

10 Steps to Protect your Identity

If your sensitive personal information is not already in the hands of identity thieves, you can rest assured they are working on it. Frustrating and worrisome? Yes, but taking these [steps](#) to protect your financial data will minimize the risk. Remember to also take precautions for your children and elderly parents (who may be the most vulnerable).

Helping Others Wisely

In the swirl of heartbreak from the devastation of the recent hurricanes and earthquakes, you may wish to donate to offer a helping hand to those in need. Curious to learn which organizations provide the greatest impact per dollar donated? Abacus has created this [overview](#) of the charity watchdog organizations so you can asses how best to give.

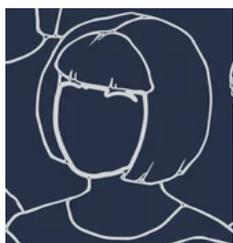


Celebrate Our Team

A big round of applause to Abacus's Chief Investment Officer, [Charles Flowers](#), for obtaining his Chartered Financial Analyst (CFA) designation. The [CFA](#) is a global designation with 31,000 charterholders. Charles consistently models Abacus's cultural norm—[seek mastery](#). Abacus salutes Charles and the persistence, personal sacrifice, and work ethic that has guided him through 1,000 hours of intense study, three 6-hour exams over a three-year period and more than one #2 pencil!

Evaluating Retirement Communities

Abacus is noting a trend: clients have more resources for evaluating a child's college options than for a parent's continuing care needs. Abacus's [Guide to Selecting a Retirement Community](#) will help you find the optimal fit for you or a beloved parent.



Athena's Corner: The Best Way to Make Intelligent Decisions

[Charlie Munger's](#) (best known as Vice Chairman of Berkshire Hathaway) passion is "trying to be consistently not stupid, instead of trying to be very intelligent." Beneath that simple statement is a wealth of research on making [intelligent decisions](#).

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