

A PIECE OF MIND

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Have You Had Your Financial Check-Up?

Bradford Ferguson, CFA

Recently, I visited my doctor. I wasn't sick, there was nothing wrong, I was simply going for my regular check-up.

Depending on an individual's health and age, a doctor might want to see you twice a year or more. Going to the doctor even when you aren't sick is important. Why? Because the more they know about your health and vital statistics, the better they can care for you. (Not to mention all the potential problems they can catch early before it becomes something serious.)

We aren't doctors, but the same principles apply. The more we know about your financial health, the better we can care for your future. This is why we offer regular check-in calls, video calls, and in-office meetings. **The more we talk, the more prepared we can help you be for anything and everything life sends your way.**

We can't know about your life and finances unless we have that conversation. It seems obvious, but it often isn't. Sometimes things you aren't even aware you were missing are discovered in these quick calls.

Even these quick conversations can lead to the discovery of money being left on the table. In some cases, this could add up to thousands of dollars. We can't guarantee we'll save you thousands, but every penny counts, and no one wants to miss opportunities. But we can't find those opportunities for you unless we talk about your life and what's going on in your finances.



Life changes and things don't always go as planned. Sometimes that's good, sometimes it's not. To serve you best, we need to know about both the good and the bad. So, if you are considering selling your house, retiring, buying a new car, changing your beneficiaries, or anything that might have financial impact, give us a call. **And if we haven't spoken in a while, even if you don't think anything has changed, it's smart to touch base and have a conversation.**

These normal check-ins are part of our service to both our investment management and financial planning clients. As such, there is no extra fee for these quick conversations.

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Robocalls: the New Mosquito?

Lisa Angelo

Your cell phone rings. It's a local number, in fact it even starts with the same three digits as your number, but it's not one you recognize. If you're me, you answer because it *could* be important, but you know it's probably spam.

The calls are annoying and there doesn't seem to be any way to stop them. Recently, comedian John Oliver did a skit on his HBO show *Last Week Tonight* about how fed up he is with the calls. He had his staff set up robocalls to the Federal Communications Commission in retaliation. The call, which repeats every 90 minutes, only took his tech guy fifteen minutes to set up.

"Hi, FCC. This is John from customer service. Congratulations! You've just won a chance to lower robocalls in America today. Sorry, but I am a live person! Robocalls are incredibly annoying, and the person who can stop them is you! Talk to you again in 90 minutes. Here's some bagpipe music."

What to Do...

If these calls are so easy for spammers to set up, what can you do? First, let me share some of the lingo:

- Robocallers: automated, prerecorded phone messages
- Spammers: unwanted callers that may be calling indiscriminately to many recipients
- Fraud calls: someone pretending to be someone they're not with malicious intent
- Spoofing: when scammers match your area code, and often the first digits of your own number, to trick you into answering

Not all robocalls are malicious—for instance, the reminder that I have a doctor's appointment. And not all spammers are malicious, but for your safety, you should consider them guilty until proven innocent.

Work with Your Provider

The first thing you can do is subscribe to an additional service that will block some of these calls.

- AT&T has a free app you can download called Call Protect
- Sprint has a paid service called Premium Caller ID
- T-Mobile has a free service called Scam ID and Scam Block and a paid one called Name ID
- Verizon Wireless has a paid service called Call Filter

Third-Party Apps

You may also look at third-party apps like Nomorobo, Robokiller, and Hiya. Most of the apps require a subscription with a monthly or yearly fee. These apps have a continually updating database of "bad numbers." Incoming calls are checked against the known numbers of robocallers, spammers, and fraudsters so the junk never reaches you. Your phone never rings. Ah, the sounds of silence!

Quick Tips for Everyone

- Don't push buttons or talk, not even to say, "take me off your list." Just hang up.
- Register for the Do Not Call List: <https://www.donotcall.gov/>.
- Complain to the FTC: <https://www.donotcall.gov/>. They do get some of them!
- Let it go to voicemail if you aren't sure. If it's legitimate, they'll likely leave a message.