

Aligning Your Values & Wealth



As we all continue to navigate the COVID-19 experience, we at Omega think this is a good time to talk about the importance of intentionally aligning your values and wealth.

As 2020 continues to evolve from the COVID-19 experience to a focus on racial injustice, some of our clients have

begun to wonder if they can help and how they can help.

As a white woman business owner of privilege, I also wondered what to say and do, and whether there is a place for my voice in the current national dialogue.

I imagine I am not alone. Luckily, I had the opportunity to talk with a colleague of mine in the financial planning profession who can speak more directly to these issues and he said that there is value in using the position that many of us have to speak up. **We need to be willing to have the hard, awkward discussions and keep trying to work towards greater equality where we can—especially in the profession of financial planning.** How can I make

a difference? **How can any of us make a difference? There are a number of ways:**

- 1. To take the time to ask about, deeply listen, and hear different perspectives.** Don't ignore or dismiss other people's realities. (See the *Books and Resources* section for one recommended reading on this topic.)
- 2. Provide opportunities.** Here at Omega, along with other planning firms, we are looking at the possibility to intentionally reach out and offer a "diversity internship" – a paid internship to a student of color, perhaps from a college/university other than the standard places we interview.
- 3. Donate money to causes that can help support social justice initiatives.** To that point, and as a result of some requests from clients, we are planning a webinar with Impact Assets to talk about charities that are doing work in this area.

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Currently, the financial planning profession remains as we call it at Omega “male, pale, and stale”. At Omega, we have and will continue to challenge that reality by building a diverse team of professionals that better reflect the population and provide different perspectives and experiences. As a woman-owned business, we will continue to strive to support and advise other woman-owned businesses and young women/people of color planners.

When it comes to the planning and investment work we do, using our life planning work, **we continue to help our clients uncover and articulate their most important values so that we can implement those into their financial plan and investment strategy. Whether it's making intentional choices about what you spend money on (or don't), aligning your estate planning strategy or charitable giving approach (see Kathy Frakes's Planning Update for more)...there are many ways to align your values and wealth. From an investment standpoint, we at Omega have for many years offered the option of socially responsible investing (“SRI”).** These days, it

has been broadened to be called “environmental, social & governance” investing (“ESG”). **Check out Jared Jones's Investment Outlook to learn more about the differences between SRI and ESG and what we have available at Omega to help our clients align their values and wealth within their investment portfolio.**

While there are still many things that are out of our control such as international travel and summer music festivals, there are many places where we can be intentional and proactive in making a difference in our lives and the lives of others.

Thank you for your continued flexibility and support as we navigate these unprecedented times together!

Have a good rest of your summer...whatever it may hold,



*Lisa A. K. Kirchenbauer, CFP®, RLP®
Certified Financial Transitionist® (CeFT®)
President and Founder*

Planning Updates



by Kathy Frakes, CFP®, CeFT®

To help you **intentionally align your values, vision, and wealth**, we want to talk about **charitable giving**. We also want to discuss **things to consider in estate planning and tax planning given the current environment**. **Be sure to check out the Business Owners' Corner the latest changes in the Paycheck Protection Program.**

CHARITABLE GIVING

We know that many of our clients give generously to charities that support causes that are important to them. We have found that sometimes people have so many interests that they donate to dozens of groups. **Through our financial life planning work, we can help people articulate their most important values.** We can then explore what it might look like if one went from *donating* to *giving to make an impact*. **Something to consider: what impact might your giving have if instead of donating a little bit to a lot of charities, you made one large gift to a single charity?**



As we think about charitable giving and estate planning, I would encourage you to check out a book titled "Intentional Wealth" by Courtney Pullen. (See Books and Resources section for further information.) **Helping the next generation of your family understand why you give to the causes you support may help them become charitably inclined.**

From a tax perspective, the CARES Act has three provisions related to charitable giving:

- (1) Created an **'above-the-line' deduction of up to \$300 for charitable contributions even if you don't itemize your deductions.**
- (2) **Increased the deductible limit for cash gifts to a public charity from 60% of adjusted gross income (AGI) to 100% of AGI.** If you have a large taxable windfall, like a bonus, this year, this can be a useful tax planning tool.
- (3) Although the age at which you must begin Required Minimum Distributions (RMDs) was changed to 72, **the age at which you can make Qualified Charitable Distributions (QCDs) did not change.** If you are 70 ½, you can give up to \$100,000 directly from your IRA and have it excluded from your income.

ESTATE PLANNING

We recently talked with Gary Altman of Altman & Associates about **estate planning in light of the current economic and political environments**. Here are some of the issues he raised:

- Is there a **bypass trust provision? You may not need it** with the current exemptions
- Do you have an **advanced medical directive?** Does it reflect your current wishes particularly around being put on a ventilator? **Be sure to discuss your wishes with your health care proxy.**

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ESTATE PLANNING - cont.

- Also for people with large amounts of assets, consider using a Grantor Retained Annuity Trust (GRAT) to minimize taxes on large financial gifts to family members.
- **Trusts can be very useful for protecting assets from creditors, lawsuits, bankruptcy, and divorces.**
- **Reviewing basic estate planning documents to ensure consistency with current laws, current assets and current family situations are important.**

As part of our comprehensive financial life planning services that we provide our clients, we review estate planning documents at fixed intervals and as laws or personal need change.

TAX PLANNING

This year is likely to be very different from last year due to the coronavirus and related shutdowns. **Please work closely with your tax preparer to ensure that you don't overpay your estimated taxes.** Remember, a tax refund in April is really just an interest free loan to the government! The IRS is simply returning the amount that you overpaid...without interest. **We are happy to provide year-to-date information to your tax preparer with regard to the accounts that we manage for our clients so that they can more accurately estimate your taxes due.**

Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

Q3 Investment

With the first half of 2020 in the books we can look back at the previous 6 months and see a tale of two markets for U.S. equities. The first quarter of the year culminated with the fastest bear market in S&P 500 (a benchmark tracking the 500 largest U.S. companies by market cap) history as the coronavirus swept across the globe and the world economy grinded to a halt. We can look back now and see that the S&P 500 bottomed on March 23rd after contracting around 33%. From there we saw the best quarter in the history of the index with a rebound of 19.05%. **Since the year started off with a modest rally, we find ourselves 3.1% from being flat for the year as of June 30th.**

The past quarter has left a lot of investors scratching their heads because the reality of the economy and health data has been in stark contrast to market performance. Aggressive monetary stabilization and government economic policies, vaccine/therapeutics optimism, and a faster than expected bottoming/rebound of economic data all contributed to the strong performance we've seen.

Despite the strong stock market performance, the state of the U.S. economy is a mixed bag at best. Unemployment numbers have exploded to their highest levels in generations and have remained in double-digit territory for three straight months. The economy has lost about 13 million jobs over the quarter. There has been a flattening in unemployment claims giving some optimism that the worst is behind us, but unemployment remains at a concerning level. Manufacturing and service PMI ("Purchasing Manager's Index" – economic indicators derived from surveys of private sector companies) data have rebounded strongly as states worked towards reopening. The housing market has also remained extremely resilient seeing relatively no downturn.

Further, there is a mixed bag as we look into the performance of each asset class. The S&P 500 is close to being flat on the year, yet there is a wide divergence when you look at the stocks leading the way and those lagging. The disparity between value and growth styles is also high. As you review your returns and compare them against the returns you see for the Dow Jones and S&P 500, **it is important to keep in mind that most of our clients have portfolios that are widely diversified across asset classes and countries.** International, as you'll see from the benchmark returns at the end are lagging the U.S. as well.

The Federal Reserve has been a key player in buoying financial markets and the economy. Fed Chairman Jerome Powell's pledge to use every tool in the toolbox has shored up

weak spots in financial markets, primarily on the fixed income side, and provided some relief to those worried about the liquidity of bond markets. The Fed has also engaged in broad lending programs to both corporate and Main Street America. **Powell has continued to call for additional fiscal stimulus to battle the long-term effects of pandemic lockdowns.**

All eyes have turned across the river from us in Arlington as lawmakers work toward an anticipated fifth stimulus bill. **The actions of Congress will be key to the continued recovery, particularly given the dire situation around unemployment.** As we move closer to the party conventions in late summer, we will likely see more partisan games and paralysis as neither side wants to give the other an advantage in the upcoming election. Hopefully, we will see Congress put the needs of the millions unemployed, through no fault of their own, ahead of their own grandstanding.

The future of the economy, markets, and health remain unknown and intertwined more than ever. The one thing we can say for sure is that **we will continue to see volatility.** There will be big up days following positive news and big down days following setbacks. **OWM feels confident that we have solid plans for whatever is on the horizon after spending the first half of the year reviewing each of our clients' situations.**

Integrating your values with your wealth

Over the last couple of decades there has been an increasing interest in **how investors can invest in causes that they connect with.** As the country grapples with some larger issues such as racial injustice and global warming, **we felt this quarter would be a great time to highlight investment options that OWM has available to those who are interested in more closely aligning your values with your wealth.**

There are three main investment strategies that focus on doing "good" with your money. Often, we see the terms used interchangeably, however, there are distinct differences to each. Below I'll review each strategy and the options we have available to our clients at SEI. The strategies fall on a continuum from lowest to highest level of impact.

Environmental, Social, and Governance (ESG) – ESG investing places a lens through which a portfolio is built focusing on environmental, social, and governance criteria. Environmental criteria consider how a company performs as a steward of nature. Social criteria examine how it manages relationships with employees, suppliers, customers, and the communities

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where it operates. Governance deals with a company's leadership, executive pay, audits, internal controls, and shareholder rights.

While this strategy does screen for the criteria above, the main goal is to derive a positive return for investors. This investment strategy is best suited for the investors who have some focus on environmental, social, and governance issues, but at the end of the day are also focused on their returns. At times, the reality with these strategies doesn't always align with the expectations of more socially-conscious investors. One example is that you may find oil company stocks as part of these investments because of the positive work they are doing in renewable energy or governance issues.

Options Available to OWM Clients: *Our investment partner, SEI, has provided the ability to overlay their existing ETF (exchange traded fund) strategies with ESG focused ETFs in key asset classes. This is a great way to incorporate an ESG strategy within your portfolio with low complexity and low cost. The ETFs are built to track indexes developed to screen for companies performing positively in the ESG space.*

Socially Responsible Investing (SRI) - Socially responsible investments include avoiding investments in companies that produce or sell addictive substances (like alcohol, gambling, and tobacco), **as well as weapons manufacturers in favor of seeking out companies that are engaged in social justice, environmental sustainability, and alternative energy/clean technology efforts.** The biggest difference between SRI and ESG investing, is that SRI places a larger emphasis on the "good" part, whereas ESG places its emphasis on the return part.

One of the largest knocks against investing this way has been that appears that investors sacrifice returns. However, after decades of performance to look back on with these strategies, we don't find a measurable difference from these strategies versus more traditional strategies. Some suspect investors could see positive performance beyond traditional strategies as more people begin to vote with their dollars, and by investing in companies that may have a greater focus on risk management (avoiding polluting

and applying higher corporate governance standards). There has yet to be evidence of that hypothesis, but it makes sense in theory.

Options Available to OWM Clients: *The SRI strategies available to our clients are best suited for the investor who is willing to sacrifice some return in favor of knowing that their portfolio is invested in companies they can feel are doing "good" in this world. In 2015, Lisa and I built OWM SRI mutual fund strategies that are platformed at SEI. Since that time, we have been tracking performance against SEI's traditional strategies and have not seen a significant divergence in performance. While less sophisticated than SEI's offerings, and not completely "SRI" in nature on the bond investment side of things, these portfolios do offer an alternative for the client who wants to move a step further than the ESG options we have available.*

Impact Investing - this strategy actively seeks to make a positive impact by investing, for example, in nonprofits that benefit the community or in clean-technology enterprises that benefit the environment.

Options Available to OWM Clients: *Impact investing is best for clients who are not focused on the return of their money (although, they hope to see a positive return), and want to focus on a specific issue or cause. To provide access to impact investment opportunities to our clients we partner with Impact Assets based in Bethesda, Maryland. Impact Assets primarily accomplishes impact investments through the use of Donor Advised Funds (DAFs) and community investment notes. The DAFs are invested in a portfolio managed by impact investing specialists so that your assets are doing good while they're in your DAF waiting to be distributed to a 501c3 charity. Community investment notes are CD-like investments (without FDIC insurance) that offer a smaller return on cash, locked for set timeframe.*

Many advisors are new to the concept of aligning your values and wealth, but we at Omega have had these options available over the last 20 years due to Lisa's early alliance with Calvert Group (a leader in socially responsible investing), based in Bethesda, Maryland. **While not all clients will find this concept important to their portfolio's strategy, we welcome your questions and interest as we meet this Fall.**

2020 Year to Date Performance as of 06/30 by Index:

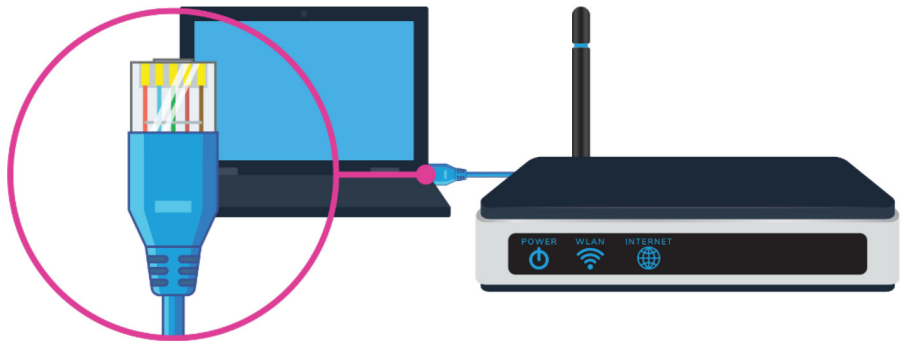
Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	-8.48%	U.S. Large Cap Stocks
S&P 500 Index	-3.18%	U.S. Large Cap Stocks
Russell 2000®	-12.98%	U.S. Small Cap Stocks
MSCI EAFE Index	-11.34%	International Stocks
Barclay's Global Aggregate Bond	+2.87%	Intermediate Term Bonds



Tech Tips for Working from Home During COVID-19

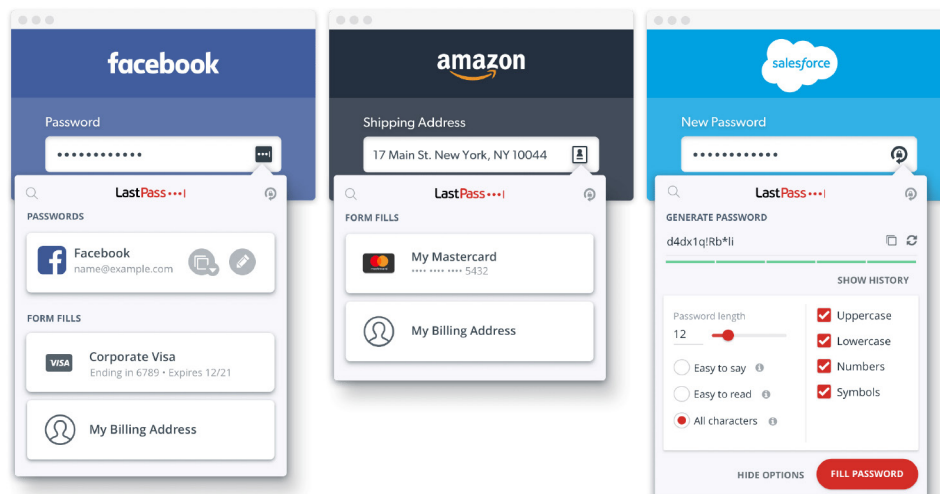
1. Utilize wired ethernet, if applicable

High-speed Wi-Fi can be great to have at home, but wired Ethernet is always better. This will especially come in handy when utilizing high-bandwidth applications such as video conferencing and media streaming. If your workspace is near your Wi-Fi router, consider using an ethernet cable to your computer to take advantage of a wired connection. If you need an ethernet adapter for your laptop or desktop workspace, you can purchase one online to make the wired connection work.



2. Consider getting a Password Manager

The OWM Team recommends LastPass, which has both a free version and a premium version. The application works with Windows, MacOS, Android, iPhone, and iPad, plus it has browser extensions for Chrome, Firefox, Safari, Internet Explorer, Edge, and Opera. Other password manager options include 1Password, Bitwarden, and Keeper.



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3. Security outside of passwords

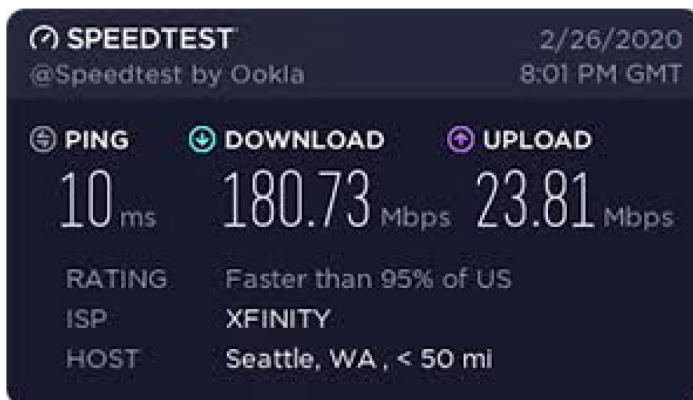
Use your corporate VPN/remote cloud environment

to do work. This is the strongest protection against uninvited guests. **Utilize multi-factor authentication** for passwords related to your work accounts, particularly work e-mail, where possible. This will “push” a code to either your phone number or a secure smartphone application that will authorize access. **Use private Wi-Fi** when available. If accessing work documents in a public place (library, café, hotel), take advantage of your phone’s mobile hotspot option to get connected (it will enable you to set your own password to use it) instead of using the free or public Wi-Fi that is available.

Use strong passwords by increasing the length (ex: “15 characters needed”) and complexity of your passwords (ex: “!, \$, and % special characters needed”), and make sure your IT provider has a system in place where the password must be **changed at least quarterly**.



4. Testing your internet speed



Confirm you are receiving the megabytes per second (mbps) that your internet service provider is claiming to provide you by testing your Wi-Fi’s internet speed. Tests are available for free at www.Fast.com and www.SpeedTest.net. Compare the results with what you are quoted on your internet bill and notify your provider if necessary. Consider purchasing a Wi-Fi extender to help increase coverage in other parts of your home.

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5. Consider purchasing a wired headset or set of wired headphones



Since most face-to-face meetings taking place now are over video-conferencing applications, a headset or wired headphones (with built-in microphones) are a solid investment. Some people rely on their laptop's poor built-in microphone and speakers for communication but are unaware of the staticky and/or chopped feedback they most likely are delivering. Wired headsets and headphones are the best products to ensure an active audio connection and centralized sound. Wireless headsets and headphones, while a promising alternative, rely on battery charges which can be annoying to deal with in the middle of long meetings.

6. Videoconferencing applications

The go-to videoconferencing application used by the OWM Team is Zoom. We utilize the application for both meetings with colleagues AND meetings with clients. Some of the features include high quality HD video and audio, text chat, screen sharing, and document sharing. Meetings can also be "locked" to prevent any unwanted visitors from entering the meeting. Attendees can also join a Zoom meeting without signing into the app but must sign up for an account to host a video conference. Some alternatives to Zoom are Google Hangouts/Google Meet, Skype for Business, and RingCentral. Be sure to check with your IT provider on whether these applications work with your current systems, before signing up for the service.



Business Owners' Corner

2020 continues to be a challenging year for business owners and we are only half-way through it! It's hard to know how the pandemic and continued socially distancing will impact businesses both this year and beyond. **Below, are some updates from Kathy Frakes on the Paycheck Protection Program (PPP).** This program continues to be an enigma and quite frustrating for many. That said, there is increased flexibility for participants and opportunity for business owners who have not yet filed for support.

One of the issues that many business owners, especially non-hospitality businesses, is how to move forward, open up and bring back in customers and employees. We at Omega are continuing to look at this issue, and are in the process of working through what this will look like in both the Fall and into 2021 as we await a *reliable* vaccine. Stay tuned for updates!

A few important issues that are worth considering as we move forward, and that will impact the financials of your business are:



- **How necessary is your office space?** Do you have the flexibility to make changes to your lease term or amount of space? If nothing else, it's best not to commit to a long-term lease unless you are sure that you will really need this space for many years to come.
- **How does your marketing need to change?** Do you need to update your website and SEO? Do you need to create more content? How can you connect with Centers of Influence virtually?
- **What is the best structure for your team?** Do you need full-time employees? Part-time consultants? Out sourced support? How will that impact your space requirements. (Yep, it's all intertwined and complicated.)

PAYCHECK PROTECTION PROGRAM

These are the **highlights as of this writing. We urge you to check with your financial team—Omega, CPA, and lender—to learn what applies to your particular situation and see if there have been any updates.**

Relevant Legislation:

- CARES Act – Authorized the Paycheck Protection Program (PPP) 3/27/20
- Paycheck Protection Program and Health Care Enhancement Act 4/24/20 – authorized additional \$320 billion for PPP and \$75 billion for hospitals
- Paycheck Protection Program Flexibility Act 6/5/2020 – modified provisions related to forgiveness of loans under the PPP (See Key Provisions below)
- S. 4116 signed into law 7/4/2020 – extends the application period for the PPP through August 8, 2020

Small Business Administration (SBA) Guidance:

- 19th Interim Final Rule (IFR) 6/19/2020

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Key Provisions the Paycheck Protection Program Flexibility Act:

- The maturity date for loans made AFTER June 5th is extended to five year (instead of two) IF the borrower and lender mutually agree.
- The loan forgiveness period was extended from eight weeks to 24 weeks. For loans taken before June 5th borrowers may choose the eight-week period if desired.
- The amount needed to be spent on payroll was decreased from 75% to 60% and the SBA and Treasury have clarified that if you don't get to the 60% you can still receive partial forgiveness.
- The deadline for restoring salaries and replacing full-time equivalent employees was extended to December 31, 2020.
- Provided some relief for businesses that have lost full-time equivalent employees due to COVID-19 related restrictions that have prevented them from having the same level of business activity through the end of the year.

Key Components of the SBA 19th IFR:

- Shows how to calculate owner compensation under the new rules

For those choosing the 8-week period, the time is drawing near and you will want to apply for your forgiveness. The SBA has released two new applications: [a revised full-loan application](#) and [a new EZ Version](#). Check with your lender to determine which form you should use.

If you are a business owner and had been waiting to apply for a paycheck protection loan because you were concerned about the ambiguity of the rules, these new laws and guidance from the SBA should be helpful and you now have until August 8, 2020 to apply.

“Successful entrepreneurs don’t control events; they control their response to events.” - Dan Sullivan

As always, we at Omega are here to help support our business owner clients in working through the critical business (and personal) decisions that lie ahead. Please don’t hesitate to reach out...you’re not alone!

WHAT'S COOKING?



As we've all been under quarantine these last few months, several of us have been doing more cooking.

We thought it might be fun to share a few recipes with you. We start with one shared with us by a client!

French Country Loaf

Translated (from a French magazine) and Adapted by Bill Dant

Ingredients:

- 2 cups whole wheat flour
- 2 cups high-gluten bread-flour (or all-purpose if you don't have bread flour)
- 1 ½ teaspoons salt
- 1 ¼ cup of water at room temperature
- 1 envelope yeast

Instructions:

Dump the first four ingredients into a mixing bowl and mix in a stand mixer with a paddle, or hand mixer with bread hooks on the slowest speed to blend. Then up the speed one notch and run for 5 minutes.

Add 1 envelope yeast to that and run 2-3 minutes more on that second speed. The dough should be elastic and not stick to the bowl anymore. Cover and let set at room temperature for 1 hour.

Put into a flour-lined bowl, cover and leave in the refrigerator for 12 hours (I do this overnight).

Take the dough out of the refrigerator and punch it down. Fold it over on a floured board three times and then form the dough into a nice round and smooth ball. Put into a metal casserole with a cover you have lined with a sheet of parchment baking paper, and put into a warmed up oven (turn it on 3 minutes and turn it off) and let it sit in the warmed oven for 1 hour.

Sprinkle flour on the top of the dough and then cut a cross into the top with a very sharp knife. Put the cover back onto the pan. Put the pan in the cool oven and turn the oven back on to 450° F (230° C) and bake with the cover on for 45 minutes.

Take the cover off and bake 5 more minutes. Take it out of the pan and cool on a rack. Voilà -- very easy.

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Another client, Art Hauptman, is combining his passions for writing and cooking in a new blog: *"Cooking in the Time of Quarantine."* He shared the following with us:

Some Very Simple Recipes

Here are some very easy recipes that we have really enjoyed before and during the Quarantine.

Roasted Cauliflower

We've had great luck recently with this simple approach which is drawn from a more complicated recipe for Roasted cauliflower and hazelnut salad that appear in the Ottolenghi's Jerusalem cookbook. What we do here is very simple—cut the florets, put them in a bowl and toss with olive oil, salt and pepper. Then spread them on a baking sheet and roast for 30 minutes or so at 425 degrees. Turn once while baking. I've also broiled the florets on low for a couple of minutes at the end to brown the edges. I like doing this with Chinese cauliflower which has longer stalks that are easier to cut but it's 50 percent more expensive than regular Cauliflower. I notice that Trader Joe's now sells the florets already cut up for the lazy among us.



Indian-Style Tuna Fish

This is a recipe I thought up which I find is a more interesting version of traditional tuna fish salad. I start with a sauté of chopped garlic, mustard seeds, and chopped onion or shallot. I then mix it with a can or two of tuna fish (I like Trader Joe's) seasoned with ground cumin and turmeric, sea salt and 'everything but the bagel' and a little bit of oil. Compared to traditional approaches, my family prefers oil to mayonnaise, and I don't like chopped celery. For more color, I have used sweetie peppers, sundried tomatoes (although Maureen doesn't care for these), or just cut up cherry tomatoes or other tomatoes with great success.

Spiralized Zucchini in Lieu of Pasta

Recipes for a number of healthy sauces call to serve over pasta or rice which defeats the purpose of minimizing carbs in the diet. To address this problem, I tend to serve sauces or stir fries over spiralized zucchini. I do this by spiralizing the zucchini with a hand-held spiralizer from Bed, Bath and Beyond (for \$10), then steam in apple cider vinegar shallots, mushrooms, and nuts such as pecans cooked in a wok.

Chinese-style Brussels Sprouts

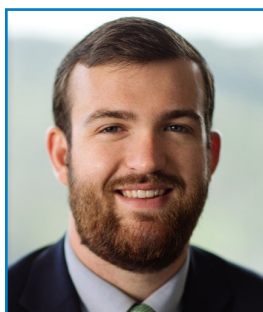
This is a recipe that I have slightly modified from a Chinese cookbook. It only has five ingredients. The recipe calls for shredding the Brussels Sprouts but I've had much better luck quartering or halving the Sprouts after cutting off the ends and shedding the outer skin. I then mix the cut-up sprouts with five spice powder and soy sauce or tamari. I stir fry shallots in a little bit of sesame oil and then add the sprouts. Sautéed walnuts or pecans and raisins have been nice additional touches.

OWM TEAM UPDATES



This summer, **we have been pleased to have our first virtual summer intern...John Weber.** As with many of our past interns, **John hails from the Virginia Tech Financial Planning program** and will graduate in May 2021.

John has been able to support the entire team with a number of projects, while also learning about how to be part of a “virtual” financial life planning firm. Welcome John!



We are pleased to announce that Davis Gardner, our Financial Planning Associate who joined us in 2018, has been awarded the CFP® designation!

Achieving this designation requires pre-exam certified education, a multi-hour and multi-part exam (he got his in JUST as they were closing testing sites!) and 2-3 years' of experience. **While Davis has been working mainly behind-the-scenes up until now and partnering with Jared Jones on our SmartStart program, he will now begin to be part of client-facing relationships as we continue to grow. Congratulations, Davis!**



And speaking of growth, we have added another advisor to the Omega Advisory Team as of July 1st. Andrea Brashears-Lusk joins us as an Associate Financial Advisor.

Andrea is a Certified Financial Planner® professional with a B.S. in Finance and International Business from the University of Maryland, College Park. Andrea chose a career in financial planning because she has a passion for helping individuals build a solid foundation for their future. She has over fifteen years of experience in financial services including investment and performance analysis, insurance and retirement services, client services management, and financial planning. Her hobbies include song writing, traveling, and spending time with friends and family. **Andrea is very excited to join the Omega team!**

Have you seen us on the web?

We have a new website: <https://www.omegawealthmanagement.com>

Be sure to check out the following sites for the latest updates from OWM including our popular “Bridging the Gap” webcasts:



[YouTube](#)



[LinkedIn](#)



[Facebook](#)

BOOKS & RESOURCES

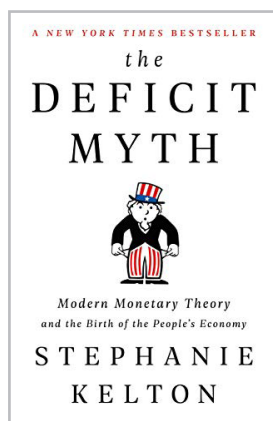
We have several authors within the OWM Family!

Wendy Goodman has an online weekly newsletter, *Design Hunting*, on New York magazine's *The Cut*, where she features the city's most exciting homes and design studios. You can check it out at <https://www.thecut.com/article/tour-edward-wilkerson-home-east-hampton.html>

If you want to take a look back at some amazing fashion shoots and see what those looks may look like today by shopping for similar items from sustainable brands, you can head over to Tonne Goodman's "Then and Now" column at Vogue. <https://www.vogue.com/contributor/tonne-goodman>

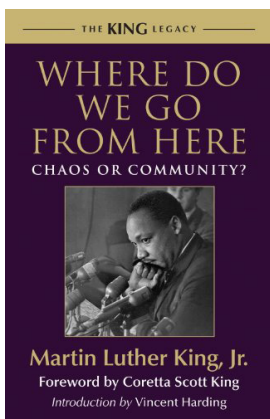
And check out Art Hauptman's blog post included in the What's Cooking article!

Lisa shares both books she is planning on reading and has been reading...



The Deficit Myth - by Stephanie Kelton

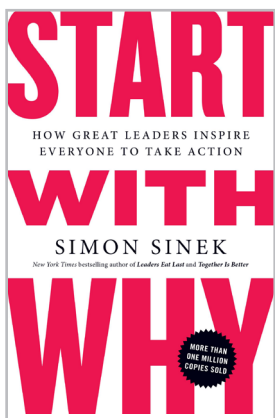
Over the years, Lisa has gotten to know some of leaders in the Modern Monetary Movement (known as "owls" vs. "hawks" or "doves" when thinking about monetary policy). If you want to understand how the Federal Reserve and Treasury's current monetary policy approach CAN work or are worried about a possible deficit crisis in the future, then this book is worth reading.



Where Do We Go From Here - by Rev. Dr. Martin Luther King, Jr

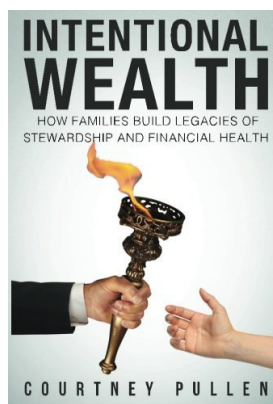
As we tackle the important social justice issues, it's worth reading. While dated in some ways, and yet also prophetic in understanding our current era, Dr. King offers thoughts on what it will take for us to move forward. 60+ years later, better jobs, higher wages, decent housing and quality education for both blacks and the white poor remain a key strategy to greater harmony and equality in our country.

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Start with Why - by Simon Sinek

Every summer OWM chooses one or two books to read as a team. Jared suggested that we read “Start with Why” by Simon Sinek. The book shows that the leaders who’ve had the greatest influence in the world all think, act, and communicate the same way -- and it’s the opposite of what everyone else does. Sinek calls this powerful idea The Golden Circle, and it provides a framework upon which organizations can be built, movements can be led, and people can be inspired. And it all starts with WHY. Check out his [Ted Talk](#) if you’re interested.



Intentional Wealth - by Courtney Pullen

From shirt sleeves to shirt sleeves in three generations.” Modern research confirms the truth of this adage; some 90% of affluent families lose their wealth by the end of the third generation. The true tragedy is that, as the wealth dissolves, so does the family. Members often end up disconnected and embroiled in conflict. The result is harm to the families, to their communities, and to the larger culture. The crucial question this book addresses is: What are the other 10% doing? For many families, the answer is intentionality. Flourishing families consciously work to create legacies of stewardship, values, and balance. Intentional Wealth shares some of the strategies these thriving families use to help all their members build healthy, empowered relationships with money.

DON'T FORGET - Important Dates and Reminders

Fridays in July and August - OWM is closed

Monday, September 7th - OWM Closed for Labor Day

CONTACT US

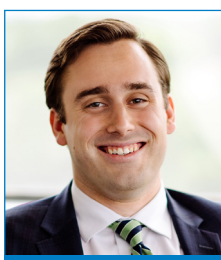


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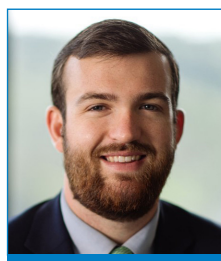


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