



Health Insurance Savings

Reviewing your employer's health insurance options? For maximum savings, consider transitioning to a high-deductible plan and funding a [Health Savings Account](#). An HSA is the trifecta of savings: funds deposited in an HSA are exempt from payroll, federal, and state taxes. And, if you withdraw the funds for health insurance costs, the withdrawal is tax-free. Who doesn't want a 30% discount on health care costs?! For those over 65, Plan D open enrollment runs through December 15th. [Comparison shopping](#) your Plan D each year is well worth the effort.

'Tis the Season for Giving

Over one third of charitable giving occurs in December, with 12% in the last three days of the year.

Surprisingly, two thirds of people who make these donations do not research the charitable organization.

To make the most of your year-end giving, Abacus recommends the [Schwab Charitable Guide](#) as a resource for thoughtful giving and our own [Charity Watch Dog](#) chart for vetting organizations.



Meet Our Team

Abacus has another Hokie on our team! Please welcome [Carolyn Stewart](#), who joins Abacus as a support advisor for the financial planning team. Carolyn is a graduate of Virginia Tech, whose

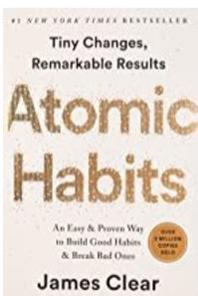
Financial Planning Program is among the best in the country. Carolyn is already making an impact at Abacus with her [beginner's mind](#) and in our community, where she is the Treasurer of PhotoSC, whose show [Surrealism: The Unusual and the Subversive](#) premiered in October.

Abacus In The Community

We have holiday tickets! Town Theatre is presenting [ELF: The Musical](#) now through December 12. Columbia City Ballet returns with its 21st season of the [Nutcracker](#)



starting December 11. [Shandon's Home for the Holidays](#) Tour, which supports local schools is Sunday, December 4. For tickets, e-mail [Alexa Kirby](#).



Athena's Corner: Tiny Changes, Remarkable Results

Puzzled by a failure to reach a goal, or sustain results once you have reached a goal? [James Clear's Atomic Habits](#) is a must-read (and possibly a holiday stocking stuffer) for anyone seeking to change and sustain habits. Clear's goal for readers: compound small 1% improvements for incredible long-term results.