



RAYMOND JAMES®

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A Closer Look



MARKET SUMMARY

The summer saw the economy slow a bit, as inflation remained relatively stagnant, wages advanced only slightly, rhetoric between North Korea and the United States became testy, and Mother Nature blasted the southern states with two very powerful hurricanes. Through it all, the stock market continued to enjoy monthly gains, with several of the benchmark indexes reaching all-time highs.

MARKET OUTLOOK

The start of the year's last quarter may see the economy pick up as some economic indicators are projecting. While the Federal Open Market Committee didn't raise interest rates in September, it most likely will do so at least once during the fourth quarter. Employment is expected to remain steady. As we head into year-end, keep in mind that some volatility is normal for markets.

WHAT TO DO WHEN YOU'VE BEEN HACKED

What to Do When You've Been Hacked

You've received the ominous message that your account has been compromised. Now what?

Message: We have detected unusual activity on your account. Did you authorize this transaction?

At first you think the text from your credit card company is a mistake; then reality sets in. You may have been hacked. Your mind reels as you wonder what information the thieves were able to access and if your identity has been stolen. Sadly, this scenario is all too common. The Federal Trade Commission reports that 11.7 million people find themselves as victims of identity theft every year.

Cyberattacks target individuals and huge corporations alike. While reputable companies take cyber threats seriously and institute multiple layers of protection, hackers relentlessly pursue ways around obstacles between them and your information. Should you get hacked, take action immediately

step 1 CONTACT 

Contact your financial institutions. Alert them and **ORDER NEW CREDIT AND DEBIT CARDS**. Inform the three major credit bureaus about the breach, and ask for credit monitoring, fraud alerts, as well as copies of your credit reports.

EQUIFAX.COM// 800.685.1111
TRANSUNION.COM// 800.916.8800
EXPERIAN.COM// 888.397.3742

step 2 REPORT 

Report identity theft, by phone and in writing, to local, state and federal law enforcement. **KEEP RECORDS OF ALL RELEVANT CORRESPONDENCE.** Contact the Federal Trade Commission as well for next steps.

IDENTITYTHEFT.COM// 877.438.4338

7 STEPS to TAKE

step 3 RESET 

Reset passwords. Use a **COMPLEX AND UNIQUE MIX OF NUMBERS, CASES AND SYMBOLS** for every website you use. Experts blame weak or stolen user names and passwords for 76% of data breaches. Consider using password manager software if needed. If the website offers two-step authentication, use it.

step 4 CHECK 

Routinely check for fraudulent activity. Watch your monthly statements, emails and regular mail and **REPORT UNAUTHORIZED OR SUSPICIOUS ACTIVITY** immediately.

step 5 NOTIFY 

Notify your contact list to **DELETE STRANGE EMAILS** that appear to be from you.

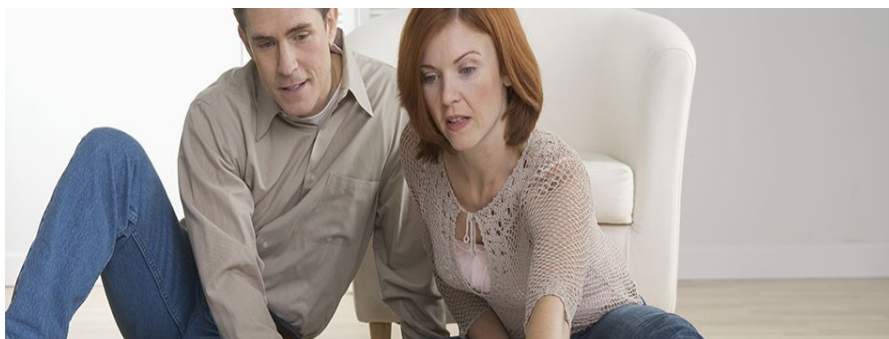
step 6 SECURE 

Secure your information by keeping software up to date and installing an antivirus product. **BE THOUGHTFUL ABOUT INFORMATION SHARED ONLINE** or via telephone. Shred sensitive material or store securely in a digital or physical vault.

step 7 DEFEND 

Stay alert. **VIGILANCE AND CAREFUL BEHAVIOR ONLINE** (e.g., using secure sites denoted by https in the URL) offer a strong line of defense against hacking.

YEAR-END DEADLINES AND LOOK AHEAD TO 2018



Tackle Year-End Deadlines and Look Ahead to 2018...

With happy holidays come distracting deadlines. Our gift to you: wrapping them up in this year-end guide. Now's the time to talk to us about taking advantage of tax-deferred growth opportunities, tax-advantaged investments and charitable-giving opportunities, among other strategies. And before the ball drops in Times Square, set your financial goals for 2018.

Fall 2017 Market Closures

Thursday, November 23: Thanksgiving Day

Monday, December 25: Christmas Day

Planning To-Do's

Discuss year-end planning: Ask us to coordinate with your tax advisor and attorney to address year-end financial and tax planning.

Adjust your coverage: Prepare your documents for Medicare open enrollment, if eligible.

Check cost of living: The Social Security Administration typically announces next year's cost-of-living adjustment in October. Keep an eye out for this important information.

Consider retirement: New retirement plan contribution limits come from the IRS. Plan to adjust contributions appropriately.

Review your portfolio: Many mutual funds make taxable distributions toward the end of the year. You may want to consider balancing your realized capital gains with losses where appropriate. If invested in mutual funds, don't forget about important capital gains distributions dates that typically fall in mid-December.

Heed donation deadlines: Remember year-end gift and charitable contributions deadlines. Be sure to allow enough time to complete donations, and keep tax limitations in mind if you plan to give tax-exempt gifts to relatives or friends this year.

Plan to harvest tax losses: Review and implement year-end tax planning decisions for the upcoming tax season. Consider rebalancing at the same time for tax efficiency.

Keep calm and consult on: You're likely to pick up investment tips around the holidays. No matter the source, take the cautious path: Consult with us before acting.

Set financial goals for 2018: Reassess retirement savings and work with us to make adjustments, if needed.

WHY WORK WITH A CFP®

In life, it's important to find a financial planner you trust to provide sound, unbiased advice and professional services. Being CFP® certified means someone has voluntarily taken the extra steps needed to provide the highest possible standard of financial planning to those they serve.

How does working with a CFP® certified advisor benefit you? CERTIFIED FINANCIAL PLANNER™ professionals are held to the utmost standards of ethics and professional responsibility, which prepares them for a career-long commitment to provide truly personalized services to meet your needs; all while maintaining high levels of financial planning and professionalism. CFP® professionals maintain their professional edge through ongoing education and training in addition to the rigorous requirements to represent a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you.



AROUND THE COMMUNITY...

Jackson County Christmas Charities



“In 2015 alone, we served 930 households, which totaled 1,076 children, 304 elderly, and 321 disabled county-wide”- Jackson County Christmas Charities

JACKSON COUNTY CHRISTMAS CHARITIES

Make A Donation! You can mail your donations to PO Box 1232, Scottsboro, AL 35768 or drop them off at DHR.

Adopt! A Child or Family! The Christmas Charities office opens mid-November. Come look through the applications and select a child or family to adopt.

CONTACT INFORMATION:

Office Location:
Department of Human Resources
205 Liberty Lane
Scottsboro, AL 35769

Mailing Address:
Jackson County Christmas Charities
PO Box 1232
Scottsboro, AL 35768
Phone: 256-575-6056

Jackson County Christmas Charities provides services to low income individuals and families throughout Jackson County, Alabama. The services include providing toys, books, clothing, and any household items needed for children, disabled, and elderly and food for the total household during the Christmas season.

In 2015 alone, Jackson County Christmas Charities served 930 households, which totaled 1,076 children, 304 elderly, and 321 disabled county-wide.

~75% of the Jackson County Christmas Charities contributions come from individuals in the community. Every year Jackson County Christmas Charities have had more individuals qualify for Christmas Charities while the contributions from other organizations are decreasing. It is crucial that Christmas Charities receive individual contributions so that they can serve the people in need.

All money donated stays in Jackson County. Jackson County Christmas Charities have minimal expenses and their board members are all volunteers and are not compensated.



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