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How to Fight Financial Fraud

Financial fraud is on the rise, but it's possible to outsmart scammers.

August 14, 2018

Financial fraud costs older Americans more than \$37.5 billion each year. Familiarize yourself with these common scams to protect yourself and your loved ones.

Telemarketing Tricks

The opponent: Calls or sends letters encouraging retirees to buy fake products, donate to fictional charities or invest in nonexistent businesses.

Fight back: Register phone numbers with the National Do Not Call Registry and put mailing addresses on opt-out lists. Use third-party sites to verify a charity's legitimacy before donating.

Made-up Medicare

The opponent: Claims to be a Medicare rep and requests personal information. Or, the scammer provides false medical services before billing Medicare and keeping the money.

Fight back: Never give out your Medicare number. Check statements for erroneous charges or unreceived services.

Title Company Ruse

The opponent: Intercepts email between you and a realtor or title company and provides fraudulent instructions.



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Fight back: Never give out your Medicare number. Check statements for erroneous charges or unreceived services.

Title Company Ruse

The opponent: Intercepts email between you and a realtor or title company and provides fraudulent instructions.

Fight back: Beware of last-minute changes to payment instructions for a new property, or any other unexpected changes such as sender, jargon or multiple requests. Contact your title company directly rather than respond to the email.

Distress Deception

The opponent: Claims that a grandson or granddaughter is in an emergency, and then begs for money to be sent immediately.

Fight back: Never give money over the phone or in a high-pressure scenario. Confirm emergency claims with other family members before acting.

Sweetheart Scams

The opponent: Claims to be in love with a retiree, intending to exploit them by requesting money or gaining access to accounts.

Fight back: Pay careful attention to new friends and romantic interests. Have friends/family meet or talk to the new companion to find out more. A con artist probably won't want to chat.

Debt Duplicity

The opponent: Uses obituaries to contact new widows and widowers, claiming that the deceased had outstanding debts to be repaid.

Fight back: Limit details in the obituary and address legitimate debts before publishing. Call your financial institution directly to verify any claims.

New schemes are being concocted all the time. Maintain open lines of communication with your loved ones to help all of you avoid common traps. Protect your personal information and trust your instincts. If a situation seems too good to be true, there's a chance it is.



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Next Steps

Talk to your financial advisor about where you or a loved one may be vulnerable and ways to protect vulnerable assets.

If you suspect a scam, immediately cease all contact with the scammer.

Protect yourself through education. The Federal Trade Commission, Federal Bureau of Investigation and other government websites offer useful information.

Report possible scams to the police or local law enforcement. Notify your bank if appropriate.

Sources: Raymondjames.com; consumer.ftc.gov



How Much or How Little the Kids Inherit

How to have a valuable family conversation about your estate.

August 21, 2018

Talking to family members about estate planning and legacies can be difficult and even painful. These discussions, however, are an important way to share your choices with your children and prepare them for their financial futures. Here are a few suggestions on approaching this tricky topic.

Communicate your values about money in a larger context.

Build on the casual conversations you've already had with your kids about what matters to you most. When children are familiar with their parents' values, they're more likely to have a good idea of what to expect from their parents' estates.



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Evaluate your children's money skills.

Kids who grew up in the same family don't always have the same knowledge and attitudes about money. Conversations about estate planning can become part of larger discussions designed to help teach them how to manage and become comfortable with their legacies.

When possible, treat children equally.

If your estate plan does not treat your children "equally," for whatever reasons, it's best to share that information well in advance and to communicate it privately to each child. If you can discuss these provisions and the reasons for them ahead of time, there is less likelihood of conflict between siblings after you're gone.

Set accurate expectations about how much children will inherit.

Not telling them may avoid conflict now, but it could sow seeds for deeper conflict and resentment down the line. Provide a clearer understanding of what assets they'll be taking on to prevent misguided expectations.

Prepare children for large or unexpected inheritances.

If you have a substantial net worth that's under the radar – perhaps in the form of land or business ownership – your children may be unprepared for what they will inherit. Your advisor can help heirs learn more about both the financial and the emotional aspects of managing inherited wealth. Your advisor can also help you consider different options, such as giving more to your children during their lifetimes to possibly reduce the impact of a sudden inheritance.

Set apprehension aside.

Perhaps the strongest reason for not discussing estate plans with family members is fear – fear that children will be angry or disappointed, will build too much on their expectations for an inheritance, or will be resentful of other heirs. Although these conversations can be difficult, remind yourself that they're an important step in providing clarity about your financial legacy – which is ultimately in everyone's best interest.



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Thanksgiving Fun Facts

- ◆ Only male turkeys actually “gobble”
- ◆ The first Macy’s Thanksgiving Day Parade didn’t feature any balloons but animals from the Central Park Zoo instead.
- ◆ About 46 million turkeys are cooked for Thanksgiving each year.
- ◆ Most Americans like Thanksgiving leftovers more than the actual meal.
- ◆ The Butterball Turkey Talk Line answers almost 100,000 calls each season.
- ◆ Black Friday is the busiest day of the year for plumbers .
- ◆ About 50 million pumpkin pies are cooked for Thanksgiving each year.

Our Auro Wealth Management Team



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*In our efforts to conserve paper and resources, all future newsletters will be available digitally on our website:

www.aurowm.com

Fall Turkey Pot Pie

Ingredients:

4 Tbsp Butter, divided
1 Small Onion
2 Stalks Celery, chopped
2 Carrots. Diced
3 Tbsp dried Parsley
1 tsp dried Oregano
Salt & Pepper
2 cubes Chicken-Bouillon
2 cups water
3 Potatoes, peeled & cubed
1 ½ cups cooked Turkey
3 Tbsp All-Purpose Flour
½ cup Milk

**Directions:**

Preheat oven to 425 degrees F. Roll out pie crust and press into 10-inch pie pan, set aside.

Melt 2 Tbsp butter in large skillet over medium high heat; add onion, celery, carrots, parsley, oregano, salt and pepper. Cook and stir until vegetables are soft. Stir in the bouillon and water, bring to a boil. Stir in potatoes and cook until tender and firm.

In medium saucepan, melt remaining 2 Tbsp butter, stir in Turkey and flour. Add milk, heat through. Stir Turkey mixture into the vegetable mixture and cook until thickened. Cool slightly and pour mixture into un-baked pie shell. Roll out top of crust and place on top of filling. Flute edges and make 4 slits in top crust to let out steam.

Bake for 15 minutes. Reduce oven temperature to 350 degrees F and continue baking 20 minutes or until crust is golden brown.

<https://www.allrecipes.com/recipe/13567/turkey-pot-pie-i/?internalSource=hub%>

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OUR MISSION

Our business is people and their financial well-being. Therefore, in the pursuit of our goals, we will conduct ourselves in accordance with the following precepts: Our clients always come first. We must provide the highest level of service with integrity. • Assisting our clients in the attainment of their financial objectives is our most worthy enterprise. • We must communicate with our clients clearly and frequently. • Our investments and services must be of high quality. • Team-work – cooperating with and providing assistance and support to our fellow associates – is fundamental to sustaining a quality work environment that nurtures opportunities for unparalleled service, personal growth and job satisfaction. • Continuing education is necessary to maintain the timeliness of investment knowledge, tax law information and financial planning techniques. • Innovation is requisite to our survival in a changing world. • To emulate other members of our industry requires us to continue to work hard; to excel beyond our peers requires us to provide an even higher caliber of service to our clients. • We must give something back to the communities in which we live and work.

LIFE WELL PLANNED.

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OUR SERVICE 1ST PLEDGE

WE, THE ASSOCIATES OF RAYMOND JAMES, COMMIT OUR ENERGIES, INTELLECT AND KNOWLEDGE TO ATTAINING THE FINANCIAL OBJECTIVES OF OUR CLIENTS BY PROVIDING THE HIGHEST POSSIBLE LEVEL OF SERVICE AND DELIVERING SUPERIOR INVESTMENT ALTERNATIVES.

We believe that putting the financial well-being of our clients first ultimately serves the best interests of our shareholders, our communities and ourselves. Remaining responsive to the needs of our clients in a financial environment characterized by constant change is our continuing challenge.

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