



# CURRENTS

**Helping readers navigate the swirling forces  
impacting their financial future.**

**DECEMBER 2021**

**Hello,**

Welcome to the 4Q2021 edition of Currents! In this issue, we have selected a variety of interesting blogs authored by members of our advisory team. We know these articles will prove valuable as you look toward the new year, and new financial opportunities.

As always, we encourage you to check out our entire blog library, called [INSIGHTS](#), where you can search for a specific topic of interest, or even search for more stories written by your favorite MCWS author. To check out additional McKinley Carter resources (videos, collateral, etc.), just click [HERE](#).

If you have any questions or concerns that I can help with, please don't hesitate to contact me. I am happy to help in any way I can.

Happy Holidays!

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## How Peanut Butter Tells My Personal Fiscalosophy Story

By [Teresa \(Dolan\) Michaels, CFP®](#)

*Regional Manager and Financial Strategist*



The collection of stories and experiences throughout each of our lives make up who we are today as well as help shape our decisions for the future. Very often, we don't realize just how much a certain experience or encounter may have impacted us, until someone points to it or draws it out of us. As adults, the way we view the world and make decisions for ourselves and family members may originate from how we were raised, work or educational experiences, or social interactions with friends and neighbors.

Our experiences with finances are no different. Sometimes we are very cavalier about those unique lessons learned we have gained over the years in regards to money. Believe it or not, our past experiences with money, or the lack thereof, have likely shaped our beliefs and how we choose to handle our own money today and in the future...we call this

our *Fiscalosophy*. Learn why understanding your own Fiscalosophy is so important to your financial future.

[Read more](#)

## 2022 Tax Law Changes: What You Need to Know

By [Brian Lipton, CFP®, CPA, PFS, AIF®](#)

*Regional Director*

As professionals, we monitor the progression of proposed tax law changes that might have significant impact on our clients' planning. In most instances, monitoring is a futile endeavor. This year's proposed tax changes are no exception. Here's what you need to know about 2022 tax law changes.

[Read more](#)



## Surprising Positive Pandemic Outcome: A Surge in Retail Investors

By [Nicole Gabriel, CFP®](#)

*Financial Strategist*

The COVID-19 pandemic brought economic shutdowns, high unemployment rates, and market volatility; but it also highlighted that individuals should prioritize saving over spending. Research shows a surge in retail investors emerged as a direct result of the pandemic -- one now dubbed the "Generation Investor."



[Read more](#)

## How SIPC Insurance Protects Your Brokerage Accounts

By [David P. Nolan](#)

*Senior Investment Strategist*



Did you know the Securities Investor Protection Corporation (or SIPC) offers insurance protection for brokerage accounts, similar to what the FDIC provides for bank checking and savings accounts? While brokerage firm failures are extremely rare, the SIPC will protect you.

[Read more](#)

## VIDEO BONUS: Learn Valuable Tips to Protect Your Online Identity

By [Nick Stebner, CFP®, CPWA®](#)

*Financial Strategist*



'Tis the season for online predators to hack your social security number and embark on a crazy spending spree. *Don't be a victim of online identity theft!* Take five minutes to watch this valuable video on how to protect yourself and your family members.

[Watch here](#)

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