

Office Directory



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The Season of New Beginnings

Happy Fall AWM Family,

As I recap on summer, I have to say it was extremely eventful. We bought the new office building and made our move day August 26, 2021. Jerred, Jack, Jessica and Angel worked hard to get it done and make the transition as smooth as possible. We had the pleasure of working with Dave Thompson and Kyle Bruno from RE/MAX Achievers, Donnie & Todd Weaver with Electrical, Wayne's Painting, Larry from Monument Landscapes Inc and Sunny Meadows. The building offers our clients the warm feeling of home, family, peace, and love. I cannot say enough about how well the inside turned out. The outside is currently in the process of a transformation with a paint job, new windows, and seamless gutters.

The Market has done a small adjustment in September which makes perfect sense, as it's the end of fiscal year. I have been preparing you mentally for a market correction during all Face-to-Face meetings and phone appointments. It's not a matter of if it will happen but a matter of when. So, I ask you is this long-term money, will you need cash in the next 3-18 months. If you answer yes, we may want to have a conversation about cash and cash equivalents. I am here to help you reach your financial goals, so do not hesitate to call, email, or stop in anytime at our new location 1459 Potomac Ave, Hagerstown, MD 21742.

"Be fearful when others are greedy and greedy when others are fearful."

(Warren Buffet)

Have a Safe, Healthy and Happy Fall with Warmest Regards,

Joan



JOIN US FOR OUR

Open House

October 28, 2021 from 5pm-7pm.

RSVP by October 22, 2021 to Jessica.Hutchinson@raymondjames.com
or Angel.Myers@raymondjames.com.

Address: [1459 Potomac Ave, Hagerstown, MD 21742](#).

Parking is located off of Northern Ave and additional parking
will be in the old Sears parking lot.

Refreshments and snacks will be provided.



“Accept yourself, love yourself, and keep moving forward. If you want to fly, you have to give up what weighs you down.”

— Roy T. Bennett

Tax Harvesting

I hope that everyone is ready for the fall season. The falling of leaves, magnificent colors that we so look forward to seeing every fall season, the everything pumpkin that we enjoy and the harvesting of our crops.

As the fall season approaches, we also need to draw attention to our investment portfolio. We harvest our crops in the fall and we should also harvest our investment gains to offset investment losses. This is we call Tax Loss Harvesting.

Tax loss harvesting is the selling of securities at a loss to offset a capital gains tax liability. This strategy is normally used to limit the recognition of short-term capital gains. Short-term capital gains are generally taxed at a higher federal income tax rate than long-term capital gains.

So, if you have just sold your investments held for less than a year that have declined in value, now might be a good time to sell them at a loss to offset any short gains. This will help to reduce your tax liability. If you have any questions, please feel free to contact us.



You should discuss any tax or legal matters with the appropriate professional.

Resource: www.forbes.com/advisor/investing/tax-loss-harvesting



Oktoberfest in Berlin, MD Oct. 16, 2021

11am—4pm

2 Bands! -- Authentic Oktoberfest music featuring The Edelweiss Band, plus local favorite The Dunehounds perform!
German food featuring brats and knockwurst, pretzels, German chocolate cake, beer, & more!



Catoctin Colorfest & Water Street Festival 2021

OCT 9 at 10 AM - OCT 10 at 5PM
MD-806, Thurmont, MD 21788



AYCE Pancake Breakfast with Santa at the Firehouse

SATURDAY, DECEMBER 4, 2021 AT 7:30 AM - 10:30
AM
2202 Dargan School Rd Sharpsburg, MD 21782



Eastern Shore Sea Glass & Coastal Art Festival

Sat: November 20th from 10am—5pm
Sun: November 21st from 10am—4pm

Chesapeake Bay Maritime Museum in St. Michaels
The Eastern Shore Sea Glass Festival will feature more than 90 artisans featuring coastal and sea-glass related jewelry, home décor, art, and more. The two-day festival ticket includes entrance to the Eastern Shore Sea Glass & Coastal Arts Festival, educational lectures, live music, and all the exhibitions and historic structures. Boat rides, food and beverages will be available for purchase, including beer, wine, and cocktails. Tickets will be available at the door.

For more information go to: <http://seaglassfestival.com/>



The 95th Annual Mummers' Parade PRESENTED BY THE ALSATIA CLUB, INC. Saturday, October 30, 2021 @ 6PM—Hagerstown, MD



2021 Christmas Carriage Rides

FRIDAY, DECEMBER 10, 2021 AT 5:30 PM - 8:30 PM
25 E Potomac St, Williamsport, MD 21795



The Ocean City 2021 Winterfest of Lights

November 18, 2021 - January 2, 2022
Northside Park - 200 125th Street, Ocean City,
MD, 21842
5:30 p.m. - 9:30 p.m.
Call 410-250-0125 for more information

Clemi and Chance Corner



10 Pet Safety Tips for Fall

- 1. Beware of anti-freeze!** Ingesting antifreeze is lethal. Make sure to check your car for leaks and make sure all bottles are stored far away from your pets.
- 2. Don't leave your pets outside for prolonged periods of time.** It doesn't have to be Winter for it to get cold-- especially for puppies, senior pets, and smaller animals.
- 3. Beware of ticks.** It's still tick season and playing in the cool autumn leaves .
- 4. Let em' have their fur coat.** If you have a dog that you shave during the summer, let him start growing their coat back in the fall.
- 5. Check your pet ID tags and microchip.** Just take 5 minutes to make sure all your pet's information is up to date and in proper order.
- 6. Make holiday arrangements with your dog walker, pet sitter or doggy day care NOW.** As the holidays approach, most of us will get busier and possibly must travel. Take time out and plan ahead so you can make the holidays easier on your pets.
- 7. Fall celebrations such as Thanksgiving and Halloween, often mean people coming over to visit your home.** If you have a pet that has special needs or is wary of new people, be sure to tell your guests about your pet before they come over.
- 8. Make sure your pets can't escape through the main entrance of your home.** This is especially important if you plan on having several guests in and out of the house this holiday season. It may be worth investing in a baby gate or creating a barrier between the door and your pet.
- 9. Be careful with holiday treats.** Aside from known hazards such as chocolate, cooked bones, raw bread dough and many fruits and vegetables can also be life threatening to pets.
- 10. Be careful with decorations.** Many shiny new decorations look like fun toys to your pets. Make sure decorations are out of reach because many of them contain toxic metals and can become choking hazards.



Applications



Raymond James 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!



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.



Waze

Always know what's happening on the road with Waze. Even if you know the way, Waze tells you instantly about traffic, construction, police, crashes, & more. If traffic is bad on your route, Waze will change it to save your time.



Pinterest

The place to explore inspiration. You can:

- Discover new ideas
- Save what inspires you
- Shop to make them yours
- Share what you love



Bouncing Back After a Job Loss

Recovering from job loss is possible. Explore guidance to help you get back on your feet.

Whether a career change was on your own terms or came unexpectedly, it's important to assess the impact on your family, beneficiaries and long-term plans. And do what you can to set yourself up for success as you move forward.

Here are a few ways to revive your career should it skip a beat.

COPE

Breathe. Don't panic and make quick decisions you might regret, like immediately taking Social Security or putting everything on credit, which could land you with a lot of high-interest debt later.

Mourn. Even if the move is ultimately your choice, transitioning into an ear-lier-than-expected retirement means letting go of something you've been a part of, perhaps for decades. So give yourself a little time to grieve. Eventually, you'll find yourself in a clear headspace, ready to tackle the challenge of what comes next.

Reach out. Once you're ready, reach out to your industry network in person, via email and through LinkedIn. Over a million people get laid off in the United States each year. Chances are you know at least one person who has overcome a job loss or resume gap in the past who can offer advice and practical action steps. Studies show 85% of open positions are filled through networking.

Take care of yourself. As always, rest and eat well, and care for your physical and emotional well-being. Keep your sense of humor and keep busy with books, music, hobbies and social engagements.

PLAN

Get health insurance. If you're under 65 when you leave your job, your first priority may need to be finding health insurance since you likely are not yet eligible for Medicare. You may be able to join COBRA, a spouse's plan or find private coverage. If you're in relatively good health, ask your advisor if a high-deductible plan could make sense for you. In addition, get all the information you can about your company's benefits (e.g., severance, unemployment compensation, retiree healthcare, COBRA, pension) as well as your spouse's.

Don't leave your 401(k) behind: You've got options when it comes to your employer-sponsored retirement plan, including rolling it over, cashing out, taking it with you or leaving it where it is. Consult your tax and financial professionals to make sure you understand applicable penalties, taxes or fees associated with these options.

Create a cash cushion. While no one can truly pre-prepare for the unexpected, hopefully you've already taken steps to build up a "rainy day" fund over time with at least six months' worth of living expenses. If you're in a position to set aside more, do so.

Avoid additional debt. Assess and adjust your budget, particularly if you were laid off or terminated. With the help of your family and financial team, figure out your expenses, income and liabilities, including unemployment benefits or severance payments as well as healthcare premiums, to determine how much buffer you have to find a new job. Once you land a new job, avoid the temptation to splurge before rebuilding your savings, if applicable.

You'll want to avoid draining your retirement savings if you can help it. Depending on your age, there could be tax consequences and potential penalties that may not be worth a bit of short-term relief from cash-flow problems. Ask your advisor for help.

If you have large expenses, like a mortgage, talk to your mortgage broker about refinancing options or negotiating terms, or discuss lines of credit with your financial advisor to help you add liquidity during your temporary unemployment. Disrupting your investment plan or retirement savings should be viewed as a last resort.

Diversify income. You may not find a full-time job right away. In the meantime, apply for any and all applicable government benefits or unemployment assistance. Consider consulting, temp, shift or freelance work as options until you find the right role. The rise of the gig economy also has opened up more options than ever before.

RECOVER

Update your resume. Weave in measurable accomplishments and quantifiable metrics to reinforce the value of your skill set. If your previous employer offers placement service or CV writing workshops, take advantage to showcase yourself in the best possible light. Polish your skills with workshops and certifications offered at local community colleges or through a local chapter of an industry association. Even volunteering in a related field. Don't forget to practice interviewing, as well.

Project positivity. A job loss doesn't negate your accomplishments or years of experience. Surround yourself with loved ones and mentors who believe in you, and focus on moving toward new opportunities.

Consider all possibilities. In some circumstances, losing a job may be a blessing in disguise, depending on your financial situation. You may revel in the freedom to pursue hobbies, chase an entrepreneurial dream or volunteer with your favorite charity. Or do nothing at all, if you so choose.

Losing a job can be challenging for anyone, but there are ways to take control and move forward, with the help of your professional advisors. Once you get over the shock of the unexpected, look for opportunities to make the most of your fresh start.

Sources: Cake HR; catherinescareercorner.com; jist.com; aarp.com



“No matter what you’re going through, there’s a light at the end of the tunnel.” – Demi Lovato

GIVEAWAY!!!

Guess the Number of Candy Corn in the Jar

Email your guesses to Jessica.Hutchinson@raymondjames.com or Angel.Myers@raymondjames.com to win a jar of candy corn & a \$25.00 gift card to Texas Roadhouse. All guesses must be into us by October 20, 2021. The closest guess without going over, will be our winner. The winner will be announced on October 21, 2021 on our Facebook page Antietam Wealth Management. Good luck everyone!



Shrimp and Bacon Corn Chowder



Ingredients

- 4 slices bacon chopped
- 3 teaspoons minced garlic
- 1-pound large shrimp de-veined and tails removed
- 1 15-ounce can corn drained
- ½ cup sliced carrots
- 2 ribs celery chopped
- ½ teaspoon onion powder
- 1 teaspoon smoked paprika
- 1 teaspoon salt or to taste
- ½ teaspoon Italian seasoning
- ¼ teaspoon red pepper flakes (optional)
- 1 pound baby red potatoes quartered, (pieces should be no bigger than 1 inch max)
- 3 cups chicken or vegetable broth
- 1 cup heavy cream or half and half

Instructions

Add bacon to a large pot and cook over medium-high heat for 4-8 minutes until crisp. Transfer to a towel-lined plate and set aside.

Add garlic and shrimp to pot and cook over medium heat for 3-4 minutes until garlic is fragrant and begins to brown and shrimp turns opaque.

Add corn, carrots, celery, onion powder, paprika, salt, pepper, Italian seasoning, potatoes, and chicken/vegetable broth and stir to combine. Bring to a boil, then pour in heavy cream. Simmer for 10-12 minutes until potatoes are tender. Stir in bacon and cook another 2-3 minutes.

Garnish with chopped parsley or thyme and cracked black pepper and serve.

Antietam Wealth Management
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P. 240-707-6610
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PLEASE
PLACE
STAMP
HERE

Mailing Address Line 1
Mailing Address Line 2
Mailing Address Line 3
Mailing Address Line 4
Mailing Address Line 5