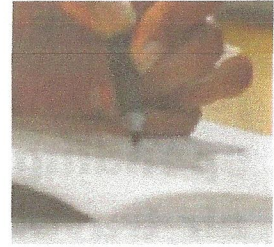


**LPL Financial**  
**Eric Wasson, CFP®**  
CERTIFIED FINANCIAL PLANNER™  
Member FINRA/SIPC



I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for the July newsletter question is (not drawn yet). Congratulations, (xxx)!

This months drawing will be for a \$25 gift certificate to Aroma Joes. And the question is...

What is a health care proxy? [Click here](#) to submit you answer by email. Good luck!

We know that August is the busiest tourism month for the entire year. I would love to hear about your summer vacations adventures!



**Aztec Financial Group**  
**[www.aztecfcg.com](http://www.aztecfcg.com)**

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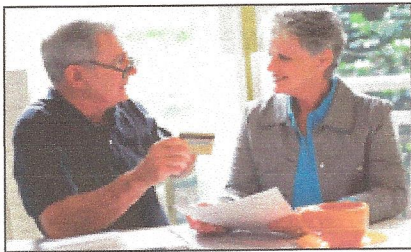
### **Interesting Facts!**

**Did you know that travel and tourism generates \$1.4 trillion every year in the**

**United States? This supports 7.5 million U.S. jobs. The biggest sector to benefit from this spending is accommodations, followed by air travel and food service. Recreations and attractions come in at number 4, receiving only around 10% of travel industry sales.**

### ID Theft-How Does It Happen?

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In today's technologically advanced society, **identity theft** is easier to commit than you might think. The Identity Theft and Assumption Deterrence Act of 1998 defines identity theft as the following: when someone "*knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law.*"

The Internet and automated teller machines (ATMs), now widely used for a variety of financial transactions such as shopping online and making cash withdrawals, are often cited as two contributing factors to what many perceive to be an identity theft epidemic.

If you worry about your personal information getting into the wrong hands, familiarize yourself with the following ways a criminal might obtain information with the intent to steal money or commit other crimes:

**"Shoulder Surfing."** Shoulder surfing occurs when someone lurks near you while you give personal information to a person or enter it into a machine. Usually, the perpetrator peers over your shoulder and procures your information while you continue with your transaction. For example, if you are in a public place using a cellular phone to make hotel reservations, an eavesdropper might be able to remember, or write down, your name and credit card information. That information can then be used to make fraudulent purchases. Or, suppose you make a store purchase with a credit card and lose your receipt. Someone - even the store employee - could take the receipt with your information and commit fraud. Shoulder surfing can also be a hazard at ATMs. If someone inconspicuously standing in line manages to get your personal identification number (PIN), it may help him or her gain access to your bank account.

### **Pickpocketing and Lost Wallets.**

Years ago if you lost a wallet or were pickpocketed, you probably only worried about the cash that was inside.

However, nowadays, being pickpocketed or losing a wallet can mean facing thousands of dollars in fraudulent purchases with credit cards.



**"Dumpster Diving."** Dumpster diving is as obvious as it sounds. If you dispose of trash in a dumpster, others may have access to it. Identity theft perpetrators might "dive in" and easily find the information they need, via old bank statements, receipts, and bills, to wreak financial havoc in your name.

**Intercepting Mail.** Identity thieves watch mailboxes every day, waiting for the next credit card pre-approval letter to arrive. They then call the credit card company posing as the victim in order to open an account. While you cannot stop *all* solicitations, you can choose to "opt out" of receiving *some* of

these letters. Calling 888-5-OPTOUT can help you limit the amount of unsolicited mail and phone calls you receive.

**The Internet.** Many Americans rely on the Internet to help them handle their personal finances. While it can be a useful tool for banking or paying bills, the Internet can also be a haven for prospective identity thieves. Entering your personal information into an unsecured website may allow an experienced hacker to obtain that information and use it at your expense.

### Protecting Yourself

If you become a victim, it can be *financially*, as well as *emotionally*, devastating. With your personal information, a criminal might be able to simply open a credit card account and make fraudulent charges, or in more extreme cases, he or she may even assume your identity, open bank accounts, and commit more serious crimes - all under *your* name. These are just some of the ways criminals commit identity theft, the effects of which can be difficult and time-consuming to correct. Therefore, taking steps *now* to protect yourself may save you aggravation and money in the long run. For more details on how to avoid falling victim to identity theft, visit the Federal Trade Commission (FTC) online at [www.ftc.gov](http://www.ftc.gov).

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### The Importance of Advance Directives



Traditionally, estate planning has focused on minimizing estate taxes and directing the disposition of your assets after death. Today, managing your affairs often includes the issue of long-term health care. What would happen if you were to experience a



debilitating illness or become incapable of managing your own affairs? Such a situation could occur gradually, due to a progressive medical condition, or suddenly, due to an unexpected accident or illness. If such an event were to happen, who would make important legal, financial, and health care decisions and on what authority?

Fortunately, **advance directives** - legal instructions that express your wishes regarding financial and health care decisions in the event that you become incapacitated - can help with such contingencies.

### Legal and Financial Decisions

A **durable power of attorney** grants authority to another person to make legal and financial decisions on your behalf in the event of mental incapacity. The powers granted can be broad or limited in scope. A durable power of attorney can assist you with your personal finances, insurance policies, government benefits, estate plans, retirement plans, and business interests.

### Health Care Decisions

A **living will** generally allows you to state your preferences prior to incompetency regarding the giving or withholding of life-sustaining medical treatment. In most states, you must have a "terminal condition," be in a "persistent vegetative state," or be "permanently unconscious" before life-support can be withdrawn. The definition of these terms and the medical conditions covered may vary from state to state.

A **health care proxy** allows you to appoint an agent to make health care decisions on your behalf in the event of incapacity. These medical decisions are not limited to those regarding artificial life-support.

Advance directives by durable power of attorney, living will, or health care proxy are generally inexpensive and easy to implement. They are essential estate planning tools for all individuals, regardless of age. Without such documents, court intervention - involving a great deal of time, expense, and stress - may be necessary to carry out your legal, financial, and health care wishes.

To learn more about state-specific advance directives, visit Caring Connections, a program of the National Hospice and Palliative Care Organization, at [www.caringinfo.org](http://www.caringinfo.org). As with all estate planning issues, it is important to discuss the impact of advance directives with your team of professional advisors.

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## Turning Customer Complaints into a Competitive Advantage

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Receiving a complaint from an irate customer is seldom a pleasant experience. But customer complaints also provide businesses with valuable feedback about the quality of their products and services. By developing processes for fielding complaints, your company can identify weak spots in need of correction, increase the chances of retaining valuable customers, and gain a reputation for responsiveness and outstanding customer service.



Regardless of how hard you and your employees work to keep customers happy, complaints are bound to occur. Simply being prepared for the possibility that a dissatisfied customer could complain generally makes it easier to deal with the complaint when it is made. Bear in mind that, for every customer who kvetches, there could be several more clients who have kept quiet but are unhappy with some aspect of your company's products or services. Those "squeaky wheels" may be annoying, but they could be telling you something that other equally dissatisfied customers were too shy or too busy to communicate.

When talking to complaining customers in person or on the phone, listen as patiently and attentively as possible, taking notes if necessary. Rather than interrupting customers after they have stated their initial complaint, allow them time to fully explain the source of their frustration and why they are upset. Simply giving them the chance to "vent" can help to defuse any feelings of anger or indignation. You may even find that, by giving people who are particularly agitated a chance to lay out their complaints without interruption, they will eventually calm down and realize that the problem is not really as acute as they imagined.

After customers have finished speaking, repeat what they told you and ask questions if necessary. Thank the customer for bringing the problem to your attention. While you may sometimes believe that customers are in the wrong or have overreacted, apologizing for any inconvenience they have experienced, without directly acknowledging any error, can often be enough to defuse any potential conflict. It may also be helpful to remind complaining customers that you value their business and intend to do your best to take care of the issues raised.

Respond as promptly as possible to customer complaints that arrive in the form of letters, e-mails, or voicemail messages. If you are unable to resolve the problem immediately, call or write the customer to acknowledge that the complaint has been received and provide a time frame within which you intend to address the problem.

As businesses grow and take on more employees, complaint handling becomes more complex. To ensure that major complaints made to lower-level staff members do not slip through the cracks, you should establish procedures for recording and passing on complaints to the appropriate managers. If, however, minor complaints are a routine part of your business, you may wish to encourage front-line personnel to resolve some of these complaints themselves and give them the authority to offer dissatisfied customers some small compensation for the inconvenience they experienced, such as a discount or a gift voucher. Train employees in how to respond to complaining customers and provide them with guidelines on how to proceed if a complaint cannot be resolved on the spot.

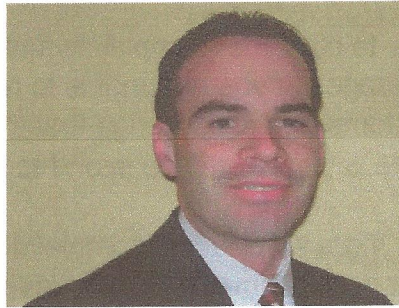
While it may not be possible or desirable to log every customer complaint, your business should have procedures in place for tracking all significant customer complaints from the point at which they were made through to resolution. Consider conducting surveys to gauge customer satisfaction levels, or call a meeting of staff in customer-facing roles to discuss what types of customer complaints or other types of feedback they have been hearing, both negative and positive. Once the key sources of complaints have been identified, talk to staff about ways to alleviate these problems and provide better customer service in the future.

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