



STERLING

Financial Management, Inc.

David Neterer, Founder and President



This is Sterling Financial Management’s 10 year anniversary and what a year to celebrate. I’ll never forget the feeling of sitting in my office on January 2nd and wondering what in the world did I just do! Quit my job and leave the security and comfort of a good position behind? No more benefits...health insurance, pension or 401(k) plan? Who does that?! The eerie silence of no activity, the phone is not ringing and no appointments scheduled. All I could do is look out my window into the cold winter and hope I made the right decision.

After ten years, we now have four financial advisors, three support staff and just hired Evan Vink to begin the process of getting licensed and trained to become an advisor. In addition, we were asked to step in and run a bank investment program for Woodsboro Bank out of Woodsboro, MD.

Running your own business can be the most rewarding yet challenging all at the same time. I can’t say I envisioned all the things we have accomplished along the way but you just keep upping the bar, setting new goals and moving forward. A lot has changed over my career and will continue to evolve as technology becomes more and more advanced. Some very exciting new things are on the horizon, and it will be interesting to see how they play out.

Courtney and I had scheduled to take a Hawaii trip this year, but COVID decided otherwise. We settled for a trip to Las Vegas where we hiked Red Rock Canyon and the Grand Canyon before hopping over to California and touring Napa and Sonoma wine country. We hiked the Dipsea Trail from Mill Valley to a little seaside town called Stinson Beach. It is one of the oldest trail runs dating back to 1905. The first mile includes over 700 steps and turns into 1,800 feet of climbing. My son Jake and his wife, Kelsey, traveled with us. The trip was not a bad replacement for Hawaii!

David

Winter 2021 Newsletter

Mission Statement

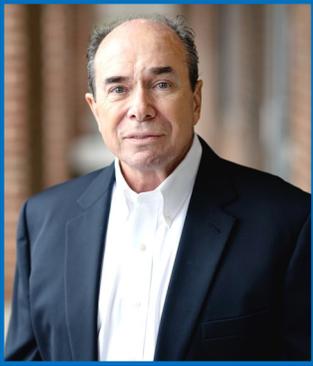
To fulfill dreams and pursue financial goals for our clients, providing them with results and financial independence.



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David Cushwa, Private Wealth Manager



Needless to say, 2020 has been an interesting and challenging year! Fortunately, we astutely managed our clients' assets when the overall stock market had a major contraction in March due to Covid-19. At the same time, we kept a very sharp eye on signs the market was poised for a nice recovery and selectively reinvested the vast majority of any small amounts of cash we held in early to late spring. Fortunately, our actions have paid off handsomely for our clientele for the balance of 2020!

Depending on the political climate heading into 2021, our sources feel the economy looks reasonably strong. We expect the financial markets to benefit greatly.

We have been very busy here at Sterling Financial Management with the addition of some excellent talent. Ally Sirbaugh is our new marketing director and is bringing her expertise and enthusiasm to our team. Evan Vink is obtaining his securities licenses and will become our newest financial advisor. He is also utilizing his formal education in finance to provide financial planning and analysis to support all our financial advisors.

On a personal note, our travel has been limited this year due to COVID. We were able to have a great visit with our twin grandsons and family in Big Sky, Montana, this past summer with lots of hiking and adventures. We also did a lot of local rail trail bicycling, and I continued to improve my golf game!

Once again, let me express my sincere appreciation for the opportunity to work with you and your family. Each and every one of us here at Sterling value our many relationships and friendships. We wish you and your loved ones a safe, happy and healthy 2021!

All the best,

A handwritten signature in black ink, appearing to read 'David Cushwa', written in a cursive style.

Client Check-in Survey

Since we cannot see you as often as we would like, we wanted to check in and get your feedback! For completing our survey, you will get entered into a drawing to receive a \$50 gift card to Dave Neterer's favorite restaurant! You can access the survey by visiting our website at www.sterlingfm.com or going to it directly at www.surveymonkey.com/r/6WKJGTL. If you prefer a paper copy, please let us know, and we can mail or fax one to you.

Has your contact information changed recently? Please call us at (301) 733-7777 and let us know, so we can stay in touch with you!



United Way of Washington County's Day of Caring



For the first time, Sterling Financial Management staff participated in United Way's Day of Caring. This is Washington County's single largest community service effort made possible by hundreds of volunteers, local sponsors and area businesses. We repaired and repainted a shed and removed a bus stop enclosure at Otterbein United Methodist Church on East Franklin Street. We were so glad to help out and cannot wait to see what next year's project will be for us!



Ken Smith, Private Wealth Manager

So, are we going to have a new word or moniker stem from this year? You know, as in when I want to know something I don't look it up, I "Google" it. Or, when I want to buy something, I just "Amazon" it. If you don't believe something, then it's "Fake News." Nowadays, people don't watch a lot of TV, they "Binge-Watch." My stepdaughter never calls me anymore because she and her baby "FaceTime" me instead since it's much more personal. I'm sure you and your family even have some of your own quirky names that are specific to you and yours that came from past family events and stories.

So what's this year's new epithet? What's the takeaway from 2020? A crazy, weird, upside-down, inside-out and unbelievably frustrating year at times! Well, how about "2020" itself? "2020." As in, next year if I trip carrying a full dinner plate and silverware, hop around in agony because my steak knife stuck in the top of my foot and then proceed to stumble down a flight of stairs and bust my head, is my wife going to look at me lying there and say, "Oh, stop being so 2020!?" Maybe. This scenario sort of encapsulates all of the absurdities that have been 2020. Well, time will tell. Piece of advice...don't be the one to pull a 2020 next year!

With that said, all was far from lost. Your portfolios fared well during this crazy year. Stocks mainly. A weakening dollar and super low interest rates have quasi forced people to seek out stock investments as a way to earn SOMETHING on their money. And frankly, next year looks to be a profitable investment year for stocks as well. And hopefully, by summer/fall next year this COVID will be a thing of the past. I want to see your faces again!

Until then, please try to enjoy your families as best you can over the holidays. Be safe and have fun...those two are not mutually exclusive.

Ken



Kelly Batey, Private Wealth Manager



2020 is finally behind us, and if you are like me, you're breathing a sigh of relief! It was a year unlike any we have ever had. A year of uncertainty to say the least. I am very hopeful that 2021 will be a much better year. I think it's safe to say that the markets are looking forward as well.

How can we have markets hit all-time highs amid a pandemic, which has created so much turmoil? The answer is that the markets are "forward-looking." The markets don't look backwards at what has happened, they look ahead, and around the corner, anticipating what is coming.

In a way, we can all take a lesson from the markets and look forward to better, brighter days!

I am excited to meet my clients face-to-face without a mask, so we can smile at each other, shake hands and even hug!

My hope and prayer for all of you is a happy, healthy and prosperous New Year!

A handwritten signature in blue ink that reads "Kelly".

Meet the Sterling Financial Management Team



David Neterer
President



Kelly Batey
Private Wealth Manager



David Cushwa
Private Wealth Manager



Ken Smith
Private Wealth Manager



Courtney Dowler
Client Service Associate



Ally Sirbaugh
Marketing Director



Evan Vink
Financial Advisor Assistant



Carlene Willhide
Office Manager

Meet Our New Staff!



Evan Vink is our newest financial advisor assistant. Evan recently graduated with a Bachelor of Science in Finance from Indiana University of Pennsylvania (IUP). While there, he served as a sector leader for the school's investment portfolio. Evan analyzed returns and performance of the fund and was responsible for \$200,000 of the total \$1.8 million portfolio.

Evan also worked for the Department of Defense in Chambersburg as an accounts maintenance clerk where he assisted senior accountants in reviewing general ledger accounts.

During his time at IUP, Evan served as president of the Ski and Snowboard Club for three years, planning ski trips for the students. In addition, he functioned as the Red Bull student brand manager, promoting the brand and managing relationships with vendors in the town of Indiana.

Evan graduated from Chambersburg High School, where he attained the rank of Eagle Scout from Boy Scout Troop 127.

"We are excited to have Evan join our staff," said Dave Neterer. "He brings a positive personality and hardworking attitude to our office that fits nicely with our current team."

If you have the chance to stop by our office, make sure you meet Evan!

We have also added **Ally Sirbaugh** to our staff as our new marketing director. In this role, she will manage our social media, create various marketing materials, update the company's website, write press releases and assist with events.

Prior to joining Sterling Financial Management, Ally served as the communications director for the Community Foundation of Washington County MD for more than six years. She helped increase brand awareness for them through newsletters; their annual report, Impact; advertising pieces and press releases. Ally also managed two web sites, their social media accounts and the 24-hour giving day, Washington County Gives, for over 90 nonprofits. She has almost 20 years of experience in marketing and communications having previously worked for The Plamondon Companies' Roy Rogers Restaurants, where she handled their marketing budget, developed and coordinated all restaurant promotions, point-of-purchase materials and new menu items.

Ally graduated from the University of Tennessee, Knoxville, with a Bachelor of Science in Communications, majoring in advertising.

Marketing Musings

- **Follow us on Facebook for the latest Sterling Financial Management updates and financial information.**
- **Don't forget to complete our client survey to help us stay in touch with you better!**
- **Please let us know if you prefer receiving our newsletter in a different format than you do now, such as if you want it by e-mail instead of mail or vice versa.**



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Ken Smith

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- ◆ Retirement Planning
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**We are working on virtual events for 2021.
Stay tuned for details or
visit our website regularly
for event updates!**

Call our office at **301.733.7777** for more information or go to
www.sterlingfm.com to sign up for our events.

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