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VWG WEALTH MANAGEMENT

Ponderings and Musings – September 2018

“Incredible things in the business world are never made by a single person, but by a team.”

- Steve Jobs

“You never know what results will come from your action. But if you do nothing, there will be no results.”

- Mahatma Gandhi

“There are no shortcuts to any place worth going.”

- Beverly Sills

Please Welcome Elana Fine

Culminating from hours of thought, planning and effort on managing our business, we are proud to announce three major enhancements to our team! First is the addition of our new Chief Operating Officer, Elana Fine. In this newly created leadership position, Elana will oversee VWG’s financial management, client



services operations, human resources, compliance and marketing. We expect great things from her, and we are confident that you’ll greatly benefit from her efforts and talents! Before joining us, Elana served as the Executive Director of University of Maryland’s Dingman Center for Entrepreneurship, where she provided strategic

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vision and leadership for one of the nation's preeminent university entrepreneurship centers.

In addition to managing the Center's strategy and team operations, Elana wore many hats including startup mentor, adjunct faculty member, co-host of "Bootstrapped" podcast and contributor to Washington Post's "Business RX" column. She has been listed as a Tech Titan by Washingtonian Magazine, a "Power Women in Tech" by Tech Bisnow, and one of "50 On Fire" by In The Capital.

Elana earned a BS in Finance, magna cum laude, from the Smith School of Business at the University of Maryland in 1997. She earned an MBA in Finance and Accounting from the University of Chicago's Booth School of Business in 2002. After stints in technology consulting and investment banking, she started working with technology startups when she joined Revolution Partners.

Elana lives in Potomac, Maryland with her husband Sandy and their 11-year-old twins, Ari & Julia. To practice her juggling skills, she also serves on the Board of Directors of the Bender Jewish Community Center of Greater Washington and she runs in local road races. Elana completed her first Marine Corps Marathon last October. If Tyson's Corner traffic gets too bad, she might choose to run home!

Please Welcome Kay Paradiso



Our second major enhancement is the hiring of Kay Paradiso as Senior Private Wealth Associate. Kay will join Suzanne and Rashmi in performing our extensive client service efforts. Kay has over nine years of financial services experience and is Series 7 and 63 licensed. She specializes in client service and operations. Initially, she'll be handling client requests including account opening, processing requests for cash and asset transfers, setting up and modifying beneficiary and trust designations, processing annual IRA distributions, and coordinating tax documents with client's tax advisors. We suspect this may be just scratching the surface of her abilities and potential contributions!

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Kay was born in Kuala Lumpur, Malaysia. At age 9 she began serious pursuit of playing competitive tennis. This ultimately led to her receiving a full college scholarship at Tennessee Tech University. The Golden Eagles women's team then played in the NCAA Division 1 Ohio Valley Conference. She received her Bachelor of Science in Business Administration & Finance.

Kay and her husband Joel live in Northern Virginia with their 2-year old daughter Lydia, and their rescue dogs Nikko and Aiko. They love outdoor activities, including cycling and kayaking on the Potomac. We're sure that you will find Kay a valuable addition to our team!

Please Excuse Our Dust

The third VWG enhancement is the expansion and enhancement of our offices. With Elana and Kay, Advisor Christina James, Analyst Justin Bacon, and Client Liaison Amanda Burkard, we've now added five members in the past 12 months. We need more space. And hard to believe, but it has now been seven years since we moved into our Gallows Road offices. We need to freshen up a bit.



Our expansion entails increasing our office space by over 50%. The conference room is being enlarged, and a "huddle room" and three new private offices are being added. We're replacing our small galley pantry with a much larger, functional lunch room. New lighting, glass panel doors, and new paint and flooring are being installed throughout.

The excitement is building quickly, but we'll first have to endure about three more weeks of dust, occasional noise and disruption. The plan is for early October completion, and so far the project is on schedule.

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We can't wait to have our clients and friends come see it! An open house will be planned later this fall. It will be great fun to have those in the area make a casual visit, see our new offices, and have the opportunity to meet our new team members in person!

VWG's "Your Life. Your Future. Your Self" Seminar Series Continues on October 17

Christina and Amanda are proud to announce the next event in their quarterly series of events and content focused on enhancing our client's overall financial and personal well-being:

Catherine Schott Murray, Esq.: "Why DIY Estate Planning is a Recipe for Disaster"

Catherine's presentation will focus on why 2017's U.S. Tax Reform Legislation does not eliminate the need for estate planning. She will discuss tax reform's effects on your current taxes, charitable giving, lifetime giving, incapacity planning and the disposition of your assets at death. Catherine F. Schott Murray is an estate planning attorney with Odin, Feldman & Pittleman, P.C. She focuses on the creation and implementation of estate plans, including tax planning, elder law, health care decision making, and estate and trust administration. She is also the current President of the Virginia Academy of Elder Law Attorneys (VAELA).

Shirley Clark: "Mindful Travel"

Shirley's presentation will focus on ways to incorporate "mindfulness" in your travel planning. Her goal is that you'll be totally engaged in your next travel experience, allowing you to return home refreshed, relaxed and recharged. Shirley is the CEO and Executive Director of The Women's Center in Vienna, Virginia. She is responsible for the Women's Center's strategic direction, oversight of services, programs and development, community engagement, and day-to-day operations.

Date and Venue:

October 17, 2018 in our 1919 Gallows Road 1st Floor Conference Room

Agenda:

11:30am – 12:00pm – Gathering, networking, selection of lunch and refreshments

12:00pm – 1:00pm – Speaker presentations

1:00pm – 1:30pm – Question and answers

We hope you can attend this lively seminar, which promises to be a combination of engaging content and community! Please call or contact Amanda Burkard

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(aburkard@hightoweradvisors.com) if you can join us. A live video feed delivered via the internet will also be made available.

The Scientific Secrets of Perfect Timing

Highly regarded Daniel Pink has written a new book in which he argues that there are proven right and wrong times of the day to engage in just about all of one's tasks and actions. "When: The Scientific Secrets of Perfect Timing" includes examples including exercising, reading, napping, brainstorming, having a medical procedure, asking for a raise, and even asking a partner's hand in marriage. His research of numerous studies on behavior and circadian rhythms has been crystallized into a quick and very accessible read. Not just a static presentation, "When" is packed with many useful tips and "life hacks."

Pink states that "about 75% of humans, experience the day in three stages – a peak, a trough, and a rebound. The other 25% "night owls" experience the day in something closer to the reverse of that order, usually due to their age or genetic proclivity." Looking more closely at the morning "peak" period (for us early birds and larks), our analytic capacities, executive functioning and our ability to concentrate are at their highest levels in the morning, peaking around noon. Our alertness and energy levels plummet during the afternoon. At first glance you may not find this to be a deep revelation, but how recently have you spent some of your morning hours sifting through your email in-box, or participating in an unorganized, passive meeting?

Daniel Pink's objective with "When" is not just in helping us improve our productivity and effectiveness in work. It also aims to help us to better listen and respond to our bodies' natural rhythms, with the ultimate goal of deeper richness and happiness in our lives and relationships. We believe "When" to be well worth your time, and a very useful resource.

The Complex Story of the Straw

We fully embrace the concerns over the proliferation of disposable plastics, particularly plastic bags and bottles. It is estimated that despite increased awareness and collection efforts, only 12 percent of U.S. plastic waste gets recycled. The rest often ends up in landfills where they may take up to 1,000 years to decompose. Worse, they end up in our streams, lakes and oceans, endangering our wildlife and ecosystem. Beyond this, we have no position on the recent public outcry against plastic straws.



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It does turn out that the story of the straw closely follows the overall evolution of life and business in America, in both its successes and its failures. The straw played a small role in America's public-health reform, our inventive industrialism, women's increasing influence on our society, the rise of suburbia and "fast food," and our excessive forays into financial engineering. This provocative article from "The Atlantic" tells the story: [How the Disposable Straw Explains Modern Capitalism](#)

Slow Down, and Contemplate Art and Nature – At the New Glenstone Museum

Over the years, we've written and cited numerous articles on the incessant din of today's stressful "always on" modern life. At times, the encroachment from media, email, traffic, the internet, over-committed schedules, personal electronic devices, and more, threaten to compromise our very souls.

Emily and Mitch Rales are challenging these potential hazards in their deeply personal creation of The Glenstone Museum. Situated on 230 acres in Potomac, Maryland, it is scheduled to open this October. Glenstone will attempt to integrate art, architecture and landscape into a serene, contemplative and purposely uncrowded environment. It will showcase modern art of the 20th and 21st centuries. We can't wait to visit and fully experience this daringly different museum.

[The Glenstone Museum](#)

Wishing you time and opportunity for contemplation and mindfulness during the coming months of Autumn. We'll look forward to speaking and meeting with many of you soon.

Regards,

VWG Wealth Management

HighTower Advisors

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



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

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