

AFM News and Views
September 2021



Our mission is to serve our clients, in an atmosphere of trust, to help grow and preserve their wealth. We provide personal attention and comprehensive strategies, striving to enable our clients to live and retire with stability. Alltrust Financial Management serves clients seeking comprehensive financial guidance, with a team approach, in a manner that continuously exceeds our clients' expectations. We are a recognized and respected financial management firm delivering trusted, personal attention.

Take the Steps Necessary to secure your financial life

Source: The Motley Fool

Keeping your finances safe means more than leaving cash lying around. You can save yourself a lot of headaches and hassles, and protect your money, by securing your financial life.

- Shred any trash-bound documents that have any of your personal information on them, such as your Social Security number, birth date or account number.
- Don't give out your Social Security number freely. Make sure anyone asking for it is legitimate and truly needs the number. Don't print your Social Security number on your checks, and don't carry your Social Security card or other important papers on you. Ignore all unsolicited calls or emails asking for personal information.
- Review statements from banks, credit card issuers and other financial companies regularly to verify that all transactions are legit.
- If you get unwanted credit card or insurance offers in the mail, you can opt out by calling 888-567-8688 or visiting OptOutPrescreen.com. Shred the offers you get, so identity thieves can't use them to apply for cards in your name.

- Use firewalls, antivirus software and passwords to guard your privacy online. Secure your Wi-Fi network at home, and avoid entering passwords or accessing financial sites over open public Wi-Fi networks. When shopping online, stick with trusted, established retailers, and only enter personal information on webpages where the address begins with “https:” (not just “http:”).
- Be smart with your passwords. Don’t use the same one on multiple sites, and avoid passwords that are easy to guess, such as your address, pets’ names, children’s names or birth date. Ideally, use a combination of upper- and lower-case letters, numbers and symbols. Consider using a password manager.

Scammers and thieves are hoping you won’t protect yourself. Foil their plans.

September is National Library Card Sign-Up Month

Source: nationaldaycalendar.com

As kids head back to school, there’s no better time for them to discover the treasures awaiting them in the local library. September is National Library Card Sign-Up Month!

A library can be a rite of passage for your child, giving them a sense of obligation and responsibility. As a library patron, children learn the importance of caring for things that belong to others. Children take the essential early step in their development when they obtain their library card and become a conscientious member of the community.

Visiting your local library also encourages your child to read. Reading helps brain development and provides a solid foundation of the language and literacy skills.

Opening a book encourages children to travel to far away places and lets their imagination soar. Develop reading as a hobby early and young for every child.

Fun Fact: The library of Congress houses over 150 million items as the world's largest library. This accomplishment takes up to 830 miles of shelves. In contrast, only one person at a time fits in the world's smallest library on the streets of New York. The reader can choose from just 40 books.

MONTHLY CONTEST

The Olympic Games Tokyo 2020 were celebrated from July 23 to August 8, 2021. This year, we are doing some Olympic trivia. We will pick a random winner each month from the correct answers we receive.

This Month's Question: What city will host the 2024 Summer Olympics?

Please email your responses to julia.b.lamere@lpl.com

RESULTS OF LAST MONTH'S CONTEST

Question: What athlete-turned-actor who played Tarzan in 12 movies, won five gold medals in swimming in the 1920s?

Answer: Johnny Weissmuller

Last month's winner: Larry Godin

WEEKLY UPDATES ARE AVAILABLE

LPL Financial's **Weekly Market Commentary** and **Weekly Economic Commentary** can be found on LPL Financial's website (http://www.lplfinancial.com/learning_center/research/).

OTHER UPDATES AVAILABLE FROM LPL RESEARCH DEPARTMENT

- Daily market update: <http://LPLresearch.com>

- YouTube Channel: <http://www.youtube.com/lplresearch> (which can also be found on our website)

CLIENT CONNECT

Are you anticipating an email change? Let us know. We want to make sure you receive all our email communications. Send your new e-mail to melissa.arbisi@lpl.com

If you have any input or comments about our newsletter, let us know. We love to hear from you!!

Your referrals mean a great deal to our business. If you know of a friend or family member who might benefit from our service, please let us know. We will work hard to ensure that your referrals feel it was a wise investment of their time – and their future- to have met with us.

Don't keep us a secret!! Share this with your family and friends.

Till next month,

The Alltrust Team

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