

NEWSLETTER, SEPTEMBER 2015

Newsletter September 2015, Issue 8

DEAR CLIENTS AND FRIENDS,

Welcome to our September newsletter. In this issue we have:

- A brief economic and market update
- An invitation to two upcoming IRA planning workshops at Novecento restaurant in Aventura
- An invitation to a speaking engagement David is doing at the Hollywood Jaycees on Women, Money and Empowerment
- A couple important fraud prevention tips—the scammers keep getting more clever



David Treece
Investment Advisor

ECONOMIC UPDATE



Here is a link to a short one-page economic update that I hope you will find helpful at a time of such market volatility. This is from JP Morgan Asset Management, and it addresses economic growth, jobs, corporate profits, inflation and more. The take-away on investing is: “a slow upward trend in earningscoupled with low interest rates, still make stocks look attractive in relative terms.” I have been advising most clients to ride out the volatility, but the most important thing is to make sure you are properly invested in keeping with your risk tolerance and time frame.

[Economic Update: Market Insights, September 7th, 2015](#)

IRA WORKSHOPS

You are invited to attend an in-depth workshop on IRA Planning that Treece Financial Group is giving coming up at **Novecento restaurant in Aventura on Sept. 24 or Sept. 30 at 6:30 pm.** [Click here](#) for the invitation with all the details and how to RSVP. David Treece will review the ins and outs of contributing, withdrawing, and rolling over IRA funds and the differences between the various kinds of IRAs, and mistakes to avoid. There is a lot of misinformation about IRAs yet (like Social Security) this is one of the most important areas for most people to properly plan for their retirement.



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HOLLYWOOD JAYCEES



You are invited to a presentation on Women, Money and Power at the **Hollywood Jaycees** (2930 Hollywood Blvd., Hollywood , FL 33021) on **Tuesday, Oct. 13 at 6:30 pm**. David Treece has been invited to speak at the Hollywood Jaycees monthly meeting, and the presentation will last about half an hour. The meeting is free and open to the public, and we hope you can attend. Please feel free to spread the word. David will be speaking on Social Security planning for women including survivor and divorced-spouse benefits, and other issues like financial planning for longevity, and overall retirement planning for financial security. For more information e-mail us at **Info@davidtreece.com**.

FRAUD PREVENTION COMPUTER REPAIR(AND A REFERRAL TO A GREAT COMPUTER TECHNICIAN)

One of our clients was surfing the web and got a pop up notification that his computer was infected with a virus, and to call a toll free number to get it fixed. Unfortunately, he did make the call, and the “technicians” on the other end are the best scam artists who know how to “scare and repair.” He ended up giving them financial information over the phone, and the end result was having to close accounts and put a fraud alert on his credit file. The scammers can be so convincing. Please try to get a second opinion or call a trusted professional before acting in a situation like this. We set up our client with a trusted computer professional, Craig Thompson of Easi Computers (who installed the firewall in our office), who helped our client. I highly recommend Craig. Please visit his website at www.EasiComputers.net



Fraud Prevention—AARP Report on “Phone Numbers That Can Cost You”

This month’s issue of the AARP Bulletin features a great article on how scammers are buying phone numbers with a slightly different toll free prefix of major companies, for example, replacing an 888 or 866 for the actual 800 number, so that you might dial them in error instead of the intended company. AARP Foundation ElderWatch has identified at least 30 respected companies and government agencies who have been targeted. When the customer misdials the area code, they are connected with the scam number that greets you with a recording that you have won a valuable gift card or voucher for a small fee, and the victim ends up with unexpected credit card charges if they fall for the scam. The article below includes some suggestions on how to avoid the scam, but the first step is awareness that this is going on, and if you get a weird recording about winning a special offer when you are calling a respected company, you have probably misdialled the prefix. Double check the number.

“Phone numbers than can cost you”

As always, please don’t hesitate to contact us if we can be of service in any way.

Best,

David

