

THE STRONG REPORT

2ND QUARTER 2021, ISSUE #58



A NOTE FROM JENNIFER: Summertime is in the air!

It means gardening, sunshine, lake time, camping trips and hopefully getting back to spending time with extended family. It's hard to believe the path we've all walked over the past year and a half but, in many ways, we have grown stronger and closer as we've walked it together. At Strong Financial Network, we have been committed to serving our clients and our community in as many ways as we could all the while pivoting around the challenges that came with the world we have all found ourselves in. Thank you to all of you for everything you have done and the support and kindness you all have given us. We appreciate you! And as we move into the second half of 2021 we are looking forward to seeing you all soon!

Join us in welcoming Liam Davis as our Student Intern.

Liam is a Sophomore at Clear Lake High School. He attended a Career Day Zoom class sponsored by the high school where Jennifer was a guest speaker talking about the basics of finance. Liam asked excellent questions and Jennifer immediately saw his potential. She had him schedule an interview with her and later offered him an internship.



Liam has been wrestling for five years and has been team captain for the past three years. He also plays football and participates in mixed martial arts. His hobbies include skateboarding, wakeboarding, and investing among others. He is looking forward to getting a degree in finance as it's something he really enjoys and hopes to make it his career.

“You don’t realize how much you have neglected yourself until you make yourself a priority again.”

– unknown



Strong Financial Network Team

(L-R) Megan Tredway Carter, LPL Registered Admin. Associate, Jennifer Strong, CFP®; Michele Carson, Client Services/Marketing Associate; Christian Chapman, LPL Financial Advisor; Ashley Underwood, Client Services Associate

Not pictured: Lori Braun, Virtual Assistant and Liam Davis, Student Intern

Celebrating 23 Years of Service

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Our office now has the capability to communicate with clients via text message. If you would like to enable this new feature, please send us a text message to opt in! 707-533-8110

“THE STRONG REPORT” NEWSLETTER BLOOPERS

Thank you to everyone who called in with the bloopers from last quarter’s newsletter. The winner is Susan Feiler. She received a gift certificate to O’Meara Bros. Brewing Company located in Lakeport.

Remember, all you have to do is find the misspelled word(s) or incorrect punctuation in this newsletter, then give us a call at 262-1880 to be entered into the drawing to win a gift certificate to a local business. We appreciate your participation...you could be the next winner!

Guarding Against Identity Theft

Take steps so criminals won't take vital information from you.

America is enduring a data breach problem. As many workers traded in the office for remote work, data security has been a focus for the public and private sectors. Between robocalls pitching low-cost health insurance, pretending to be the I.R.S., or offering “work from home” opportunities, the pandemic has seen scammers getting more creative than they’ve ever been.¹

Tax time is prime time for identity thieves. They would love to get their hands on your 1040 form, and they would also love to claim a phony refund using your personal information. You may realize you’ve been the victim of tax fraud if you can’t e-file your tax return because of a duplicate Social Security number or if you receive a notice from the I.R.S. that talks about owing taxes for a year you haven’t filed.²

Just make sure when you e-file that you use a secure Internet connection. When you e-file, you aren’t putting your Social Security number, address, and income information through the mail. You aren’t leaving Form 1040 on your desk at home (or work) while you get up and get some coffee or go out for a walk. If somehow you just can’t bring yourself to e-file, then think about sending your returns via Certified Mail. Those rough drafts of your returns where you ran the numbers and checked your work? Shred them.

The I.R.S. doesn’t use unsolicited emails to request information from taxpayers. If you get an email claiming to be from the I.R.S. asking for your personal or financial information, report it to your email provider as spam.²

Use secure Wi-Fi. Avoid “coffee housing” your personal information away – never risk disclosing financial information over a public Wi-Fi network. (Broadband is susceptible, too.) It takes little sophistication to do this – just a little freeware.

Sure, a public Wi-Fi network at an airport or coffee house is password-protected – but if the password is posted on a wall or readily disclosed, how protected is it? A favorite hacker trick is to sit idly at a coffee house, library, or airport and set up a Wi-Fi hotspot with a name similar to the legitimate one. Inevitably, people will fall for the ruse, log on, and get hacked.

Look for the “https” & the padlock icon when you visit a website. Not just http, https. When you see that added “s” at the start of the website address, you are looking at a website with active SSL encryption, and you want that. A padlock icon in the address bar confirms an active SSL connection. For really solid security when you browse, you could opt for a VPN (virtual private network) service which encrypts 100% of your browsing traffic.³

However, be especially careful when clicking on any links that you receive from an unknown sender. Many criminals have caught up,



THE I.R.S. DOESN'T USE UNSOLICITED EMAILS TO REQUEST INFORMATION FROM TAXPAYERS. IF YOU GET AN EMAIL CLAIMING TO BE FROM THE I.R.S. ASKING FOR YOUR PERSONAL OR FINANCIAL INFORMATION, REPORT IT TO YOUR EMAIL PROVIDER AS SPAM.²

and use sites that seem valid by using the “https” prefix. Look to see what the email is asking for (for example, demanding payment), and verify this by sending a separate email or calling the supposed contact to verify the validity of the email. Look for any misspelled words or incorrect links in the email. If you’re more technically savvy, you can look at the original version of the email to see if it actually originated from somewhere else.³

Check your credit report. You may have been the victim of identity theft or fraud, and not even realize it, until it shows up on your credit reports. Thanks to the Fair Credit Reporting Act (FCRA) you are entitled to one free credit report per year from each of the big three agencies: Experian, TransUnion, and Equifax. This year, because of the increased issues with identity theft and fraud during COVID-19, these three agencies are also allowing weekly credit checks from now until April 2021. Checking your credit report weekly will not affect your ability to order your free annual credit report.^{4,5}

Don't talk to strangers. Broadly speaking, that is very good advice in this era of identity theft. If you get a call or email from someone you don't recognize – it could tell you that you've won a prize; it could claim to be someone from the county clerk's office, a pension fund, or a public utility – be skeptical. Financially, you could be doing yourself a great favor.

Citations

1. FTC.gov, 2021
2. IRS.gov, November 25, 2021
3. NextGov.com, June 19, 2019
4. Consumer.FTC.gov, 2021
5. AnnualCreditReport.com, 2021

CLIENT CORNER

Joe & Jacie Casteel

Back in 1998, after a very successful 16-year career in the foodservice industry, Joe embarked on a leap of faith and a new challenge. The electronic payment industry was an intriguing opportunity to get in on the ground floor of this platform for consumers to pay for goods and services. Although credit card payment was mainstream for consumers, the ways merchants were able to accept payments was changing and he wanted to be a part of this change. North Bay Merchant Services was formed to take this plunge into the world of electronic payment. Unfortunately, where they lived was also changing and growing to a point where they desired a change in lifestyle.

Jacie and Joe left the hustle and bustle of Sonoma County in 2001 and immediately fell in love with the pace and style of Lake County. Now there were adjustments to be made, as they both did continue to work in Sonoma County. A 2 hour commute each way will make you rethink how you live your life. After 6 months (& living her entire life in Sonoma County), Jacie began her career as a mortgage loan officer in Lake County by starting her branch in their family room. She is very proud of the fact that after many in the mortgage origination industry were forced out during the downturn in the mid 2000's, she has grown and established herself in the community with Sterling Mortgage in Lakeport.

Not being the sharpest tool in the family (his words), it took Joe 3 plus years, but he eventually moved his office to Lakeport.

It didn't take long for them to enjoy their lifestyle of work, play and solitude in this beautiful county. Gone were the days of leaving the house in the dark of the early morning and returning as the sun was settling for the night over the hills in the west.



Their four grown children live out of the area but cherish the time they get to visit the "Lake House". Joe & Jacie once suggested spending a holiday closer to the kids, and it was a unanimous "No ... we would miss being at the Lake!"

And a funny thing happened on their way to living a more laid back and centric life – they both became involved in their community.

Through the Lake County Chamber of Commerce, Joe began volunteering his time. Being involved on several committees, serving on the Board of Directors, and two terms as President, he has been allowed to quench that thirst to give back. A little over 4 years ago, Joe became involved in the Certified Tourism Ambassador program for Lake County. Never being one to shy away from a challenge, he saw this new exciting program as a way to help people get involved in promoting this great county. There are so many in Lake County that want to help and want to show support but don't know where to begin, and the CTA program fits the bill.

Once Jacie heard about the CTA Program, she knew she wanted to jump on board. That was in 2016. The positive energy and collaborative efforts of likeminded folks is so uplifting to her. She loves that the program reminds all of us that we all can make a difference with our words and attitude. Enhancing the visitor experience by sharing your knowledge and love of Lake County is super rewarding when you see the smile and enthusiasm on a guest's face. It's always a reminder to stop and appreciate the very special place that we call "home".

Jacie recently served as the Chair of the CTA Core Group and is still serving as a guiding member of the Core Group and as a Trainer. Joe served as a Trainer and chair of the Marketing Committee.

Jacie & Joe have such a passion for Lake County and it's infectious! Thank you both for all you do for your community!



RETURN SERVICE REQUESTED

Disclosures: The financial consultants of JE Strong Financial Network are registered representatives with and securities offered through LPL Financial, Member FINRA/SIPC.

Michele's Creamy Balsamic Vinaigrette

Ingredients

- 1/3 cup balsamic vinegar
- 3/4 cup olive oil (EVOO)
- 3 tbs light mayonnaise
- 2 tbs honey
- 1 tbs dijon mustard
- 1/2 tsp salt
- 1/2 tsp ground pepper
- 1-2 garlic cloves

Instructions

1. Add all ingredients to a bowl.
2. Whisk until creamy & smooth.

Stores well in a mason jar for a week.



This dressing is perfect for Summer gatherings. Toss with some spring mix, add some blue cheese crumbles, grapes, apple, celery, & glazed walnuts...or drizzle over spring mix with blue cheese crumbles & tri-tip or flank steak. So yummy on those hot Lake County Summer days!

Save-the-date

Invitations for each event will be mailed directly to you.

Wednesday, June 23

6:00 pm - Sip-Learn-Cook - Zoom

Friday, July 23

5:30 pm – Concert in the Park Client Appreciation Event – Library Park, Lakeport

Wednesday, July 28

5:30 pm – Mid-Year Market Update – Zoom

Tuesday, August 24

5:30 pm – Long Term Care Workshop – Zoom

Tuesday, September 21

5:30 pm – American Funds Shareholder Update – Zoom