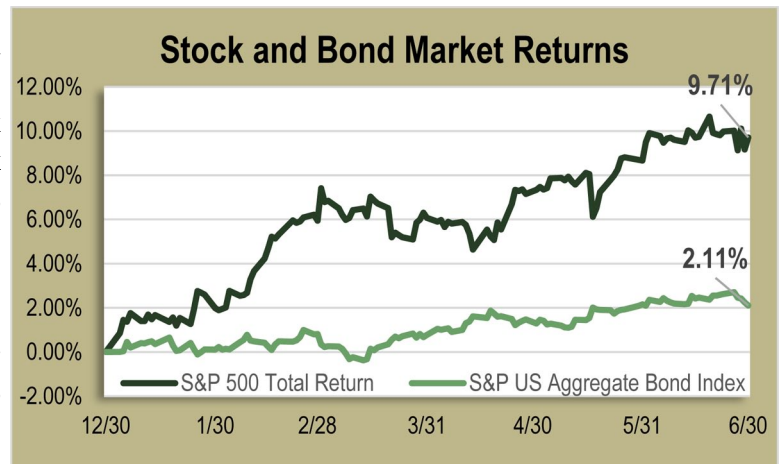


June 30, 2017

The investment markets provided solid returns in the first half of 2017. The stock market, as measured by the S&P 500 Total Return Index advanced by 9.71%. The Total Return Index includes the dividends in the returns. Bonds, as measured by the S&P US Aggregate Bond Index, advanced by 2.11%.

Expectations often differ from reality. Many investors anticipated a more difficult time for the equity markets. But most welcome this type of surprise.



## BE AWARE OF FINANCIAL SCAMS

The National Adult Protective Service Agency reports 11% of people over age 65 have been financially exploited in the last year. TrueLink estimates these financial scams cost more than \$36 billion per year. The scams typically start with a phone call or an email. A list of common tactics follows below:

### Getting a Call From The IRS

You may receive a call from someone claiming to be from the IRS. The caller makes threats about owing money or potential legal action. They might demand immediate payment, a Social Security number, or other identifying information. Please note, If there is an issue with your tax return, the IRS or State tax department will send you a letter. **They will not call you.**

### Getting a Call About a Computer Issue

The call sounds like this:

*“Hello, we are calling from Windows technical support. We have received errors from your computer.”*

They want to walk you through parts of your computer you did not know existed, and help you mess it up. Then they have a solution to fix it for a price.

### Receiving a Call About Your Grandchildren

Some people may receive a phone call about a grandchild. The caller claims your loved one is in jail or stranded in a foreign country. They will ask you to wire money to help them.

### The Foreign Prince/Lottery Email

This scam has been attempted since the beginning of email. It starts with an email notice about your winnings. But it asks you to pay up front fees or provide your bank account information to receive the funds.

*The majority of your lifetime investment returns will be determined by the decisions that take place during a small minority of the time.*

Morgan Housel

### Unfamiliar Email Addresses

Sometimes an email may look legitimate but you may not recognize the address. Be very cautious if there is a link in that email.

### Online Relationships

The internet provides a great way to connect with or meet new people. This can be a gateway to questionable behavior. The new “friend” tries

to gain your trust and then begins to request money.

### **The Miracle Cure**

You receive a about a treatment promising to relieve joint or nerve pain. They tell you your doctor doesn't want you to know about it because they would go out of business. They ask for money up front and offer no guarantees. They often require expensive supplements after the treatment.

### **PROTECT YOURSELF**

The scams share a common bond. They try to trigger your emotional pressure points. They use complicated subjects to scare you. They prey on your feelings for loved ones. Or, they promise you something which sounds too good to be true. Falling into their trap gets very expensive. Here are some general guidelines to help you avoid trouble.

1. Check out their story. When you get a call, check with someone you know and trust to see if there is legitimacy to their claims.
2. Use the "too good to be true" litmus test. When something sounds too good to be true, it probably is.
3. Be careful with emails and other computer related items. Be cautious about clicking links in emails. make sure you know who is sending you the email before you act on anything.
4. Be very cautious about wiring money or using a service like Western Union to purchase any products or send money to people you do not know.
5. Closely monitor your bank accounts and credit cards. Look for any suspicious activity within your accounts. If you see something suspicious, check it more closely.

If you believe you are a victim of a scam you, please contact your local law enforcement agency for help. Also notify your bank or credit card company about potential issues. Another good resource to check is the AARP Fraud Watch network ([www.aarp.com/cyber-scams](http://www.aarp.com/cyber-scams)).

Thank you for the opportunity to help you plan and build for your future. We appreciate your business. If you have any questions, please do not hesitate to call.

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*The S&P 500 is an unmanaged index. An investment cannot be made directly in an index. **Past performance is not indicative of future results.** Any rates of return illustrated are not guaranteed nor are they representative of a real investment. Your actual results could be better or worse and will most likely be different than what is illustrated. Careful consideration should be given before making any investment decision. The opinions contained herein are those of Jim and Neal Watson and are not to be considered legal or tax advice. The information herein has been derived from sources believed to be reliable, but this is not a guarantee as to the accuracy and does not purport to be a complete analysis of the security, company, or industry involved. Additional information is available upon request.*

## Coming Soon: Enhanced Client Reports and Online Portal

Each quarter and at year end, we generate a number of reports to keep you informed about your accounts. Those reports are generated from a software package we have used for more than thirty years.

This fall, we will begin using a new system to keep track of all of your investment activity. We believe the new software will offer some enhancements to both the reports you receive from us and the online experience available to you.

### **New Reports**

The quarterly and year-end performance reports will have a new look. They will be custom designed according to our specifications. Our aim is to continue providing relevant information about your accounts in a simple, easy to read format.

We also want to know if there is something different you would like to see in those reports. We welcome your input about the content and layout of the information we can provide to you.

### **New Client Portal**

One new element of this system is a secure online client portal. You will be able to log on to the portal and see consolidated information about all of the accounts in your household.

Again, we welcome your suggestions regarding the information you would like to see on the new client portal.

The current client access at TD Ameritrade will not be affected. You will still be able to access your account information directly from the custodian.

We anticipate the new system to be operational in October. If you would like to share your thoughts, please call.