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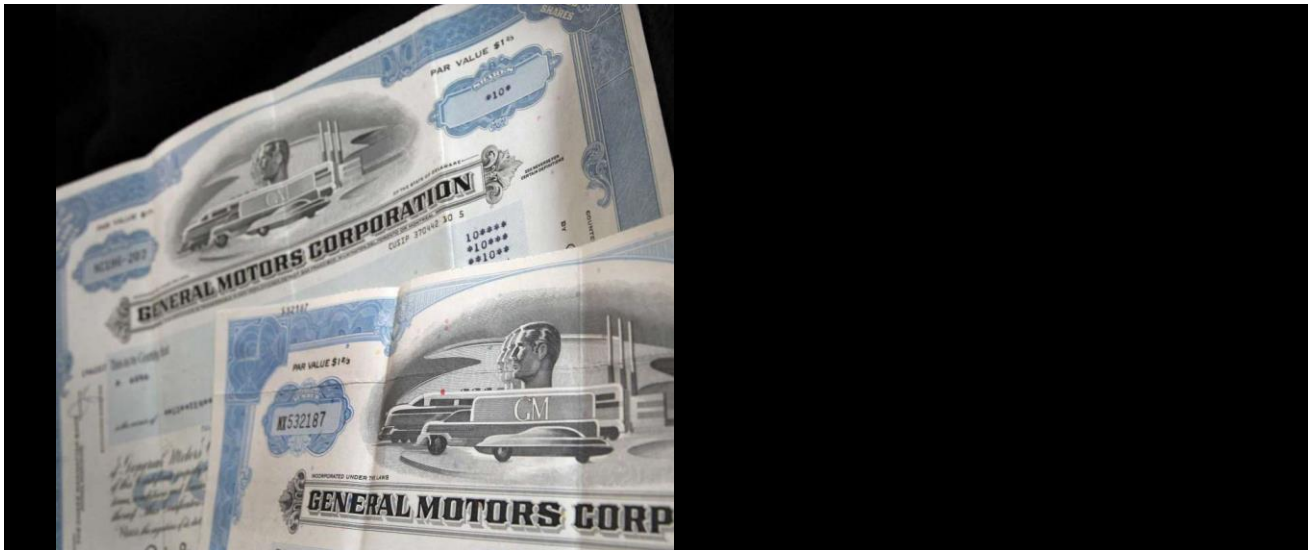


Photo: Elise Amendola / AP

General Motors Corp. stock certificates are seen in North Andover, Mass. While not a financial gift in the traditional sense, a framed antique stock certificate can be a unique gift.

MARKET MATTERS: Unique 'stock'-ing stuffers

By Joseph Matthews

December 17, 2017

The gift-giving season is upon us and across the land people are wracking their brains to come up with meaningful presents - not just the major appliances, tricycles and sports paraphernalia that don't fit under the tree, but the small treasures to stuff stockings hanging from the mantel.

Although much of the attention this season was focused on Black Friday and Cyber Monday deals on flashy electronics, there is no doubt that many of those gifts will become obsolete soon enough. The clothes will be outgrown, the candy eaten, and the art supplies used up. But there is an alternative: a gift that requires no shopping or surfing the Web, and will long be appreciated.

Consider “stock”-ing stuffers - that is, the gift of an investment. I don’t mean cash, checks or money orders here, or even gift cards. What I’m talking about is financial gift giving that still will be appreciated long after cold hard cash has been spent.

We can start with the obvious, equities. The choice of which one to give will be determined by careful research into the merits of an individual company, the economy, the state of the market, and economic forecasts for the near and long-term. And the ways you can acquire these “gifts that keep on giving” are numerous, as well.

If you have a stock that is performing well, and you can part with all, or some, of the shares, you may want to consider re-titling the stock in the name of a loved one. You could also set up a dividend reinvestment plan, but options of that nature have various requirements that should be reviewed with an expert before committing to that action.

While not a financial gift in the traditional sense, a framed antique stock certificate can be a unique gift. A model railroad fan, for example, might find a stock certificate in an old rail line as an amusing piece of history. Today, companies may issue stock certificates upon request, although likely without the elaborate graphics of the past. Rolled up and ribboned, they still make great stocking stuffers ... and excellent conversation pieces.

If you have younger children or grandchildren, what could be a better gift than an investment in their future? I am referring here to college savings plans such as 529 accounts, some of which allow gift-givers to donate money directly to the plan, and many of which offer tax advantages for educational expenses. A 529 account in the recipient’s name, or contributions to one that parents have already started, will grow tax-free.

One of the many other benefits of a 529 contribution is that the regulations governing gift-tax limits allow for varying combinations that can include multiple years of contributions at one time, and in some states provide for deductions from state income taxes. Again, these can be somewhat complicated transactions and professional advice might be a consideration.

If you have children who are searching for a new home, a great gift would be to add to their down payment. Not only does the gift itself help in that they may be able to buy a home with a higher price tag than the amount they had budgeted, but the higher down payment also means a lower loan. Thousands of dollars might be saved over the life of the mortgage.

Holidays are generally supposed to be fun times when we can relax, take a few days away from the job, enjoy our families and reflect on the past while anticipating the future. But they also can be stressful ordeals of battling crowds to find gifts, especially at the last minute.

A lot of uncertainty and stress can melt away if we stop for a moment and think: rather than trying to keep up with the latest fashion or in-demand device, we can stuff our stockings with a gift that never goes out of style ... and one that may be more appreciated each year.

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