

February 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Tax changes you need to know before filing](#)
- [Eight rules for saving, borrowing and spending money](#)
- [Items you should never carry in your wallet](#)
- [What is a charitable trust?](#)
- [Spiking inflation for mortgages and homeowners](#)

As 2022 gets into full swing, please contact me if you would like to discuss your finances.

Sincerely,  
**LANNY LEVIN, CLU®, ChFC®**  
President



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## 7 Tax Changes You Need To Know Before Filing For 2021

The 2020 tax year was wild. Pandemic relief bills brought a slew of changes, and filing for the 2021 tax year doesn't look like it's going to be much easier. Here are seven changes you need to know about.

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## 8 Rules For Saving, Borrowing And Spending Money

The following guidelines for saving, borrowing, spending and protecting your money are culled from nearly three decades of Liz Weston writing about personal finance.

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## 7 Items You Should Never Carry In Your Wallet

We tend to carry all kinds of personal items in our purses or wallets. While it is necessary to carry your driver's license and credit cards, it can be dangerous to carry other documents and information. Open your wallet and take time to ensure these items aren't inside of it.

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## What Is A Charitable Trust?

Establishing a charitable trust can be an important part of your estate plan and a rewarding way to make an impact for a cause you care deeply about.

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## Inflation Is Back In A Big Way: What That Means For Borrowers And Mortgages

Inflation hit 6.8 percent in November, its loftiest level since the long-ago era of Reaganomics and America's war on inflation. If prices continue to soar, mortgage rates will head higher, too. But there's a silver lining to this cloud for borrowers as well.

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