



December 2015



[About Kathleen Longo](#)

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**Federal Reserve
Raising Interest Rates**

For background information along with market and investment perspectives about the recent rate increase by the Federal Reserve, please reference the following video link provided by our partners at BAM Advisor Services.

[->Click here](#)

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Flourish Updates

Welcome to an abbreviated Flourish Insights this month as we focus on year-end planning and prepare for new successes in 2016. Although there are many commitments competing for your time and attention during the Holiday Season, we want to share our latest company blog on ways to maximize your giving plan that includes helpful hints to incorporate throughout the year as you evaluate charities. In addition to a short piece from Carl Richards about giving, we are concluding this issue of Flourish Insights with an informative video update on the recent Federal Reserve rate increase that earned a level of breathless anticipation similar to my kids waiting for Santa this year. We hope you enjoy this special time with family and friends, and we look forward to seeing you in the New Year.

Flourish Blog

Here is a recent article from Flourish that discusses the spirit of giving, steps to follow for selecting a charity, and some best practices to maximize your year-end charitable giving plans.

Wrap Up Your Year-End Giving

Although the official "Holiday Season" generally starts on Thanksgiving weekend, the charitable component started a few days later with #GivingTuesday on December 1st. Those of us living in Minnesota are probably familiar with "Give to the Max Day" which takes place in mid-November as an opportunity for many charities to leverage the giving spirit, which has been a big success locally.

[-> Read blog](#)

If Giving Feels So Good, Why Don't

Edina, MN 55435

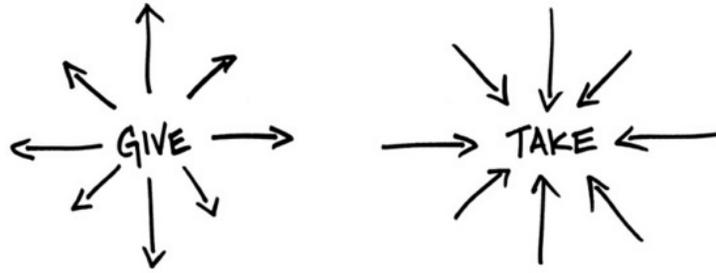
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We Do It?



There are reasons why people don't give more. We don't understand the benefits. We don't think we have enough money. Giving is too complex.

Carl Richards, director of investor education for the BAM ALLIANCE, says, for him, the decision to give comes down to one thing: gratitude. "I'm incredibly grateful for what I have and for being in a position to help others."

Richards writes: "Over the next few weeks, the 'holiday spirit' will make its presence felt. People will exchange gifts, gather for parties and just in general show a little more kindness to one another. As you make the rounds and spend time with family and friends, I hope you pay a little more attention to how it feels to give. There's no reason we can't feel this way year round. Also, it seems silly to experience those positive feelings only a few weeks out of the year."

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