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McKinley Carter
MASTER YOUR WEALTH.



JUNE 2022

Hi,

Welcome to the 2Q2022 edition of *Currents*! In this issue, we have selected both interesting blogs and insightful videos to share with you, all of which were produced by members of our advisory team. We're confident you'll find much value in this content as you consider your own personal financial situation and "life plan" for 2022 and beyond.

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 videos and other McKinley Carter resources, just click [HERE](#).

If you have any questions or concerns that I can help you with, or if you're wondering if you're on track to a successful retirement, please don't hesitate to contact me. I'm happy to help in any way I can.

Enjoy your summer with those you love!

McKinley Carter Wealth Services
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Do You Have a Financial Timeline?

By [Drew Tardy, CLU®, ChFC®](#)
Regional Manager and Financial Strategist

If you don't, here's why you should



When you think about it, timelines are all around us and in many ways are used to make decisions. For example, population growth, demographic changes, and technological advancements are just a few of the many timelines we analyze to help us anticipate potential futures and prepare for what may lie ahead.

In that same way, a financial timeline is a great way to help you track and understand financial data points from your past, as well as map out potential data points in the future for planning purposes. Proper and thorough planning can guide you in identifying potential "financial blindspots" or challenges so you can make necessary decisions or changes in direction, all of which gives you a much better chance of reaching your financial goals.

[Read more](#)

Find Help With Your Medical Bills

By [Kameron Smith, CFP®](#)



Financial Strategist



Despite over 90% of the United States population having some form of health insurance, medical debt remains a persistent problem. For people and families with limited assets, even a relatively small unexpected medical expense can be unaffordable. For people with significant medical needs, medical debt may build up over time with often no other option but making monthly payments as you can.

High deductibles and other forms of cost sharing can contribute to individuals receiving medical bills that they are unable to pay, despite being insured. People with medical debt report cutting spending on food, clothing, and other household items, spending down their savings to pay for medical bills, borrowing money from friends or family members, or taking on additional debts.

[Read more](#)

3 Types of Board Members: Why All Are Essential to Organizational Success



By [David H. McKinley, CFP®](#)

President and Chief Investment Officer

The world is full of possibilities to make a difference for others. As you have taken an interest in a blog post like this, it's likely you have accepted the challenge. We hope these thoughts about board composition will lead to higher returns on your investment of resources and maximize your impact.

Many people find enjoyment in service on boards of directors for their favorite non-profit organizations. Like me, it could be a foundation for your alma mater or park system, a local scouting organization, or so many other possibilities. Like you, I find personal fulfillment helping ensure organizations like these are vibrant, impactful, and positioned to be sustainable — hopefully in perpetuity. But occasionally, I've also found service on some boards frustrating as there

seem to be varying levels of organizational dysfunction.

[Read more](#)

VIDEO BONUS: Inflation On The Rise

By Brad Foster, CFA®
Financial Strategist



Inflation is at record levels and impacts all of us in very different ways. What is inflation? What causes it? How long will it last? Get your questions answered.

[CLICK HERE](#) to watch.

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