ryan Torguson

VWG is excited to introduce a new member of our team, Ryan Torguson. Ryan is joining us as a highly qualified financial advisor, with 15 years of industry experience. He will greatly strengthen our efforts to serve and interact with our clients. He will help coordinate client's planning, investment and service needs with the VWG team, and will

communicate strategy and conduct periodic reviews. Ryan is specialized in investment strategy and portfolio construction, and he holds the Chartered Financial Analyst® designation.

Ryan and his wife Kim also have a brand-new bundle of joy! Their 9-month old son Rory is already babbling his first words, and is well on his way toward taking his first steps. The Torgusons live in Northern Virginia with their golden retriever Ollie. Between family life and pursuing his career, Ryan does not have a lot of free time. But that doesn't get in the way of his unwavering support of the Redskins and Capitals.

VWG is very fortunate to have Ryan join our team. We're positive that many of you will benefit from future conversations and interactions with Ryan. Please join us in welcoming him!

VWG's "Your Life" Series Continues in March

The Setting Every Community Up for Retirement Enhancement Act – better known as the SECURE Act, has become law as of January 1. The SECURE Act changes some of the rules relative to both IRA required minimum distributions (RMDs) and contributions. These new rules could potentially impact one's retirement income and estate planning strategies.

The VWG Team will present a pre-recorded webinar on "Tax Legislation and Retirement Planning."

The webinar will cover the SECURE Act, and tax and other factors to consider if you are deciding whether to relocate in retirement. If you have specific questions you'd like for us to cover on this webinar, feel free to send them to vwg@hightoweradvisors.com. Stay tuned in March for additional information.

Wait Before You File

Time flies, and once again tax filing season is quickly upon us. Last years' headwinds of tax law changes and the partial government shutdown are behind us. However, tax documents will not be available any earlier this year. And as we've witnessed in recent years, there will certainly be some frustrating late-March revisions to these documents. As such, we cannot over-emphasize the following:

- **DO NOT file your taxes before the first week of April.**
- **If you have any uncertainty, strongly consider filing for an extension.**
- **Make sure to consult with your tax advisor.**

February is American Heart Health Month

This February marks the 56th American Heart Health Month, with the mission of bringing attention and awareness to the prevalence and severity of heart disease in the United States. Per the Centers for Disease Control and Prevention (CDC), "1 of 3 adults in the U.S. have hypertension - uncontrolled high blood pressure. Hypertension usually has no signs or symptoms, but it does have consequences. The only way to know if you're at risk is to know your numbers."

Many health organizations have mobilized in a national initiative to encourage people to join forces and be heart healthy together. Important actions that all ages can monitor and enhance include:

- Increasing physical activity and exercise
- Eating a healthier diet, increasing fresh fruit and vegetables, reducing processed foods
- Getting regular evaluations with health care professionals
- Managing stress, and improving sleep habits
- Adding accountability, tracking and sharing personal weight, eating and activity goals

You can find some Heart Health resources at these sites:

Learn About the Risk Factors for Heart Disease link

CDC American Heart Month Partner Toolkit link

American Heart Month: Ways to Get Involved with link to .pdf fact sheet link

The VWG team sends out great affection to our wonderful clients and their families, who we are so deeply privileged to serve. Please join us this month in showing those close to you how much you love them! Besides flowers, chocolates, notes of affection, maybe even some hug and kisses – the best way you can show your love for others is to take care of *your* health and *your* heart.

Regards,

VWG Wealth Management

HighTower Advisors

Suzanne, Ashley, Lynette, Michelle, Rashmi, Kay, Ona, Justin, Ryan, Ryan, Patricia, Elana, Susan, Marnie, John, Rick and Jeff

Who we are

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VWG Wealth Management

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