

Advisor

BALTIMORE - WASHINGTON FINANCIAL ADVISORS



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President's Address

OUR SUMMER INTERNS

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THIS SUMMER BWFA WAS FORTUNATE TO HAVE SEVEN TALENTED STUDENT INTERNS WORK WITH OUR TEAM. EACH BROUGHT THEIR INDIVIDUAL SKILLS TO THE TABLE AND, HOPEFULLY, EACH GAINED SOME MEANINGFUL EXPOSURE AND EXPERIENCE FROM THEIR TIME WITH US.

The team of summer interns worked on a variety of projects for the firm. They helped BWFA plan a number of our Client Appreciation Events including the Columbia Orchestra's Concert at the new Merriweather Park's Chrysalis Amphitheatre this past June. This concert was performed in celebration of Columbia's 50th Birthday. If you attended this event, you may have met some of the interns who worked hard to make the evening enjoyable for you.

In addition, BWFA recognizes that our young student interns are quite tech-savvy and creative! They were able to assist us in exploring some new software applications for the firm and help us transition to a paperless office. Some of the interns also gave a very informative and entertaining presentation to the firm's managers on Instagram, Snapchat and Facebook.

While the interns were involved in a number of projects over the summer, they did not participate in client meetings due to privacy issues. However, they did have the opportunity to prepare materials for the portfolio managers and financial planners. They performed some market research and electronic filings for the firm. They also had the chance to interact with many of our clients by taking your calls, answering your questions and greeting you as you visited the office.

The goal of our summer intern program is to provide the students with mentorship and guidance as well as meaningful work opportunities that provide a glimpse into the everyday operations of a financial services company that strives to provide the best possible service to its clients. We work hard to meet this goal and hope the students have grown from their experience.

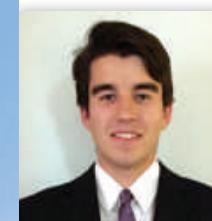
It was such a pleasure getting to know each of our interns and I wanted to take this opportunity to highlight each of them. They are a wonderful group of promising young professionals and I am confident that a bright future awaits each one of them. Thank you to Nick, Samantha, Tyler, Hannah, Robert, Lynn & Danielle for spending the summer and sharing your talents with us!



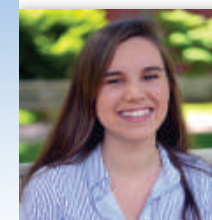
Robert Carpenter



PHOTO:
George Washington
Statue in Boston
Public Garden



NICK BORSH – I am currently studying Finance at the University of Maryland and will graduate in the spring of 2019. There are many different careers in finance, but the two that interest me the most are wealth management and mergers & acquisitions. I have always been interested in stocks, and the reasoning behind the movement in prices. In five years I hope to be working at a major bank on Wall Street. One fun fact about me is that in my senior year of high school I kicked for the football team and I made the all-state team.



SAMANTHA CARPENTER – My name is Samantha Carpenter and I am currently a rising Sophomore studying Graphic Design at The George Washington University. I am studying Graphic Design because it is a field in which I can combine my creativity with my love for art. During my freshman year I worked part-time at The National Gallery of Art in Washington, D.C. where I learned about many different career paths in the art/museum field. I hope that five years from today I will be working as a graphic designer at a museum or a company where I can help bring people together through communication and design. A fun fact about me is that I host my own radio show at school where I play a wide range of music and talk about current events.



TYLER KLUGE – My name is Tyler Kluge and I am pursuing a Master of Finance (MFin) degree from the Robert H. Smith School of Business at the University of Maryland and am expecting to graduate December 2017. As an undergraduate I also attended University of Maryland and studied Civil Engineering. I was very fortunate to have had the opportunity to work for a few years as an engineer, but during that time I realized that my interests and career aspirations lay elsewhere. I have been interested in investing and finance since I was in middle school and am very excited to be pursuing my MFin degree. In the next five years my goal is to live in the Baltimore/Washington area. I am striving to become a Portfolio Manager to help people manage and build their wealth. A fun fact about me is after I graduated from college I traveled for a month in Europe, where I visited nine different cities.



HANNAH LARSEN – My name is Hannah Larsen. I will be a junior at Flagler College in St. Augustine, Florida. In the spring I graduated from Howard County Community College with an Associate of Arts in Accounting. I am set to graduate from Flagler College with a Bachelors degree in Accounting in 2019. I would like to become a CPA after receiving my degree. In five years I see myself as a CPA working for the Walt Disney Company as an internal auditor. A fun fact that some don't know about me is that I have been playing volleyball for 11 years. I have played for the Howard County Youth Program, two Maryland volleyball clubs, and for my high school.



ROBERT SIMPSON – I am a rising junior at the University of Delaware. I am an Economics and Financial Planning Double Major and I will be graduating in the spring of 2019. I am planning on studying for the CFP exam this year and taking it in the fall of my senior year. I would like to start my career working for an Investment Management firm, and hopefully work my way up to becoming a portfolio manager and eventually take the CFA exam. I have wanted to manage people's money for a living ever since I entered High School. During my freshmen year of college I began managing some of my own money I had saved up over the years and invested in stocks. That started five years ago and I still get a lot of enjoyment out of it. Five years from today I see myself living in an apartment in Baltimore, hopefully near Camden Yards so I can walk to Orioles games. I would want to be working full time while I study for the CFA. I would like to have the experience requirement fulfilled for the CFP exam so I will be a Certified Financial Planner. A little known fact about me is that I can solve a Rubik's cube in under a minute.



LYNN WANG – My name is Lynn Wang and I am currently a rising Junior studying Economics at Johns Hopkins University. I am currently pursuing a career in the financial services industry, although I am still exploring my options in terms of what role I believe would fit me best. I'm interested in finance because I know it is a dynamic industry that will keep me thinking on my toes, and because it will allow me to work around even more intellectually curious and passionate individuals. I know I have danced around the question of where I think I'll be in 5 years, but the honest answer is that I'm unsure of where I'll be. I do have one goal however – regardless of what I do, I hope to do it somewhere new. A fun (or perhaps not-so-fun) fact about myself is that I've actually never moved. All my life, I've lived in Queens, NY and although I have traveled to many places, it's a lot different visiting somewhere than it is living there. I am very excited to be able to experience both Baltimore and Columbia this summer and hopefully, 5 years from now, I'll be experiencing a completely new place.



DANIELLE WILSON – I am a rising junior at Franklin and Marshall College, majoring in Business, Organizations, and Society and minoring in Applied Mathematics. I will graduate in 2019. Although I am not completely sure of my plans, I intend on pursuing a career in the field of finance. I hope to be able to continue to use math in my career, whether that is through analytics or tax services. Five years from today, I see myself living in D.C. with a full time job that challenges me and keeps me interested. A fun fact about myself is that I have a twin brother.