



A Message of Love and Hope!

Hello AWM Family,

Welcome to spring and the dawn of a new beginning. With blossoming of flowers, trees, and new wildlife is everywhere. I am personally so excited since last year we were at a mandatory shut down and feeling extremely isolated and vulnerable.

This year with the vaccine and the unknowns that are now clearer, we can get back to what is the new normal. Masks are still required, frequent hand sanitization and social distancing measures remain in place, for all our safety.

We are welcoming you back into the office with scheduled appointments, Jessica is doing her best to get everyone scheduled, please be patient as it will take some time. We will be adding a new team member very soon and are excited to announce the person when we can.

Jerred and I have had a winter full of family things and lots of work. We were able to take a trip in January, first one in thirteen months, not our normal. We spent seven glorious days, with four amazing couples, where we refreshed our souls.

I feel so blessed to have each one of you as part of our AWM family. We take this trust as an honor and a person that always has your best interest at heart. This position is not for the faint of heart as it is mentally and extremely tricky as many of you know and we never take your trust lightly.

If or when you have any questions or concerns please call us anytime, we are here to serve you. Have a great Spring and please get out and enjoy the weather with your families and all the beauty this world has to offer.

With Love and Respect to all,

Joan

"When we love, we always strive to become better than we are. When we strive to become better than we are, everything around us becomes better too."

— Paulo Coelho

Office Directory



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Top 10 Small Businesses Financial Mistakes

Applications



Client Access- If you have a Client Access user ID and password, download the Client Access App! You will be able to view your Account Summary, Portfolio and keep up with the Market all on the go!



The ASL - The app is specifically made for learning Sign Language. It uses videos to teach you the alphabet, various useful words and phrases, and the required gestures.



YELP - You can use this valuable app for finding restaurants, stores, and services nearby, especially when you're in a town you don't know well. Be sure to check the reviews before going somewhere.



FACEBOOK - Give our team page a like and share under Antietam Wealth Management. You will be able to follow all updates, giveaways, events, and etc.

- 1.) **Paying yourself and employees in cash and showing a loss on taxes.** Employees do not receive a social security credit and the owner does not maximize Social Security Benefit. The maximum Social Security taxable wage is \$142,800 for 2021, and the maximum benefit is \$3,148 per month. Average benefit for 2021 is \$1,543 per month. 40 quarters minimum over 35 years.
- 2.) **No disability policy in place.** Loss of income and waiting for workers comp is not a fast process. Bills do not stop and could lead to bankruptcy or foreclosure.
- 3.) **No Key Man Life Insurance Policy.** Key Man Life Insurance provides cash to run the business if a key employee prematurely passes.
- 4.) **No succession planning in place.** When do I retire, and whom do I sell it to? There are major tax implications for capital gains and ordinary income. Consult a financial advisor and tax specialist.
- 5.) **No Buy Sell Agreements for partners or key employees.** Surviving spouse and estate would encounter a cash shortage in the event of an early demise. It also establishes a value for the business for estate purposes. They can be funded by cash, life insurance, or installment payments.
- 6.) **Buying unnecessary tools or equipment to lower taxable income.** Money could be deployed to funding a retirement plan for the owner and matching employee contributions or real estate.
- 7.) **No Health Saving Account.** This could lower taxable income, and the account can be used for current or future medical expenses. The maximum contribution for 2021 is \$8,200 for couples over 55 years.
- 8.) **Not starting a retirement plan.** Loss of tax deferral of income, retirement nest egg, and employee retention. The retirement plan contributions for 2021 are \$6,000 for an IRA, \$13,300 – Simple IRA, and \$19,500 into a 401k. These contributions do not include over 50 catch up and matching. Contributing \$12,700 a year for 30 years will make you a millionaire. This is based on a 6% average growth rate, It is not just 10% of your salary.
- 9.) **Not maintaining six months reserves for business and personal expenses.** Being liquid in the time of business downturn will help you weather the storm.
- 10.) **Not hiring a Financial Advisor and CPA.** A financial advisor can help a small business owner navigate through investment, retirement, tax, insurance, estate, and budget planning.



Rebranding by Laura Wallace at Worx & Co.

We're pleased to announce the completed rebrand for Antietam Wealth Management!

Our clients motivate us with their unique stories and dedication to financial independence. Our rebrand is part of our ongoing initiative to provide proper education and tools for your financial planning, take time to listen to your stories, and celebrate your victories – all in a warm and welcoming atmosphere with people (and dogs) that you trust.

Be sure to visit our new website at www.antietamwealth.com or stop by our newly remodeled office on Opal Court.



"Take responsibility of your own happiness, never put it in other people's hands."

— Roy T. Bennett

Home Show at HCC



Location:

Hagerstown Community College's
Athletic Recreational Community Center
(ARCC)

11400 Robinwood Drive,
Hagerstown, Maryland 21742

Date:

May 1st & May 2nd, 2021

Hours:

Saturday 9am-5pm
Sunday 10am-4pm

Admission:

Adults – \$2.00

Children 12 and under are FREE

Spring Time Attractions

Sherwood Gardens



Phone : 410-889-1717

E Highfield Rd, Baltimore, MD 21218

Visit and see the 80,000 tulips bloom in Baltimore,
have a picnic date with the family, relax & read.

National Aquarium



The National Aquarium has been a can't-miss destination in Baltimore's Inner Harbor and it's ranked as one of the best aquariums in the country.

Address:

501 E Pratt St, Baltimore, MD 21202

Phone: (410) 576-3800



TRIVIA

1. What is the slogan of Apple Inc.?
2. Bill Gates is the founder of which company?
3. What New York street is closely associated with the business world and the stock market?
4. What was the average cost of a gallon of regular gas in the USA in 1975?

Five Hiking Spots in the United States

1. Appalachian Trail - Shenandoah National Park, Virginia.
2. Half Dome Hike - Yosemite National Park, California.
3. Precipice Trail - Acadia National Park, Maine.
4. Eagle Creek Trail - Columbia River Gorge, Oregon.
5. Grinnell Glacier Trail - Glacier National Park, Montana.



"Keep smiling, because life is a beautiful thing and there's so much to smile about."
— Marilyn Monroe

Fight off Allergies.



1. Shower after being outside.

Be sure to "Always take a shower, wash your hair, and change your clothing," says Andrew Kim, MD, an allergist in Fairfax, VA. By doing this you can limit the pollen from being brought into your home.

2. Start upping your laundry game.

The simple changes can make a huge difference. Wash your bedding frequently to decrease your exposure while you're sleeping. Do not line-dry clothes or sheets. Limit throw rugs to reduce dust and mold. If you do have rugs, make sure they are washable.

3. Clean surfaces.

Clean floors with a vacuum cleaner that has a HEPA (high-efficiency particulate air) filter. Vacuum and dust twice a week to help maintain the level of allergen that can lie on major surfaces in your home.

4. Keep your area cool.

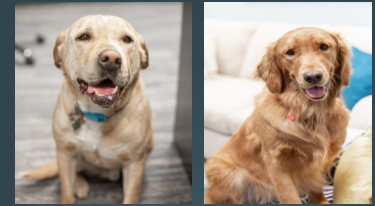
Start by shutting the windows and doors and turning the air conditioner on. Avoiding fans is a great idea since it swirls around dust, pet hair and allergens.

9 ways to boost your brain power



When you think fit, think brain fitness. Vow to break from routine and focus on strengthening your body AND your mind. The idea of losing a step or two worries many of us, especially those who find themselves forgetting things more often than they like. In most cases, occasional lapses can be attributed to stress or multitasking, which can distract your brain, causing you to become unfocused and less productive. The good news? While there's a lot we still don't know about the brain, research has shown that the brain can benefit from activities to boost its strength, flexibility, resilience and endurance. Proactive measures may improve memory, creativity, attention span, problem-solving and, perhaps best of all, support a long, happy and healthy retirement.

1. **New territory** – Clear more neural pathways by learning a new language, instrument, skill or hobby. The challenge of the unknown boosts brain resilience, as well as memory retention, coordination and high-level thinking.
2. **Purposeful mindset** – Build endurance and resilience by defining goals for the week or the month. A reason to wake up every morning helps you transition when life changes..
3. **Healthy habits** – Promoting a healthy brain through exercise increases blood flow to the brain, reduces stress, stimulates adaptive capabilities and helps you focus. Aerobic exercise just twice a week could lower your risk of Alzheimer's by 60%.
4. **Social circles** – A meaningful social life, including volunteering, improves executive function and memory. Social interaction means more engagement and lower risk of cognitive impairments.
5. **Restorative sleep** – Sleep restores the mind, rebuilds and repairs neuron pathways, reduces stress, and helps create long-term memories. Learn good sleep habits as well as de-stressing techniques such as deep breathing or spending time with family and friends.
6. **Lifelong learning** – A lifelong habit of learning and engaging in mentally challenging activities benefits memory as well. Try your hand at physical puzzles, Sudoku and crosswords .
7. **Complex thinking** – Jobs or activities that involve complex, detailed work carry a lower risk of memory loss than those that are less intellectually demanding.
8. **Positivity** – Starting your day with a mental accounting of things to be grateful for contributes to brain health and performance. Reframing events with positive thinking increases adaptability and resilience as well.
9. **Tranquility** – Silence digital distractions in favor of a good book, meditation, journaling or some other relaxing activity to help focus your mind and improve concentration.



Chance and Clemi Corner

Spring is here! That means the warmer weather is arriving. Perfect to start taking those long evening walks again or heading to the dog park on the weekends. Or maybe you simply want to just hang out in the backyard and play some fetch. Which ever one you prefer, make sure you're looking after your fur babies. Chance and Clemi have listed some tips below.

Tips:

1. Update vaccines

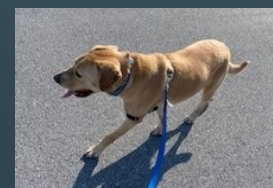
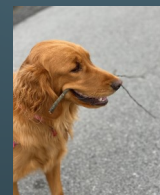
If you and your furry best friend frequent go to the dog park or other public places, be sure they are up to date on all required vaccinations and deworming.

2. Limit exposure to spring toxins.

Spring is a common time to fertilize your lawn. Make sure to use pet safe products and keep your pet off the grass for the entire time recommended. Spring blooms can be pretty, but some plants and flowers are toxic to pets.

3. Ease into activities.

If you and your pet have been inactive all winter, ease slowly into activity. Start with leashed walks, and shorter play sessions and gradually work up to maximum activity. Starting all at once can lead to injuries and sore muscles.



Ingredients

- 3 cups of cake flour
- 1 Tbsp baking powder
- 1/2 tsp salt
- 1 and 3/4 cup granulated sugar
- zest of 1 lemon peeled with a vegetable peeler
- 1 cup, unsalted butter, at room temperature
- 4 large eggs
- 2 tsp lemon paste optional!
- 1 cup buttermilk
- 1/3 cup fresh lemon juice
- 1-pint blueberries plus extra for decorating the cake

Lemon Buttercream

- 1 cup unsalted butter, at room temperature
- 6 cups confectioner's sugar
- 6-8 Tbsp fresh lemon juice plus more if needed.

Garnish

- blueberries
- thyme sprigs
- powdered sugar

Blueberry Lemon Layer Cake



Instructions

1. Preheat oven to 350F. Then grease and flour two 9-inch round cake pans, and put a round of parchment paper at the bottom of each one.
2. Whisk together the flour, baking powder and salt and set aside.
3. Put the sugar and lemon zest into a food processor and process until moist, pale yellow, and no large pieces of zest remain.
4. Mix the butter and sugar together using a mixer for 3 minutes, scraping down the sides of the machine as necessary.
5. Beat in the eggs, one at a time, scraping down the sides of the bowl in between each addition. Add in the lemon paste if you're using it.
6. Turn the mixer to low and add the flour mixture, and just before it's completely mixed in, add the buttermilk and lemon juice. Blend until combined, but don't over-mix.
7. Adding in the blueberries. Note: You do not need to use the whole pint. Then divide the batter equally between the two prepared pans. Spread out to an even layer.
8. Bake the cakes in the center of the oven for about 35 minutes.
9. Let the cakes cool on a rack for 10 minutes, then remove them from the pans and continue to cool completely before frosting.
10. To make the frosting, beat the soft butter and sugar together, gradually adding enough lemon juice to create a creamy spreadable frosting. If it is too thick, add more lemon juice, and if it is too thin, add a little more sugar.
11. Frost the cake and then decorate as you like.



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PLEASE
PLACE
STAMP
HERE

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