



VOLUME I, ISSUE III  
WINTER 2011 — 2012

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An Insight into the Econ Wealth Management Family

# Client Connections

## Just Keep Swimming

*EWM Insight* By Steve Economopoulos, Managing Principal & PIM Portfolio Manager

“Just keep swimming.” This quote may sound familiar if you know the animated movie “Finding Nemo.” As a parent of four young ladies (see picture), I have heard this phrase many, many times! You may also remember that I used this quote in 2009 during a time when the market seemed to be going nowhere but down. Recent months have reminded us that market volatility has been here to stay. Although we can’t control what the market does, we work hard here to control the risk management steps we take. We believe that makes us a different kind of financial advisor! And just like in the past, getting through this challenge can provide another great opportunity to help you reevaluate and update your long term goals.

The past year has been a busy one for all of us at EWM. While staying extremely busy “swimming” to keep up with market fluctuations, our team has worked many long hours enhancing internal processes that are designed to increase efficiency and serve you better. The addition of two full-time associates, Brandi and Joe, has had a tremendous positive impact on our team. With them, we have improved the focus of our client meeting process, and we believe you will notice a few changes going forward. Our first annual investment planning forum was held at the end of October with great success. We have also adjusted our methods of communication and hope you

feel even better served in 2012.

As we look ahead to a new year, we can assure you that our beliefs as your financial advisor and investment manager have not changed despite uncertain economic conditions. We actively review client portfolios daily and review investment plans at least monthly. It is important to have a plan that is actively reviewed and an asset allocation to match your tolerance to weather the market over time. I continue to believe that our process cannot be surpassed. With patience, our core value to serve you and assist you in meeting your goals may be met.

In 2012, we will continue to focus on our niche – building relationships with families that have a need for investment advice and value the benefits that we offer. With this in mind, please consider a goal that we ask of you: to provide us with one new client relationship. We value highly the referrals we receive and those that send them to us. We can help a friend or family member who has a life changing event: retirement, new career, divorce, death in the family, or the general need of protecting assets for a future generation. We will be asking this of you when we talk in the new year.

In conclusion, our team sincerely thanks you for allowing us to serve you and your family! We do not take this honor

lightly and wish you a healthy, happy, and productive new year!



*The Econ girls having fun this past summer. They would like to wish you a happy holiday season and are looking forward to seeing many of you at our annual holiday open house. Clockwise from top left: Kristen, Addison, Katelyn, & Ashley.*

★ You're invited to our annual ★  
**Holiday Open House**  
Friday, December 9th  
*See insert of this newsletter for details*

# Econ Events: Looking Back & Ahead

*Office News* By Brandi Berwager, Client Relations Specialist

Econ Wealth Management clients and their families have come to enjoy a variety of unique events throughout the years. Some of these events, such as the holiday open house and summer picnic, have become an annual tradition. We take pleasure in offering our clients a range of events from educational, to community-based, to purely fun. In addition to personalized service and proactive communication, the quality events we offer our clients is another way we hope to distinguish ourselves from other financial firms!

This year's educational events were centered around the theme "Wealth Strategies 2011." The goal was to plan a series of seminars designed to inform clients about planning to protect the assets they have worked so hard to accumulate. Clients enjoyed four seminars throughout the year including estate investment planning, retirement income protection, Social Security, and an Investment Planning Forum. For each of these seminars, a special guest presented key information. The Investment Planning Forum, held at Old Country Buffet, was such a success that we hope to make it an annual tradition.

Another educational highlight was an investing class hosted by our own Brad Sanders, Associate Financial Advisor. During this two-evening workshop, clients learned the fundamentals of investing including topics such as investor behavior, taxes and investment performance, and portfolio diversification, to name a few.

Clients were also invited to two educational coffee clubs on non-financial topics. The first coffee club was focused on holistic health and wellness and featured a licensed registered nurse. The second coffee club featured travel experts from a local travel company and was the biggest coffee club yet! A record 25 clients packed into the conference room to hear about travel tips, trends, and interesting tales. Of course there was plenty of coffee and breakfast goodies to enjoy.

In addition to our educational events in 2011, clients were treated to a few events just for fun. Some clients and staff enjoyed a night out in January, which included a dinner seminar and a Hershey Bears game. Of course we also hosted our annual summer picnic at George Park, and this was a huge success! After having the picnic rained out two years in a row, we were ecstatic to have approximately 70 clients attend and not get wet!

We are looking forward to some exciting events in 2012. This year's educational theme is "Wealthy Living: Focusing on What Really Matters in Retirement." The first seminar of this series will focus on Alzheimer's awareness and will be held on Valentines Day with a guest presenter from the Alzheimer's Association (see page 4 of this newsletter). We are also planning a June seminar with the Lower Paxton Township Police Department on identity theft, scams, and strategies for safeguarding your home.

We are excited to offer these events and hope you find them both informative and enjoyable. Please visit our website frequently for up-to-date information on our upcoming events. We hope to see you often in 2012, and don't forget that you are always welcome to bring a family member or friend along to meet our team!



2011 events from top: (1) Mr. Kauffman enjoying an ice cream sundae at our summer picnic, (2) a packed EWM conference room for the travel coffee club, (3) Investment Planning Forum presentation, (4) dinner buffet at the Investment Planning Forum



## Celebrating Your Moments & Milestones

### CONGRATULATIONS TO THE FOLLOWING GRANDPARENTS:

- **Kathy Hankey** – grandson Joshua Andrew born 7/22/11
- **Tom & Mary Ryan** – grandson Abram born 8/10/11
- **James & Connie Hazen** – grandson Alexander born 9/17/11
- **Alex & Carol Tallick** – granddaughter Gretta born 9/19/11
- **Fred & Alice Hoover** – grandson Jax born 9/21/11

**TRIPS & TRAVELS:** **Wil & Velma Sauder** traveled to Swaziland, Africa this summer as part of a missions team from New Hope Church. **Bob & Karen Walker** celebrated their 40th wedding anniversary this August with a vacation in Hawaii. **Eve & Dave Daniels** celebrated a special birthday by visiting Universal Studios in Orlando, FL. **Jack & Jane Dalton** and **Eli & Carol Buskirk** both enjoyed trips to Alaska this fall.

### WISHING YOU HAPPY TIMES IN YOUR NEW HOME:

- **Dwayne & Lucinda Gish**
- **Harry & Pam Smith**

**WELCOME BACK!** Congratulations to **Nancy & Cornelius Swingler**, who recently moved back to Central Pennsylvania.

## Tips to Reduce Holiday Stress Cook's Corner

By *Brandi Berwager, Client Relations Specialist*

1. Share your frustrations and joys with friends.
2. Say no to parties, or just stop by to make a brief appearance.
3. Try not to compare yourself to other people.
4. Demonstrate portion control by using a smaller plate or stopping before you are full.
5. Get plenty of exercise. Why not enjoy the beauty of the season by ice skating, skiing, or walking in the snow?
6. Do something for yourself. Get a massage or manicure.
7. Take care of yourself. Don't forget to drink plenty of water, get enough sleep, and take your vitamins.
8. Prioritize carefully. Let go of some little things to make time for what's really important.
9. Give back. Volunteer at a local food bank or share baked goods with lonely neighbors.
10. Make sure your expectations are realistic.
11. Keep old traditions going, but stay open to new ones too.
12. Meditate or pray often. Try to include peace, forgiveness, and compassion in your perspective.
13. Use lists and calendars to stay organized.
14. Be flexible with timing, food, and schedules.
15. Stick to your financial budget.
16. Laugh!

Adapted from "65 Ways to Reduce Holiday Stress" by Laurie Pawlik-Kienlen available at [suite101.com](http://suite101.com)

Favorite Recipes from Clients & Staff



### APPLE NUT CAKE By Judy Doyle

**Ingredients:** 1 box yellow cake mix, 3 eggs, 1 can apple pie filling, 1 peeled and diced apple (add to the apple pie filling), 1 cup chopped walnuts, 1 tsp. cinnamon

**Directions:** Spray Bundt pan with non-stick cooking spray. Stir all ingredients together by hand until thoroughly mixed. The mixture will be very thick. Pour the mixture into the sprayed Bundt pan. Bake at 350° for 40-45 minutes. Turn cake over onto dish and cool.

Judy usually frosts with cream cheese icing, either canned or homemade. She also sometimes prepares a glaze icing which is also delicious on this cake. Any pie filling can be substituted for apple. Judy has also used peach and cherry and says they are equally yummy!



Judy and her husband Mike at our Investment Planning Forum in October.

## From the Econ Wealth Management Family to Yours:

♥ Wishing you WARMTH and happy times shared with those you love this holiday season ♥



## Mark Your Calendar

### Upcoming EWM Events

#### HOLIDAY OPEN HOUSE

**FRIDAY, DECEMBER 9, 2011**

**12:00 TO 3:00 P.M. AT EWM OFFICE**

Our Holiday Open House has become an annual tradition for our clients. We hope you will join us in celebrating the season! There will be plenty of food and goodies, so feel free to bring a friend or family member!

#### ALZHEIMER'S AWARENESS COFFEE CLUB

**TUESDAY, FEBRUARY 14, 2012**

**9:30 TO 11:00 A.M. AT EWM OFFICE**

Join us for the first seminar in our 2012 educational series. Sarah Keene, Education & Outreach Coordinator with the Alzheimer's Association, will give the presentation "Know the 10 Warning Signs: Early Detection Matters."

**RSVP to Jodi Bannon, Client Services Manager, at (717) 545-5870 or [jbannon@econwealth.com](mailto:jbannon@econwealth.com).**

The views expressed by Sarah Keene are her own and do not necessarily reflect the opinion of Econ Wealth Management, Wells Fargo Advisors Financial Network or its affiliates.

ECON WEALTH MANAGEMENT  
wishes you and your family a  
blessed holiday season!

At this time of year, it gives our  
team great pleasure to appreciate  
you! Please join us for our annual

### *Holiday Open House*

Friday, December 9th

12:00 — 3:00 p.m.

At our office

Please RSVP by 12/5/11 to Jodi Bannon,  
Client Services Manager, at (717) 545-5870  
or [jbannon@econwealth.com](mailto:jbannon@econwealth.com). We look  
forward to celebrating with you!



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## Private Investment Management (PIM) FAQ's

*Financial Commentary* By Shawn Berwager, Portfolio Consultant

So you're an Econ Wealth Management PIM client. Now what? Are you finding yourself still asking what "PIM" stands for? We've fielded a number of inquiries about the PIM program, so we've compiled a brief question and answer session to refresh your memory and address some of the more common questions. Due to space constraints (and out of concern for your sanity), there are plenty of questions not addressed below, so please reach out to us to discuss additional questions.

**WHAT IS THE COST OF THE PIM PROGRAM? HOW DO I PAY?** The PIM program is a fee-based asset management program. This means that the fee an investor pays is based on a percentage of the account value. If your account value grows, the nominal fee grows, although it remains constant as a percentage of the account value. Likewise, if the account value declines, so does the nominal amount of the fee. Account fees are paid quarterly and are automatically deducted from your account shortly after the end of each calendar quarter. There is a minimum fee of \$250 per calendar quarter to maintain this type of account.

**WHY DO I GET SO MANY ACCOUNT COMMUNICATIONS VIA E-MAIL OR MAIL?** Wells Fargo Advisors delivers many communications related to your account(s) for your benefit. Examples include account statements, tax documents, and trade confirmations. PIM clients may be paying particular attention to the number of trade confirmations they are receiving. These confirmations are a necessary by-product of the discretionary management we provide to you. Be advised that trade confirmations for PIM clients may be suppressed; contact us for more information. Although account communications can seem overwhelming at times, we would just remind you that they are all meant to keep you informed and up-to-date on your account and its performance. We would also encourage you to contact us if at any time you receive something from Wells Fargo Advisors that is confusing or unfamiliar.

**HOW DO I FOLLOW ALONG WITH YOUR INVESTMENT THOUGHTS AND PORTFOLIO MANAGEMENT?** This is a great question! We enjoy educating our clients and believe it is important for them to stay in tune to some degree with their investment portfolios. Among other communications, we produce two PIM-specific publications that are available via the password-protected section of our website. PIM Updates are produced every two to three weeks and are primarily intended to deliver information on specific portfolio changes. PIM Commentaries, produced on a quarterly basis, are intended to address macro themes and our big picture portfolio strategy. You're also likely to receive other infrequent e-mail communications from us that include resources we believe to be relevant and timely. Please note that some of these communications can be sent to current PIM clients only. Contact us for further information or if you have any questions.

The PIM program is not designed for excessively traded or inactive accounts and may not be suitable for all investors. During periods of lower trading activity, your costs might be lower if our compensation was based on commissions. Please carefully review the Wells Fargo Advisors Financial Network advisory disclosure document for a full description of our services. The minimum account size for this program is \$50,000.

We are still accepting new clients and will make time to meet with anybody you know who could benefit from our services :)

**EWM REMINDERS!**

We are hoping to begin **QUARTERLY CONFERENCE CALLS** in 2012 as another way to keep our clients connected!

Shawn Berwager, EWM's very own Portfolio Consultant, will lead the calls.

Stay tuned for more info . . . The first call is planned for February 2012!

We have a new process for scheduling annual meetings. Many clients will be contacted proactively to come in each year during the spring or fall.

For the latest info on upcoming events and our portfolio strategy, visit our website at [www.econwealth.com](http://www.econwealth.com)

### NEW ANNUAL MEETING SCHEDULING PROCESS TO BEGIN IN SPRING 2012

Our team is excited to announce that we developed a new, proactive process for scheduling your review meeting each year. We believe that an annual meeting is crucial for providing you with updated info about your portfolio and for keeping your personal wealth plan current. Annual meetings will be held in the spring and fall, and you will be given advance notice to choose a day and time that works for you! Clients who are included in this new process will receive additional information over the next few months. Thanks for your understanding as we continually strive to serve our clients better!



We want to meet with you every year!



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*We take great pride in guiding people through life's ups and downs. We will make time to meet with you or someone you know regarding college planning, retirement, unemployment, new career, divorce, death in the family, and more.*

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