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**After the hectic holiday season, many of us feel like we need another vacation just to unwind.**

Luckily, January and February are two of the best months to travel. Flight prices plummet and crowds thin out after the Christmas rush.

If you're looking to escape the dreary winter weather, there's no better place to visit this season than Nicaragua, "the Central American country that has it all," as Condé Nast Traveler puts it. Whether you're looking to explore the rainforests surrounding the Río San Juan or get lost in the quirky-yet-beautiful architecture of Granada, there's something for everyone in this tropical wonderland.

One must-see destination is the Cerro Negro volcano. Just a baby at 150 years old, it's one of the most active volcanoes in the region. It only takes about an hour to scale its smoking, black gravel surface, and the verdant forests surrounding the peak are a sight to behold. Adventurous travelers can board down the side, reaching ludicrous speeds as they teeter and try not to fall. In fact, it's almost impossible to travel anywhere in the country without seeing an "I boarded a volcano" t-shirt.

If relaxing on a pearlescent beach is more your speed, take a short boat trip out to the Corn Islands. There, you can amble around the small towns bordering the shockingly

blue Pacific, visit a number of laid-back seafood restaurants, get scuba certified for a fraction of the price anywhere else in the world, or just read your book as you swing in a hammock by the waves. You can also visit the gorgeous, alabaster Our Lady of Grace Cathedral in "new" León. The biggest church in all of Central America, this unique Baroque and neoclassicist structure was built in 1814. Visitors can climb onto its roof (as long as they don't wear shoes) and bask in the view of surrounding volcanoes (including Cerro Negro).

If you're planning



# LOOKING BACK, LOOKING FORWARD

## A FEW WORDS FROM THE CORNERSTONE WEALTH TEAM

**2017 was an incredible year for all of us at Cornerstone Wealth Group. We want to share a few of our individual accomplishments and memories with you this month!**

For me, 2017 was the year of the garden, which I mentioned in our last edition. I haven't had a garden since I was a kid. Back then, I hated gardening, probably because my dad made me pull all the weeds. I'm happy to report that our bees made it through the year, as well. Now we're working to get them through the winter.

My wife, Angie, wrapped up her last season as volleyball coach at Hagerstown Community College. Coaching and volleyball have been among her biggest passions. She loved to coach her team, but she decided it was time to take a break and try new things, like volunteering with local charities.

Lakin, my daughter, is currently working at First Data in Hagerstown. Last year, she completed the paperwork to return to Hagerstown Community College. My son, Jacob, got out of the Army in March 2017 after serving several deployments. Now he's working with Tesla, the electric auto manufacturer and energy company.



**Scott Toms, Wealth Advisor:**

Happy New Year! 2017 proved to be another exciting year for the Toms family.

Stacey and I celebrated our 20th wedding anniversary by taking a trip to NYC in early September. We enjoyed the U.S. Open tennis tournament in Flushing Meadows and a few days in mid-town Manhattan.

We're deep into that phase of life where most of our free time revolves around our children's activities. Ian turned 15, and Lauren will be 12 in early January. Yes, say a prayer for me, as she has started middle school, and I will be soon be dealing with the challenges of a teenage daughter!

It's hard to believe, but we've been in our new home for four years now. We really enjoy living in the country. This past spring and summer, we completed some hardscaping and landscaping projects around the house — things that we wanted to do when we built our home, but had to table for a later date.

We went to Myrtle Beach in April for a family wedding and to Hilton Head, SC, in July for family vacation week. Things are busy but fun. I hope all of you had a nice 2017, too. Thank you for your continued trust and confidence in our firm and in me. Cheers to a peaceful and prosperous 2018!

**John Saunders, Wealth Advisor:**



A new chapter opened in 2017 for my wife, Stephanie, and I. We became the proverbial empty nesters. Both of our sons are full-time college students living away from home, and I must say, that has been a big change. A very wise friend told me, "You and Stephanie will date again!"

And he was right! We have managed to embrace the change — small grocery bills, less laundry, fewer miles on the cars, etc. But we are also very excited to have both Nathan and Logan home for a month during their winter break. (Let's just hope



To all of our wonderful clients, thank you! Thank you for placing your trust in us and helping us make 2017 such an amazing year.

that any snow this winter comes while our shovelers are home!)

**Erica Shaw, Director of First Impressions:**

2017 was another great year for the Shaw family. My husband, Brian, and I celebrated our 29th wedding anniversary in June. We were able to spend a glorious week in July at Myrtle Beach, our favorite place to be with our family and friends.



Our daughter, Ragan, is now a third-year student at Shenandoah University in the Doctorate of Physical Therapy program. She has completed her classroom studies and, beginning in late January, will start the first of two full-time clinical rotations.

Upon successful completion of her rotations, she will graduate in August! She chose this career plan in her junior year of high school, 2008. To see the finish line in sight is truly amazing. We could not be prouder. My little man, Rocky the Yorkie, is doing great and is now 16 years old. Thankfully, his health is good, and he is as spunky as ever.

Many of you know that I must always

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# YOUR READING LIST FOR 2018



Can you believe 2017 is behind us? Elections, weather, and just about everything on the news left us feeling uncertain. We could all use a dose of optimism in the new year. Here are some books that celebrate the triumph of the human spirit, even in the most challenging situations.

## Finding Forrest

When an actor tries their hand at other creative mediums, the results are varied, but the buzz about Tom Hanks' new book, "Uncommon Type," has been largely positive. His literary debut is a collection of 17 short stories, all featuring, in some way, a typewriter. At their heart, though, the stories are about human relationships, and Hanks manages to inject his most memorable character's charm into his writing. As NPR reviewer Heller McAlpin puts it, "In a world where the news is unrelentingly bleak and

much fiction tends toward the dystopian, postapocalyptic, dark, or edgy, this is a gentler, sweeter kind of storytelling than we've come to expect."

## Overcome a Harrowing Year

Few have done more to earn the title of modern-day hero than Scott Kelly, who has served as a military fighter pilot, an engineer, an astronaut, and now, an author. "Endurance" is Kelly's memoir, and it recounts the year he spent on the International Space Station. From sharing everyday space adventures to letting us in on the physical toll space takes on the body, Kelly helps us understand what it's really like to be in the great unknown. If you're looking for inspiration in the new year, reading about Kelly's harrowing year of challenges will surely give you the courage to overcome your own.

## If You Loved the 'Divergent' Series

Veronica Roth brings us a new sci-fi/fantasy series with "Carve the Mark." Roth whisks us to a planet where each person has a "currentgift," a special power they develop. But for heroes Cyra and Akos, currentgifts are more of a curse. The two must work to overcome their distinctly different pasts and unite to save their world — or die trying.

## When You Need a Hero

School is tough, and no one knows it better than George Heffley. In installment 12 of the "Diary of a Wimpy Kid" series, entitled "The Getaway," Jeff Kinney takes us on a tropical vacation with the Heffleys as they attempt to escape the cold weather and frenzy of the holidays. But the island isn't the relaxing sanctuary it's supposed to be. The suggested reading age is 8–12 years old, but this book would make an excellent listen for the whole family during a road trip of your own.

# SMART RETIREMENT LIVING

Today, retirement is ripe with possibilities. However you define retirement, it should offer ample time to focus on and enjoy the people and activities that mean the most to you. In order to make the most of this exciting period of your life, examine the areas of retirement listed below.

## Remain Flexible

During the various stages of retirement, your assets may be more or less vulnerable to different retirement income challenges. For example, during the early stages of retirement, it's critical to protect your assets from excessive market volatility and aggressive spending so you don't diminish the value of assets needed to generate income throughout your retirement. Later in retirement, your assets are typically more vulnerable to the impact of inflation and an increase in medical expenses as you age, requiring greater emphasis on these challenging areas.

## Live Long and Prosper

Today, retirees are healthier, more active, and expected to live longer than any previous generation. While longer lifespans are a good

thing, longevity also points to the increased need for prudent and comprehensive planning during retirement to help ensure essential and nonessential lifestyle needs and expenses can be adequately supported for a possible 25 years or more. The longer you live, the longer your money needs to last.

## Maintain Balance

None of us knows how long we will live, but managing investment risk is critical to helping ensure your investment portfolio continues to generate the income you need throughout your retirement. This requires careful monitoring of your investments over time as well as regular adjustments to ensure asset allocation is aligned with your risk tolerance and investment objectives.

## Monitor Risk Factors

In retirement, the objective of the growth component of your investment portfolio is to generate earnings that, when added to existing principal, fuel future growth. Investment earnings, when reinvested, can be used to create a steady stream of new dollars over time that can be repurposed at

a later date as income. But risk and reward must be carefully balanced in retirement for this strategy to be effective.

## Get Routine Checkups

Keep your estate planning documents up to date by asking your wealth advisor or estate planning attorney to review your documents on an annual basis. This can help to ensure they comply with current laws and enables you to take full advantage of the estate and legacy planning opportunities available to you.

## Your Financial Well-Being Comes First

Whether you have concerns about how long your income will last or are just seeking a second opinion, our wealth advisors can provide the answers you seek. Our consultative approach begins with a conversation to get to know you and understand what's most important to you. Your wealth advisor will conduct an in-depth analysis of your existing financial situation and investment portfolio, and stress test your strategy on a regular basis to help you maintain the financial independence you seek throughout retirement.

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mention my beloved Washington Redskins. As I write this, they are in third place in their division, with a losing record. A Super Bowl victory does not appear to be on the horizon this year, but one day the victory will be ours, and it will be that much sweeter.

As I start my 16th year of employment with the Cornerstone family, I wish you nothing but peace, love, and happiness in 2018. Please stop by for a cookie, beverage, and a long visit. The time spent with our clients is truly the best part of my job. As always, I look forward to seeing each of you in the new year!

Jess Holler, Operations Associate:



Happy New Year! 2017 was a year of changes for me, and the best part was joining the Cornerstone family. I have enjoyed getting to know our clients during my time at Cornerstone, and I'm excited to continue in the new year. The staff and clients have given me a renewed appreciation for my career.

On a personal note, I spent some time with my parents and numerous siblings at Bethany Beach this Summer, and it was a wonderful reminder of how blessed I am by the close bond we all share despite our busy lives. This Fall, I said goodbye to my daughter, Lexy, as she embarked on an eight-week mission trip to Mozambique, Africa. While I missed her terribly, I'm proud of the woman she has grown into, and I'm thrilled to have her home again for plenty of mother/daughter bonding before her next adventure.

Kelly Effland, Operations Associate:



I've had much to be thankful for over the past year, and joining the Cornerstone family is definitely on my list! I am so glad to be a part of this supportive team, who make work fun. My family started the year by traveling to Florida to take a break from the cold, visit Legoland, and go to the beach.

During summertime, we had a very memorable weekend attending my Grandmother's 90th birthday party. Turning 90 is certainly cause for celebrating! We ended summer break with a wonderful crab feast (yes, I'm from Maryland!) and entered the school year with a sixth-grader and fourth-grader. It turns out that my sixth-grader loves middle school and found his passion for student government. He was very happy to be elected vice president of the sixth-grade class.

When she's not in Girl Scouts, my daughter spends her time drawing, which is her favorite thing to do. After months of hard work and studying, I passed the CFP exam! I now welcome 2018 as a chance to continue following my passion for financial planning, working hard, and spending time with friends and family.



Amy Constable, Client Service Manager:

Happy New Year! 2017 was a huge year for me. I moved into a new role at Cornerstone as a Client Service Manager, and I worked with 13 partner offices through Carson Group Partners.

I've had the opportunity to travel to many areas of the country this year, which has been a lot of fun. We moved into our new home, which is a continued work-in-progress, but we're very happy to be there. I took a year-end vacation on a cruise to the Bahamas, which was very relaxing. I look forward to seeing all of you in 2018!

Reina Sandler, Transformation Manager:



As the newest member of the Cornerstone Family, I am truly grateful for the opportunity to work with a fantastic team of highly experienced and dedicated people. The main attraction to the role of Transformation Manager was the focus on serving clients in the highest capacity, which I appreciate every day as I continue to learn and grow.

2017 has been a whirlwind for my family. I celebrated my one-year wedding anniversary. After two long years of waiting, our daughter, Eleanor, finally came to us by way of adoption. There has been no greater joy or greater responsibility as that of a parent, and we truly adore every moment because they go by so fast. I look forward to 2018 with optimism. May the new year bring you peace, good health, and most of all, laughter!

Bonnie Bailey, Associate Wealth Advisor:



2017 presented many challenges and accomplishments for me. I spent most of this year preparing for licensing and certification exams. The time commitment to these goals kept me from taking any exciting vacations, but the satisfaction of my accomplishments made it worthwhile.

My family and friends have been supportive during this time, and I cannot thank them enough. Behind every successful person is a group of people who help them achieve their dreams! I am looking forward to 2018, and I wish all of you the very best in the new year!

To all of our wonderful clients, thank you! Thank you for placing your trust in us and for helping us make 2017 such an amazing year. We're all here for you, constantly improving ourselves and the client experience. We're working hard every day to make your life easier. Here's to a wonderful 2018!



-Scott Ford