



CURRENTS

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

JUNE 2021

Welcome to the 2Q2021 edition of Currents! In this issue, we have selected a variety of interesting blogs authored by members of our advisory team. Please note, we are also showcasing a blog written by our dear friend and colleague, Danette Millhouse, who we lost unexpectedly on May 30. Danette was an administrative coordinator and member of our Risk Management Specialized Practice Group; she enjoyed researching and sharing real-life information that would benefit others.

As always, we encourage you to check out our full blog library [INSIGHTS](#), where you can search for a specific topic of interest, or even search for more stories written by your favorite MCWS author.

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.

Enjoy your summer,

[McKinley Carter Wealth Services](#)

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When to Collect Social Security — Now or Later?

By [Danette Millhouse](#)

Published posthumously



The Social Security Administration considers full retirement age at 66 or 67 years old (depending on your year of birth), but workers can start collecting social security as early as age 62. What are the benefits of collecting early versus later? [Read more](#)

What's In Your Attic?

By [Dino Giovannone, CRPS®](#)

Financial Strategist

When cleaning out those cluttered closets and dusty attic, don't be too quick to discard those old toys and collectibles.

Take a minute to consider if that item could have value. Do your research. You may be pleasantly surprised! [Read more](#)



Small Business Continuity Planning: Have You Safeguarded



By [David Wilcox, II](#)
Client Coordinator

Seventy-five percent of business owners don't have a documented succession plan specifying what occurs if an owner or employee in a senior role dies or becomes disabled. Learn more about how to craft a strong business continuity plan that takes care of the business, its owners, and employees. [Read more](#)

Estate Planning Can Lead to Easy Estate Administration

By [Monica M. Garver, CPA, CFP®, AIFA®, CDFA®](#),

Director of Retirement Plan Services and Financial Strategist



The author shares her personal story of her mother's loss due to COVID-19 to highlight the importance of how thorough estate planning can ease a family's burden during a time of grief and sorrow. [Read more](#)

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