

OCTOBER 2019

Advisor

BALTIMORE - WASHINGTON FINANCIAL ADVISORS



PHOTO: Torre de Belém is a 16th-century fortification that served both as a fortress and as a ceremonial gateway to Lisbon, Portugal.

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President's Address

OUR SUMMER INTERNS

ROBERT G. CARPENTER
PRESIDENT & CEO
rcarpenter@bwfa.com

This summer we had a team of five interns who helped us work on a variety of different projects supporting the financial planning, investment management, and tax teams.

In addition, they assisted us plan for a few Client Appreciation Events, which included the third Columbia Orchestra Concert at the Merriweather Park Chrysalis Amphitheater! We want to thank our interns for their assistance with the planning process. We really enjoyed the event and if you attended, we hope you did too!

While the interns were involved in several 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 a pleasure to get to know each of the interns better and I wanted to take this opportunity to thank and highlight each of them. They are a wonderful group of young professionals, and I am confident that a bright future awaits each one of them.

THANK YOU to Jack, Jennifer, Spencer, Connor, and Andrew for spending the summer and sharing your talents with us!

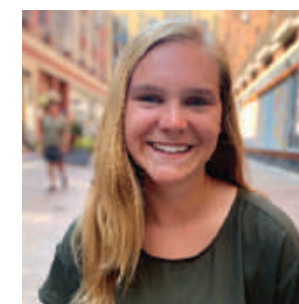
Sincerely,

Robert Carpenter



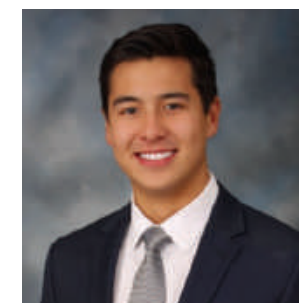
JACK FRANZ

My name is Jack Franz, and I'm currently a rising senior at the University of Maryland. This year, I'll be completing my Finance and Information Systems degrees and beginning to work toward a Master's. I hope to pursue a career in either financial advising or consulting after I graduate. Outside of school, my biggest hobbies are soccer, guitar, and video games. One fun fact about me is that I studied abroad in Australia and New Zealand this past winter, where I got to scuba dive at the Great Barrier Reef, whitewater raft, and bungee jump. I've thoroughly enjoyed interning at BWFA this summer and learning more about the world of finance. I'm truly grateful to be exploring my career interests in such a great environment!



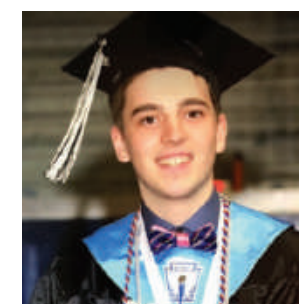
JENNIFER HORNOR

My name is Jennifer Hornor and I am a rising Junior studying Marketing and Finance at the University of Pittsburgh. Interning at BWFA this past summer has been an extremely valuable experience for me, as it has allowed me to develop both my professional skills and my confidence for future success. After I graduate from college, I plan to pursue a career in digital marketing, which will allow me to combine my interests in digital media and data analytics. In five years, I hope to live in the Baltimore - D.C. area and work at a company with an equally encouraging and rewarding environment as BWFA has been for me. A fun fact about me is that when I'm not working at BWFA, I am coaching swim team and training for my first marathon!



SPENCER LIN

My name is Spencer Lin and I am a rising Senior at James Madison University. I am on track to graduate in the Spring of 2020 with a Finance degree. After graduation, my goal is to find a job in the wealth management sector where I can grow as a professional. BWFA has provided me with the necessary knowledge and experience to enter into employment with confidence. The personal and professional skills I learned this summer will certainly prove to be beneficial as I enter into the workforce. In 5 years, I see myself living in the Washington, D.C. area with a job I can not only excel at, but also enjoy on a daily basis. Some of my favorite hobbies include scuba diving, traveling, and exercising.



CONNOR SCHLICHTING

I am currently a sophomore at Duquesne University in Pittsburgh Pennsylvania. I am a dual major in information systems and computer science. I aspire to do software development or computer engineering after graduating. At school I spend my free time competing in intermural sports and keeping up with my favorite football team, the Pittsburgh Steelers. A fun fact about me would have to be my Eagle Scout Award I achieved during high school. I look forward to using workplace skills I learned while interning at BWFA.



ANDREW CADE

My name is Andrew Cade and I am currently attending the University of Maryland, hoping to attend the Robert H. Smith School of Business to pursue a degree in Marketing, and then majoring in another field of business as well. I plan on graduating in 2022 and possibly attending another year for a Plus 1 Master's degree. My internship at BWFA has provided a lot of insight into the different aspects of business and has been a great learning experience, applicable to more than just the financial services field. In 10 years, I plan to be working for a marketing company or possibly in consulting in one of the big firms. A fun fact about me is that I love to try all different kinds of unique foods from all cultures and enjoy traveling to new places.