



Welcome to 2022,

Wow how fast time flies, 2021 seems like a blink in time so many changes and things that remained the same. As always, we are the most grateful for our family, friends, and the Antietam Wealth Management family. 2022 will be just like every other year with its high and lows, your money is invested for your risk, time horizon and needs. As many of you know I say let me do the worrying. I look forward to seeing each and everyone of you in the new year, stay safe, healthy and enjoy the holidays. As a reminder Jerred and I will be out of the office January 7th to January 17th to enjoy some down time before the busy season begins. If you need anything before January 20th, please contact us before January 6th. I will be out of the country and not have access to my office computer.

Top 10 Blessing for 2021

10. Opportunity to travel.
9. Being named as a Top Working Mom by SHOOK.
8. Growing our business.
7. Making Executive Council.
6. Watching Jack and Gabby graduate from high school and start college.
5. Help community with service hours and financially.
4. The health of our family and friends.
3. Buying our dream office.
2. Our team Jess and Angel.
1. Each client we have the privilege to work with!
if you're reading this that is you!

Blessings and Happy New Year,

Joan Bowers



Office Directory



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Angel Myers - ext. 101
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Antietam Wealth Management



Reminder that our new office is located at
[1459 Potomac Ave, Hagerstown, MD 21742.](https://www.raj.com/locations/antietam)

Parking lot is located off of Northern Ave, across from the old Sears building.

"Every day may not be good... but there's something good in every day."

- Alice Morse Earle.

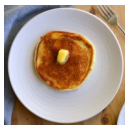


Trace Adkins Concert
January 8, Saturday at 9:00 PM
Located: Hollywood Casino at Charles
Town Races.
Tickets are on TicketMaster.



Cornhole Blind Draw Tournament at Redmens

January 15, 2022 at 12pm
Located: 16129 Lappens Rd
Williamsport, MD 21795



Pancake Breakfast
January 22, 2022 at 6am–11am
Located: 18007 Maugans Ave
Maugansville, MD 21767



Winter Youth Paint Night (Ages 5-15)

February 4, 2022 at 6pm–8pm
Located: Hagerstown Community College
Ticket Link: <https://bit.ly/3xhW8zA>

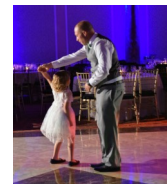


Health & Wellness Summit featuring "Deliciously Healthy" Lunch & Learn.

February 5, Saturday at 10:00 AM
Located: 21 South Potomac St.
Hagerstown, MD 21740



Home Show at HCC
March 12-13, 2022
Sat 10am-8pm; Sun 10am-6pm
Located: Hagerstown Community College



Night with the Stars Daddy/ Daughter Dance

March 26, 2022 from 6pm-9pm
Located: Boonsboro American Legion



2022 Boonsboro Interstate BBQ Festival

APRIL 16 2022
Hours: 11am-6pm
LOCATED: WASHINGTON COUNTY AGRICULTURAL EDUCATION
CENTER
7313 SHARPSBURG PIKE
BOONSBORO, MD 21713



As we end the tumultuous year of 2021, we reflect on what happened this year and how can we protect our financial house in 2022. The only certainty is uncertainty. Two things that are certain are death and taxes. To protect your financial house, it is crucial to make sure your beneficiaries are reviewed and updated. It is important to carry out your wishes after your demise, or the state will do it for you.

Start by reviewing your checking, savings, and certificates of deposit. Contact your bank and add a Paid-on Death (POD) to all accounts. This will ensure that your loved ones have the funds available when you pass to pay for funeral expense, estate taxes, and will not be tied up in the probate process. Without liquidity in your estate, heirs will be forced to deplete their savings or tap credit cards to cover burial and estate expenses.

Once you update your POD, contact your financial advisor. Your advisor will make sure that beneficiaries are up to date on your investment accounts, 401k, 403B, 457, IRA, Life Insurance, and Annuities. Also check your life and disability insurance to match your current income and expense needs.

Maximize your 401k, 403B, 457, IRA and Health Savings Accounts (HSA) contributions in 2022. The maximum retirement plan contributions are \$20,500 and \$27,000 per year for individuals less than 50 years old and 50 years old and older; respectively. If you are 50 years of age or older, you can contribute \$27,000 per year and create a potential tax saving in the amount of \$5,700 for someone in a 22% tax bracket. Review your assets allocations to ensure that you are properly balanced with your risk tolerance, goals, and cash flow needs. Improper allocations can derail your retirement projections.

IRA contributions are \$6,000 and \$7,000 per year for individuals less than 50 and 50 and older, respectively. HSA's are a great way to minimize your taxable income and create a tax-free medical savings account. Individuals less than 55 years old and individuals 55 years old can contribute \$7,300 and \$8,300 per year; respectively. The Great Resignation has increased number of clients facing early retirement. Because of this, we have crafted financial plans to ensure that they are on course to live out their golden years with financial independence and minimize your tax burden.

Estate Planning requires individuals to carefully review their will and include all assets and beneficiaries. The transfer of real Estate and personal property should be spelled out clearly in your will. Any assets located out of state will be subject to ancillary probate. Ancillary probate adds additional cost and administrative time for your executor. Further review and update estate documents such as your Power of Attorneys (POA), Durable Power of Attorney, Living Will, Medical Power of Attorney and Health Care Directive. Contact an estate attorney to amend or to craft these documents.

Ask your estate attorney about a Revocable Living Trust. If you want to see your loved ones enjoy their inheritance today, give them a gift up to the amount of \$15,000 per year per spouse. This does not trigger gift tax for you or income tax for the gift recipient.

Small business owners should review all retirement plans and ensure that plan costs are reasonable and meet their tax, employee, and retirement planning needs. Check all liability coverage and insurance needs. Adequate coverage will limit your exposure and attention should be given to disability and life insurance protection. In the event of your disability or demise, insurance helps bridge the income for your loved ones when you are unable to operate your business. Business owners that are nearing retirement need to examine all succession planning documents and engage in Buy Sell Agreements to ensure the updated valuation of your business and tax planning to minimize your tax liability.

Whether you are working for a company or a small business owner, the only good financial plan is one that is properly executed and monitored to ensure success. We recognize that things do not always go according to plans and life changes get in the way. Because of this, we recommend being flexible and reevaluating plans and constantly re-tooling them to reach your financial independence. Here at Antietam Wealth Management, we consider each one of our clients as family. If you need us, please do not hesitate to contact us.

CLEMI AND CHANCE CORNER



Winter Pet Care Tips

-  **FEED WELL.** Give your pet plenty of food and water, because keeping warm outdoors takes energy.
-  **CHECK PAWS.** Wipe with a damp towel to remove salt, and check for ice accumulation and damage.
-  **PROVIDE ADEQUATE SHELTER.** If your pet must be outside much of the day, they need a dry, draft-free shelter.
-  **DISCOURAGE HITCHHIKERS.** Bang on the hood or honk the horn to ward off cats or wildlife attracted to a warm engine.
-  **PREVENT POISONING.** Ethylene glycol antifreeze is deadly, but has a sweet taste. Wipe up spills to protect animals and children.

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.



GasBuddy

Allows you to find the best gas prices near you. GasBuddy will allow you to get discounts if you create an account.



Canva

The app includes templates for users to use such as to create social media graphics, presentations, posters, documents and other visual content.

10 Tips on Home Safety for Seniors



Remove fall hazards.

- * Remove throw rugs. These may be decorative but often lack a rubberized backing to better grip the floor.
- * Avoid stretching extension cords across the floor.
- * Make sure that your loved one wears non-slip footwear when inside.

Keep emergency numbers handy.

- * 911
- * Emergency contacts (family members and friends)
- * Your senior's professional caregiving service
- * Your senior's healthcare provider office
- * Poison Control: 1-800-222-1222

Protect against fire.

- * Change the batteries in smoke and carbon monoxide detectors regularly (after seasonal time changes).
- * Remove candles from the home.
- * Discourage the use of space heaters. If your loved one insists on using one, place it at least three feet away from curtains, bedding, or furniture. Remind your loved one to turn off the space heater before going to bed or leaving the house.

Ensure a safe bathroom.

- * Install grab bars in the shower and beside the toilet.
- * Set the thermostat on the water heater no higher than 120° F to prevent accidental burns.
- * Put rubber mats in the bathtub to prevent slipping.
- * Consider replacing the original bathtub with a walk-in model instead.
- * Place a special bathing chair in the tub. Your best choice for a bathing chair is one that will also fit in the shower.
- * Install a hand-held showerhead. These can be easier to use, especially when cleaning hard-to-reach places.
- * Replace the original toilet seat with a raised toilet seat with handlebars. Toilets should be between 17 and 19 inches in height. Seniors will find it easier to sit and stand.
- * Install a nightlight in the bathroom. This will help seniors who may make repeated trips to the bathroom overnight.

Assess the bedroom.

- * Replace the round bedroom doorknob with a single-lever instead. A senior can easily push this lever down to open the door. While you're at it, replace all other round doorknobs in the senior's home as well.

Assess lighting.

- * Replace any burnt-out light bulbs. Install new light fixtures. Install motion detection lighting inside and outside the home.
- * Test all lighting by standing in one corner of a room and looking across the room. Can you see a clear path? If not, brighten things up with more lights.

Visit the senior's kitchen.

- * Pull down any stored items from higher heights. Gauge these items for usage. Are they still working? If they work and are still used frequently, store these items at lower levels.
- * Is reaching for items required? If so, provide a stepstool. Look for a stool no more than one or two steps in height.
- * Replace standard "twist and turn" kitchen water faucet handles with "single-lever" handles instead. Seniors can find these far easier to use.
- * Open the refrigerator. Wipe it clean and discard any stored foods passed their "best before" date. Do the same thing with pantry.

Consider any stairs.

- * Look into stairlifts. Stairlifts can be custom fitted inside or outside the senior's home. Call a qualified provider in your parent's home city and book an appointment to see what is possible. Stairlifts can often carry heavy weight capacities.
- * Test stair railings. Grab the railing and try to shake it back and forth. If the railing wiggles (even somewhat), it's time to fix it. Tighten all nuts and bolts or replace the railing.

Remain safe in the home.

- * Always keep windows and doors locked.
- * Do not agree to any telephone offers. Do not believe a caller's claims that a family member is in danger. Do not share your financial information or your Social Security number over the phone. If someone is in true danger, a police officer will come to visit you. Alert your loved one about ongoing scams targeting seniors.

Check in with them – frequently.

- * Encourage your loved one to wear an alert necklace to call emergency services in the event of a fall.
- * Recommend your senior to call you for help before trying to tackle a cleaning or repair job independently.

Health Corner

During the New Year, **consider these strategies to help prevent chronic disease.**



Get Your Flu Shot

There's still time to get your annual flu vaccine, the best way to help protect against flu.



Sleep

Adults need at least 7 hours of sleep per night.

DID YOU KNOW?

For a healthier sleep, be consistent. Go to bed at the same time each night and get up at the same time each morning, including on the weekends.



Eat Healthy

Reach for healthy options like fruits and vegetables instead of salty or sugary treats.



Move More, Sit Less

Adults need at least 150 minutes of moderate-intensity aerobic activity every week, plus muscle-strengthening activities at least 2 days a week.



Rethink Your Drink

Substitute water for sugary or alcoholic drinks to reduce calories and stay safe.



Don't Use Tobacco

You can quit today! Call 1-800-QUIT-NOW for free support.



Be Sun Safe

Wear layered clothes and apply broad-spectrum sunscreen with at least SPF 15.

DID YOU KNOW?

Even in cold weather, the sun can damage your skin. UV rays, not the temperature, do the damage.



Brush Your Teeth

Brush twice a day with fluoride toothpaste.

"Dreams don't work unless you take action. The surest way to make your dreams come true is to live them."

— Roy T. Bennett



Business Spotlight!

Our talented client Shanna Chatlos made delicious cupcakes for our Open House that was held on October 28th. If you are ever in need of cupcakes or cakes Shanna is your go to girl!

Please email her at OhSugar0812@gmail.com

PORK AND SAUERKRAUT



Ingredients

- 1 teaspoon olive oil
- 1 2-3 lb pork loin roast
- ½ teaspoon salt
- ½ teaspoon paprika
- ¼ teaspoon onion powder
- ¼ teaspoon garlic powder
- 1 32 oz jar sauerkraut
- ½ teaspoon pepper
- ¼ teaspoon celery seed

Instructions

- 1.Heat oil in a large skillet over medium-high heat. Season pork with salt, paprika, onion powder, and garlic powder.
2. Heat pork just until browned on all sides. Remove pork to slow cooker.
3. Pour sauerkraut (with juice) over pork.
4. Season with pepper and celery seed. Cook pork on high for 3 ½ to 4 hours or until internal temperature reaches 160 degrees.

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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