



Newsletter

March 2015

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THANKS FOR YOUR TRUST AND CONFIDENCE

People over age 55 are fraudsters' favorite targets

No question about it. Some age 55-plus Americans have the most financial savvy of any group. But some that age and older are targeted for various types of fraud.

They have income and savings, are open to "good deals" offered by scammers, and, surprisingly, if they turn out to be victims, 75 percent of them are too embarrassed to report being robbed.

Frauds are easier to report since the Senate Special Committee on Aging launched a Fraud Hotline to help deal with the "epidemic" of frauds and scams recently targeting older Americans.

You can call the hotline at 855-303-9470 or visit the website at aging.senate.gov.

Frauds include lottery scams where "winners" pay large upfront fees to collect; computer scams where people are tricked into believing they have malware and charged a lot to "fix" the problem; tax-refund schemes which may include identity theft. In the grandparent phone scam, the caller says he's a grandchild in need of big money for a legal or health problem.

Then there are Social Security scams, and Medicare fraud where victims are convinced they owe money for care or procedures they never had.

The Senate committee often deals with two issues: the frequency with which victims don't report fraud, and the difficulty victims have when trying to report the scam.

Hotline personnel provide consumers with advice on the steps that can be taken, including where to report the fraud locally, and ways to reduce the likelihood of becoming a victim a second time.

Investment Services*

Tax Preparation

Life Insurance

Retirement Planning

Long Term Care Insurance

Annuities*

Mutual Funds*

Rollovers*

Regular IRA*

SEP IRA*

Simple IRA*

401(k)s*



We can help

Many Seniors Passing on the Opportunity to Check Online Medical Records

More and more health care providers are offering their patients access to their electronic records. These records include immunization records, prescribed medication records and instructions, lab results, and appointment reminders. But a recent study shows that less than a third of adults aged 65 and older go onto the Internet to manage their health information.

The research shows that this problem is not related to cognitive decline in the elderly. Rather, the best indicator of whether a person will try to access their health information online is whether they are comfortable using the Internet in the first place.

How can you make sure you or your loved one are not left behind? First, talk to your health care provider to see if they have a system set up for their patients to access online health information. If so, ask to have someone show you how to access your information. Your health care provider should be able to guide you through the process. You can also ask a trusted family member or friend to help. With some practice, you should be able to fully participate in these new innovations.

Daylight Saving Time

Daylight Saving Time begins Sunday, March 8. Be sure to set your clocks forward one hour. Experts also recommend using this as a reminder to change the batteries in your smoke and carbon monoxide detectors.

Internet Tidbit: [PrintFriendly](#)

Have you ever printed a web page and found that you've wasted paper and ink on blank pages, excessive ads, or inefficient formatting? Next time you want to print an article or webpage, simply head first to [PrintFriendly.com](#). Enter the URL and PrintFriendly will remove ads, page navigation, and blank spaces. You can even add a button to your browser for one-click printing. Not only will you find your printed articles easy to use, you will save money on paper and ink.

App of the Month: Xim - The URL to get the app is www.getxim.com

Xim offers a great way to view photos at the same time as your friends. Instead of trying to crowd around a single phone looking at digital photos, Xim lets you create a slideshow of your photos that can be shared. Everyone looking at the slideshow can swipe, pan and zoom, and all participants will see the same thing simultaneously. Add comments or even new photos to keep the show interactive. Only one person needs Xim for everyone to participate. Xim is available for iOS, Windows Phone, and Android.

Trivia Quiz—Board Games

See page 5 for answers

1. In the board game Monopoly, what is the name of the man in jail?
2. This kids' board game was originally called Snakes and Ladders in the U.S.
3. What game marked its 50th anniversary by hosting a giant game in Wembley Stadium using tile pieces that were six feet across?
4. The most recent version of the board game The Game of Life introduced this method of payment. What is it?
5. What does the Swahili word “Jenga” translate to in English?
6. What game was used in the Middle Ages to learn war strategy?
7. What are the colors of the two Rock ‘em Sock ‘em Robots?
8. Which game allows you to fire upon your opponent’s war vessels?
9. In Candy Land, what are the playing pieces shaped as?
10. In the classic war game Risk, which is the easiest continent to defend against your opponents?

Guilty Conscience

The IRS received a letter from an anonymous taxpayer. It began,

“Dear Sir,

Last year I cheated on my taxes. I have been unable to sleep well since. I am enclosing a money order for \$2,000. Hopefully that will help my worried conscience. If I find that I still can’t sleep, I will send you the balance.

Signed,

Anonymous”

When you are grateful, fear disappears and abundance appears.
Anthony Robbins

Paying Taxes

A man on his deathbed was talking with his good friend, making his final arrangements.

“Tom, I want you to promise me that after I die, you will have my remains cremated.”

“Ok, I will,” said Tom. “What would you like me to do with your ashes?”

The dying man replied, “Just put them in an envelope and mail them to the Internal Revenue Service. Write on the envelope: ‘Now you have everything!’”

Did You Know: Women in Aviation

Women of Aviation Worldwide Week is March 2-8.

The first untethered hot air balloon flight by a woman was piloted in 1784 by Elisabeth Thible, a French opera singer.

In 1911, Harriet Quimby, who worked as a magazine writer, became the first U.S. woman licensed pilot. The following month she became the first woman to fly at night.

Then in 1912, Harriet Quimby became the first woman to fly over the English Channel from England to France. She was killed in a flying accident on July 1, 1912.

Amelia Earhart flew alone from Harbor Grace, Newfoundland, to Ireland in 1932, taking 15 hours for the flight and becoming the first woman to make a transatlantic solo flight.

Also in 1932, N.Y.-New England Airways employed the first female commercial airline pilot, Ruth Rowland Nichols.

In 1943, during World War II, more than 30 percent of the workforce in the aviation industry was women.

As early as 1961, the United States had 13 women trained as astronauts, but it was a Soviet woman, Valentina Tereshkova, who became the first woman to orbit the earth in 1963.

In 1983, Sally Ride became the first U.S. woman to fly in space.

You are today where your thoughts have brought you; you will be tomorrow where your thoughts take you. James Allen

By the Numbers: Breakfast Cereal

There are over 2.7 billion boxes of cereal sold in the United States each year.

Ninety-two percent of American households report buying breakfast cereal at least once last year.

More breakfast cereal is eaten on Mondays than any other day of the week.

Breakfast cereal ranks fourth on the list of top ten packaged goods sold in the U.S.

Hot cereals account for 22 percent of all breakfast cereal meals.

Source: NPD Group

Quotations: Appreciation

We tend to forget that happiness doesn't come as a result of getting something we don't have, but rather of recognizing and appreciating what we do have. – Frederick Keonig

Appreciation is a wonderful thing: it makes what is excellent in others belong to us as well. – Voltaire

As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them. – John Fitzgerald Kennedy

I would rather be able to appreciate things I cannot have than to have things I am not able to appreciate. – Elbert Hubbard

Now is no time to think of what you do not have. Think of what you can do with what there is. – Ernest Hemingway

Let us be grateful to people who make us happy; they are the charming gardeners who make our souls blossom. – Marcel Proust

What you truly acknowledge truly is yours. Invite your heart to be grateful and your thank yous will be heard even when you don't use words. – Pavithra Mehta

To live a life fulfilled reflect on the things you have with gratitude. – Jaren Davis

Appreciation, not possession, makes a thing ours. – Marty Rubin

Appreciation can make a day, even change a life. Your willingness to put it into words is all that is necessary. – Margaret Cousins

I hope we have once again reminded people that man is not free unless government is limited. There's a clear cause and effect here that is as neat and predictable as a law of physics: as government expands, liberty contracts. Ronald Reagan

We all make mistakes, have struggles, and even regret things in our past. But you are not your mistakes, you are not your struggles, and you are here NOW with the power to shape your day and your future. Steve Maraboli

Answers: Trivia Quiz: Board
Games (Page 3)

1. Jake the Jailbird.
2. Chutes and Ladders.

3. Scrabble.

4. A credit card.

5. Build.

6. Chess.

7. Red and blue.

8. Battleship.

9. Gingerbread men.

10. Australia.

Quotations: Wind

I can't change the direction of the wind, but I can adjust my sails to always reach my destination. – Jimmy Dean

Kites rise highest against the wind, not with it. – Winston Churchill

The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails. – William Arthur Ward

Most people never run far enough on their first wind to find out they've got a second. – William James

When everything seems to be going against you, remember that the airplane takes off against the wind, not with it. – Henry Ford

Adversity is like a strong wind. It tears away from us all but the things that cannot be torn, so that we see ourselves as we really are. – Arthur Golden

Thought is the wind and knowledge the sail. – David Hare

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2	7	5	9	6		3		
		3		7	8	9	2	1
	5				4		8	
7	8	1						
		6	7					3

Answer in next month's issue.

4	1	5	7	2	9	3	8	6
3	2	8	5	6	1	9	4	7
6	7	9	8	4	3	5	1	2
2	9	1	6	3	7	4	5	8
5	6	4	9	8	2	7	3	1
7	8	3	4	1	5	2	6	9
9	5	6	1	7	4	8	2	3
1	4	2	3	9	8	6	7	5
8	3	7	2	5	6	1	9	4

Answer to last month's puzzle.

The views and opinions presented in this newsletter are those of Patricia Painter and William Painter and not of H.D. Vest Financial Services® or its subsidiaries.

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Financial Advisor *+~

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