



JUNE 2019 - PONDERINGS & MUSINGS

GATEWAY TO SUMMER

"It was June, and the world smelled of roses. The sunshine was like powdered gold over the grassy hillside."

- Maud Hart Lovelace

"There was nothing like a Saturday- unless it was the Saturday leading up to the last week of school and into summer vacation. That of course was all of the Saturdays of your life rolled into one shiny ball."

- Nora Roberts

"Once you have travelled, the voyage never ends, but is played out over and over again in the quietest chambers. The mind can never break off from the journey."

- Pat Conroy

Congratulations to Kay!

Please join VWG in our heartfelt congratulations to Kay Paradiso. On May 1, she was granted U.S. citizenship, along with 450 candidates from 81 countries. After living here for almost 15 years, Kay can now call the United States her home.

Kay was born in Kuala Lumpur, Malaysia. Encouraged by her parents, and coached by her father, she began the pursuit of competitive tennis when she was 9. Hard work ultimately led to her receiving a full college scholarship at Tennessee Tech University. There she received her Bachelor of Science in Business Administration & Finance. She then embarked on her career in financial services. What a great story! We are so fortunate to have Kay on our team.



With her “passport to the world,” Kay, her husband Joel and daughter Lydia intend on adding global travel to their list of favored outdoor and leisure activities.

Washington Business Journal Names VWG as a "Best Place to Work"



We are extremely proud to announce that the *Washington Business Journal* has ranked VWG Wealth Management as the No. 2 “Best Place to Work” in their small business category.

The survey evaluates companies across four categories - benefits, perks, talent and workspace. The *WBJ* ranks companies based on employee survey results, which adds even further merit to this accolade. Over the past several years, VWG has offered several new

benefits that we believe contribute to our high employee engagement including flexible leave, health savings accounts, an on-site fitness center and weekly fruit delivery. Working with thoughtful, sophisticated and friendly clients doesn't hurt either! Upon accepting the award at the May 16th ceremony held at the MGM Grand National Harbor, our COO Elana Fine credited VWG's flexibility, “second family culture,” and humor for our high ranking. Business owners looking for some tips on shaking up their own workplace should check out [WBJ's handy guide](#) to employee happiness .

VWG Summer Reading

Back by popular demand, here's a summer reading recommendation from each of us. Surely, these are not all suited to your tastes and interests. Some of these cannot be considered as light, leisure material. Perhaps they can be a catalyst for you to reach out for something different or offbeat. Per the guidance of Haruki Marakami, *“If you only read the books that everyone else is reading, you can only think what everyone else is thinking.”*

Rashmi - “Where the Crawdads Sing” by Delia Owens

Suzanne - “The Thief” by J. R. Ward

Ashley –	“Firefly Lane” by Kristin Hannah
Lynette –	“A Gentleman in Moscow” by Amor Towles
Michelle –	“Small Great Things” by Jodi Picoult
Christina -	“The Other Woman” by Sandie Jones
Kay -	“Becoming Mrs. Lewis” by Patti Callahan
Justin -	“The Gene: An Intimate History” by Siddhartha Mukherjee
Delaney –	“The Latte Factor: Why You Don’t Have to Be Rich to Live Rich” by David Bach
Ryan -	“The Last Mile” by David Baldacci
Elana -	“The Library Book” by Susan Orlean
Jeff –	“Howard Stern Comes Again” by Howard Stern
Patricia -	“Factfulness: Ten Reasons We’re Wrong About the World – and Why Things Are Better than You Think” by Hans Rosling
John –	“From the Ground Up: A Journey to Reimagine the Promise of America” by Howard Schultz
Rick –	“Range: Why Generalists Triumph in a Specialized World” by David Epstein

To further diversify your palette, here are this years’ recommendations from legendary entrepreneur and philanthropist Bill Gates:

[Bill Gates' Reading Recommendations](#)

If you’re a voracious reader of business books, here’s the summer reading list from The University of Maryland’s Robert H. Smith School of Business:

[UMD Business School Book List](#)

And for serious readers, the timeless guidance from German philosopher Arthur Schopenhauer’s “On Reading and Books” cannot be overstated. Here are 7 pieces of advice from his famous essay:

[Arthur Schopenhauer's Advice for Readers](#)

In Case You Missed It...

VWG Commentary on "Trade Wars"

Was emailed to clients and posted to our website on May 17.

You can access it [here](#). You are welcome to share it with friends and colleagues, thanks.

Learning About Life Plan Communities

Making the decision about staying in one's home in retirement, or moving elsewhere, is extremely difficult. Another option, with different financial considerations, are Life Plan Communities. Life Plan Communities are retirement communities that offer different levels of care within the same location. You can move in healthy and active, and access varied health, nutrition and lifestyle amenities as you age.

Recently, VWG's Christina James, sat down with Kristina Pare of The Mather, a proposed luxury Life Plan Community for 62+ in Tyson's Corner, Virginia. They discussed Life Plan Communities and the questions that should be asked as one evaluates retirement living options. Click [here](#) to listen to their conversation.

Getting Real on REAL ID

On October 1, 2020, just eighteen months from now, all U.S. citizens and resident aliens will be required to show REAL ID compliant identification to be able to fly domestically. For most of us, this this is not an issue. New driver's licenses issued in 41 states and the District of Columbia are compliant with REAL ID law. Valid U.S. passports and passport cards are compliant.

You can verify your REAL ID compliant identification by the GOLD STAR in the top right corner 

The problem will be for those who are residents of non-compliant states (today this includes New Jersey, Pennsylvania, California and Illinois), and those carrying old identification. We recommend that everyone without REAL ID compliant identification *begin taking steps now* to secure it.

[REAL ID Required to Fly October 2020](#)

Making Every Trip More Meaningful

Brian Kelly's "The Points Guy" has been advising travelers for years on how to maximize credit card loyalty programs, points, awards and perks. They also provide lots of tips on just about everything travel related.

One is an excellent set of suggestions on how every travel experience can be made more meaningful. Included are:

- Read about your destination
- Seek out volunteer opportunities
- Ride public transport
- Travel more slowly
- Put down your phone and camera, and be present

[The Points Guy's Trip Tips](#)

Best wishes to all for an adventurous and meaningful summer of travel and reading.

Regards,

VWG Wealth Management

Suzanne, Ashley, Lynette, Michelle, Rashmi, Kay, Christina, Justin, Sarah, Ryan, Delaney, Patricia, Elana, John, Rick and Jeff

[Who We Are](#)



** Index Data Sourced from FactSet Research and Strategas Research*

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