



Year-End Tax Planning Opportunities

While Santa is making his list and checking it twice, the Abacus team is reviewing our [year-end planning checklist](#). You might want to share our checklist with family and friends or "check-us twice." Tax-loss harvesting complete? Maxed out your contributions to your 401(k) or 403(b)? Charitable gifting complete in a tax-savvy manner? Wrapping up this year with a sense of accomplishment always brings peace of mind!

The Smartest Gift of the Year?

The ideal gift for 2021 might just be an I-bond, which is currently yielding 7.12% for bonds purchased before May 1, 2022.



You can purchase an I-Bond with as little as \$25 (or as much as \$10,000) per person. The interest rate resets each six months and I-bonds mature in 30 years, but you can redeem your I-Bonds after 12 months with a forfeiture of the last three months' interest. Purchase through [Treasury Direct](#). Learn more about the pros and cons at [Nerd's Eye View](#).

Need a bit more inspiration for your holiday shopping list? Abacus has a ["nice list"](#) for one and all—from toys to books to experiences. Share the gift of financial literacy for life.



Meet Our Team

Abacus welcomes [Karlyn Jones](#) to our financial planning team. Karlyn hails from [Virginia Tech](#) with a degree in Finance and a concentration in Financial

Planning. Karlyn worked as a server at Outback Steakhouse throughout her years in college, and she made the Dean's List! Abacus is proud of Karlyn's work ethic, which bodes well for her focus on radical responsibility ([an Abacus cultural norm](#)) as a financial advisor.

Abacus In The Community

Abacus celebrated the holiday season decorating trees for families who graduated from [Children's Trust's Strengthening Families Program](#). This successful, evidence-based program involves a two-generation strategy in which parents and children work on parallel activities designed to keep families strong and protect against potential abuse or neglect.



Athena's Corner: The Great Inflation and Stock Returns

"Inflation is as violent as a mugger, as frightening as an armed robber, and as deadly as a hit man." --Ronald Reagan

O'Shaughnessy Asset Management's Ehren Stanhope provides a [compelling narrative](#) that suggests today's inflationary regime might only be an amateur pickpocket. Stanhope compares inflation of the 70s with today's. With a recap of fiscal and monetary policy differences, highlights of each of the inflation regimes over the past 100 years, and a review of how the stock market performed in each regime, Stanhope makes a [strong case](#) for optimism tethered to a good dose of caution.