



JUNE 2024 | VOL 2, NO 1

**Hello!**

Do you look forward to summer like I do? In my house summer means the kids are out of school and we fill our free time with so many fun things — ballgames, cookouts, swimming at Grandma's, evening trips to our local ice cream shop, just to name a few. Summer means more freedom, a slower pace, and time to do things we love.



Based on that description, summer sounds a lot like something else we all look forward to — retirement! The promise of more freedom and more time (*summer all year round!*) is what entices us to prepare well for our own retirement. It's why our most recent Savvy Chats are focusing on saving and preparing for retirement *now*.

[Monica Garver](#) and [Kathy White](#), two of our resident retirement experts at MCWS, joined me recently for our recorded [Savvy Chat - Episode #3](#) to discuss how women can make progress on their retirement plan. And keep an eye out over the next few months for an invitation to a Savvy Chat *in-person* event in your region to further explore this topic in a group setting.

Also coming up this year at MCWS is a [special partnership](#) between *The Savvy* and

identified nonprofit organizations that are helping women by providing them professional attire as they work on entering or rebuilding their careers. Each regional office is supporting their local cause with a clothing drive, fundraiser, or other event. We often talk about how *The Savvy* is a society of women pursuing their ideal life; we love that, in a small way, we can help women who need a hand taking the next step toward *their* ideal life. Please plan to join us in these efforts!

We'd love to see you at one of our upcoming events or hear your thoughts on how we can help you, or others, pursue their ideal life! Feel free to reach out to me at [jbrown@mc-ws.com](mailto:jbrown@mc-ws.com) with your feedback.

Best wishes for your *ideal* summer,

A handwritten signature in cursive script that reads "Julie".

[Julie A. Brown, CFP®](#)

Financial Strategist & Founder of The SAVVY

## **SAVVY EVENTS RECAP: Spring 2024**

THANK YOU to all guests who attended one of our Savvy regional events held this spring in our Charleston, Wheeling, and Dayton regions! We are always excited to bring women together for down-to-earth conversations about important financial topics...and incorporate a fun activity!

### **DAYTON — 'Scents with The Savvy' Candle-making Workshop**

On March 21, our Dayton Team hosted *Scents with The Savvy* candle-making workshop at Pinspiration. It was a fun, casual evening of candle-making and a great Savvy Chat conversation that gave each guest the opportunity to create a custom candle scent and learn the art of candle-making, coupled with a down-to-earth financial conversation about life changes.



### **WHEELING — Plant & Sip Event**

Members of the Wheeling team hosted a *Plant & Sip Savvy* event at Nicky's Garden Center on April 23. "Planting the seeds" about how life events may affect one's money situation, our MCWS hosts also presented guests with the opportunity to create a beautiful spring planter — all under the theme of "Let Your Financial Confidence Bloom." A great time was had by all!



### **CHARLESTON — Garden Party & Flower Arranging Workshop**

On May 16, The Charleston Team hosted a Savvy Garden Party and Flower Arranging Workshop at Berry Hills Country Club, incorporating the theme, "Growing and Arranging Your Finances."



## **PITTSBURGH event coming soon!**

Our Pittsburgh crew will be hosting their Savvy event in late summer/early fall, so watch for details. In the meantime, feel free to [contact them](#) if you have any questions or concerns about your situation. *MCWS is ready to help!*

## **You CAN Know What You Don't Know**

Want to feel like a true Superwoman? Try checking off your household to-do list all by yourself! Take it from this author, there are many valuable "life skills" that all women (married, single, divorced, widowed, or care-giver) should know, or at least become familiar with (aka, know the right questions to ask). Check out these lessons learned.



[\*\*READ MORE\*\*](#)

💡 *Have a question?* [CLICK HERE](#) and ask away!

## Savvy Video Chat Series / Episode 3

### 'Building Your Retirement Nest Egg — 401(k)s, IRAs and Beyond'

We invite you to watch Episode #3 in our SAVVY Video Chat Series, "[Building Your Retirement Nest Egg — 401\(k\)s, IRAs and Beyond,](#)" with Financial Strategist [Julie Brown](#), Director of Retirement Plan Services [Monica Garver](#), and Retirement Plan Specialist [Kathy White](#).



In this video chat, the ladies explore the topic of retirement planning and knowing when you are retirement-ready. [CLICK HERE](#) to watch this valuable video.

💡 *Have a question for Kathy?* [CLICK HERE](#) and ask away!

## The Retirement Savings Glass Is Only Half Full for Women

Did you know nearly half of women ages 25 and older lack access to a tax-advantaged, employer-sponsored retirement plan? Even among those women who are eligible for workplace retirement plans, average account balances lag far behind those of men.



*So what are employers doing to help?*

[LEARN MORE](#)

💡 *Have a question for MCWS?* [CLICK HERE](#) and ask away!

**McKinley Carter Cares 2024**

## Organizations

*"Giving Back to the Communities We Serve."*

That's the foundation of [McKinley Carter Cares](#), our employee-driven, corporate philanthropy program focused on making the communities in which we work and live better through philanthropy and volunteerism.



We are proud to contribute to a variety of charitable organizations that represent all areas of the nonprofit sector, including Arts, Culture and Humanities; Education; Environment and Animals; Health; and Human/Social Services. We target our efforts to those areas where we work and live: Wheeling and Charleston, WV; Pittsburgh and Johnstown, PA; Dayton, OH; and Gaithersburg, MD.

This year, MC Cares is teaming up with *The Savvy* to support organizations that are focused on lifting up women and helping them improve their lives. Our support will be three-fold:

- Launch a firm-wide clothing drive (now through September 2024) to benefit four chosen nonprofits: the YWCA Wheeling, the YWCA Charleston/Past and Present, Dress for Success Pittsburgh, and Clothes That Work (Dayton, OH);
- Make financial donations to organizations in each of our office locations from the MC Cares Endowment Fund, on behalf of our clients; and
- Gather our 50+ MCWS associates together in November to assemble 200 "Toiletry Packs" that will be delivered to chosen women-oriented organizations in our regions of operation — just in time for the holidays.

So if YOU find yourself cleaning out your closet this summer, we invite you to participate in our MC Cares initiative by donating your clothing items to a McKinley Carter regional office near you! Items will be accepted M-F (8:30 am to 4:30 pm) through September at our Wheeling, Charleston, Pittsburgh and Dayton offices. Needed items include women's business wear, casual wear, outer wear and shoes. If you have questions, please call us at 866.306.2400.

For more information on MC Cares and specifically our Clothing Drive, click [HERE](#).



*Meet Manager of Advisory Service Standards  
Teresa Shawver, FPQP™,  
CPFA®*

As manager of Advisory Service Standards, [Teresa Shawver, FPQP™, CPFA®](#) is responsible for the development, implementation and oversight of standard practices of client care across all of McKinley Carter's regional offices.

A member of our Charleston team, Teresa also plays an integral co-leadership role with our firm-wide advisory team, contributing to workshops, offering one-on-one coaching, and collaborating with regional directors and service line managers to ensure exceptional client service.

Teresa joined McKinley Carter in 2007. Since that time, she achieved several important industry designations, including the Financial Paraplanner Qualified Professional (FPQP™), the Cybersecurity for Financial Planners Certificate, and the Certified Plan Fiduciary Advisor (CPFA®) demonstrating her knowledge, expertise, and commitment to working with retirement plans as a plan fiduciary. She also successfully completed



*Chelsea Clegg, CFP®  
Represents MCWS at School Career Fair*

On May 14, [Chelsea Clegg, CFP®](#) was invited back to her alma mater to talk about "A Day in the Life of a Financial Advisor." Chelsea says an estimated 150 students from Bellaire Middle School's (Bellaire, OH) 7th and 8th grades stopped by her table to learn more about what she does on a daily basis and how she helps clients achieve their financial goals.

A financial strategist in the Wheeling office, Chelsea works directly with our wealth management clients and serves an integral role in onboarding and maintaining relationships. She also coordinates for McKinley Carter's Investment Services Council, assisting our leadership team in the communication, design and execution of our comprehensive investment programs.

A graduate of Youngstown State University with a degree in Business Administration, Chelsea has always

She joined MCWS in 2014 and a few years later became a CERTIFIED FINANCIAL PLANNER™ Professional, marking her commitment and dedication to the financial industry.



### *McKinley Carter Resources*

If you're looking for information on a variety of topics, we encourage you to visit our [INSIGHTS](#) blog library and our [RESOURCES](#) website page where you can find newsletters, videos, webinar recordings, and much more!

We pride ourselves on providing comprehensive and easily digestible materials. But if you're seeking something specific and can't seem to find, please reach out to use our [Contact Form](#). Someone from our team will be back in touch with you within 24 hours.



### *NEW! The Savvy Is Now Featured on our Website!*

Now you can find all things "Savvy" in one place on our website, including the *Savvy Snapshot* newsletters, links to Savvy Video Chats, regional event highlights, and much more!

That's right, you can access the new Savvy landing page by clicking [HERE](#). Be sure to check it out and share the link with friends and family members who could benefit from the information!

Have Savvy feedback? We'd love to hear from you! Click [HERE](#) to let us know your thoughts and suggestions about Savvy content and events.

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McKinley Carter is an SEC-registered investment adviser. For information pertaining to McKinley Carter's fees and services, please contact McKinley Carter for a copy of our disclosure statement as set forth on our Form ADV. For information pertaining to our registration status, refer to the Investment Adviser Public [Disclosure](#).



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