



Does Owning Bonds Still Make Sense?

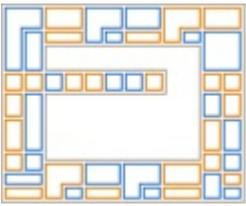
If I am only earning 2% on my bond investments, why bother: a good question and one that many clients ask the Abacus investment team. AQR's *Asset Allocation in a Low Yield Environment* is a thoughtful response to this question by showing that risk diversification remains a linchpin of sustainable, long-term wealth creation.

The Health Care Roller Coaster

If you are experiencing information overload with the varying perspectives, sound bites, and potential changes to the Affordable Health Care Act, you are not alone. The ultimate outcomes impact all of us. [Carolyn McClanahan](#), emergency room physician turned financial planner, [blogs](#) about the intersections of health and personal finance. Count on Carolyn to turn noise into information you can understand.



Abacus in the Community

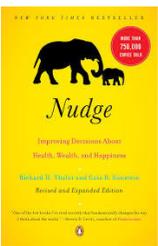


The Abacus team is out and about this fall passionately sharing our expertise with our professional colleagues. [Bethany Griffith](#) and [Scotty Scott](#) spoke in Nashville at [Insider's Forum on Designing Processes for Accelerating Business Growth](#). [Cheryl Holland](#) participated in [Cambridge Associates'](#) panel on *Best Practices for Governance* at its annual conference for Endowment and Foundation Trustees;

the [Institute for the Fiduciary Standard's](#) panel honoring Barbara Roper, Executive Director of the Consumer Federation Association; and also at the [Financial Planning Association's](#) national conference on the *Leadership Pipeline: Recruiting, Mentoring and Retaining the next generation*. Ms. Holland, [Jon Robertson](#), and [Charles Flowers](#) will present at the [South Carolina Association of CPAs](#) on October 24 on *Financial Decision Making in the Face of Transitions* and *Integrating Health Challenges into Wealth Planning*.

Meet Our Team

Within her first year at Abacus, [Diane Cook](#) has completed her [Registered Paraplanner\(SM\)](#) coursework and begun the process of obtaining her [Certified Financial Planner™](#) designation. Impressive! Diane's responsibilities as a client service administrator put her at the forefront of meeting the day-to-day needs of Abacus's clients. Diane is also a champion of healthy eating and thus a leader of our cultural norm—[Creating Energy, Not Time](#).



Athena's Corner: Richard Thaler wins 2017 Nobel Prize in Economics

Clients are often curious about book recommendations for their adult children. The hope is that children will make wiser financial choices if better informed about financial concepts; however, [Thaler's](#) Noble-prize winning [research](#) suggests that financial well-being comes from improved decision making, not necessarily financial literacy. Thaler's [Nudge](#) might be this year's best stocking stuffer, regardless of age.

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