

# RETIREMENT IN SIGHT



MONTHLY NEWS AND INFORMATION FOR CURRENT AND FUTURE RETIREES  
PRESENTED BY SCOTT E. HOLSTEIN, CPA, PFS, CFP® - OCTOBER 2021

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## QUOTE OF THE MONTH

*"The great thing about getting older is that you don't lose all the other ages you've been."*

MADELEINE L'ENGLE

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## ROBOCALLS, ROBOTEXTS: PROTECT YOURSELF, AND YOUR MONEY

Are you getting more unwanted text messages on your phone than you used to get? That is partly the result of a good thing – robocalls have declined. Robotexts, however, have increased. As robotexts bilked Americans out of \$86 billion in 2020, you want to be wary of even the most innocuous messages coming your way.

The number of robocalls fell by 29% from the end of June to the end of August, partly because the Federal Communications Commission required U.S. phone carriers to adopt Secure Telephone Identity Revisited and Signature-based Handling of Asserted information using toKENs (STIR/SHAKEN) by June 30. This is a blocking technology designed to foil caller ID spoofing (a tactic that 35-40% of robocalls employ). Faced with STIR/SHAKEN, spammers and scam artists have shifted their focus toward texts. If you get what seems to be a robotext, texting back STOP is not the answer. By doing that, you verify your phone number as a target for more robotexts (and your number could end up on a list of targeted numbers that may be sold to other marketers or cybercrooks). Instead, block and report the robotexts to your phone carrier. You can also forward robotexts to the Federal Trade Commission at 7726 (the keypad shorthand for the word SPAM); the FTC will then alert your phone service provider to the robotext.<sup>1</sup>



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## TRAVEL TIP

### *Bring basics on board, not the whole closet*

Traveling for a week, or less? There's no need to lug along a closet full of clothes and shoes. Take a pair of black pants and a pair of blue jeans, take clothes that are easily matched, and take 1-2 pairs of shoes.

*Source: TheContainerStore.com, September 26, 2021<sup>2</sup>*

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## WHAT DO YOU DO WHEN YOUR DOCTOR RETIRES?

According to a 2021 Jackson Physician Search survey, 21% of U.S. doctors are considering retirement and another 15% are thinking about getting out of health care and taking their skills or education to a different industry. If your GP does decide to call it a career, how do you find your next doctor?

Your current doctor may simply refer you to another physician in the same practice. That way, you need not worry about insurance or the transfer of your patient records. If you do not care for the recommendation, then the next step is to look for another doctor who takes your insurance. Ask any specialists you see, as they may be able to recommend excellent primary care physicians. If you find a recommended doctor is not accepting new patients, see if you can leverage the influence of the referring primary care physician or specialist, and have that physician ask on your behalf. See if a doctor you are considering is board-certified (check at [certificationmatters.org](http://certificationmatters.org)).<sup>3</sup>



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## DID YOU KNOW?

*By one measurement, a \$1 bill goes further than a \$5 bill*

That measurement is longevity. According to the Federal Reserve, the typical dollar bill stays in circulation 6.6 years before it is destroyed. That compares with 4.7 years for a five-dollar bill.<sup>4</sup>

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## ON THE BRIGHT SIDE

The four-day work week, once viewed as a pipe dream, has become a reality at a growing number of larger American businesses. The Society of Human Resource Management says that 15% of employers now schedule at least occasional four-day work weeks.<sup>5</sup>



## BRAIN TEASER

*How can you hold onto both ends of a rope and tie a knot in the rope without letting go of either end?*

STUMPED? CALL 800.458.9330 FOR THE ANSWER!

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CITATIONS.

- 1 - MarketWatch, September 25, 2021
- 2 - The Container Store, September 26, 2021
- 3 - Kiplinger.com, September 24, 2021
- 4 - U.S. Federal Reserve, March 9, 2020
- 5 - Society for Human Resource Management, June 20, 2020