

NOTES FROM ELM GROVE

FALL EDITION 2017

Our intern, Breanna Mitchell, has been promoted to the position of Client Service Specialist. She is often the first person you talk to when you call.



She has excelled in achieving and maintaining a high level of organization and diligent assistance to clients and the rest of the staff. We are proud and happy that she has expanded her hours at our office in spite of continuing her full-time studies in Business at MATC.

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Is This “Charity” Real?

In light of the recent weather disasters, there have been many legitimate and not so legitimate “charities” asking for donations to help the disaster victims. There are several services to help you verify where your money is going and help you to make better decisions on your donations.

in how the information is presented to visitors to the sites.

[Charity Navigator](#), which is free, uses a 4 star system and applies the rating methodology to a subset of about 9000 nonprofits that provide the information needed using 7 basic criteria. Many details are available easily on the site. (I used this service extensively myself.)

Currently, there are over 2 million nonprofits registered in the U.S. Both of the following websites include a listing for each and every one of them, and strive to make sure you have information needed to donate to legitimate nonprofits that exhibit accountability, transparency and fiscal responsibility. However, the methodology of each site differs

[GuideStar](#) does not provide ratings, but remains neutral and mainly assures users that the charities maintain their tax-deductible nonprofit status and continue to update their information. It offers subscription services for long term users and those who require more details for institutional giving or grant programs, or individuals making major gifts.



You can actually make your donations directly through these sites as well. But no matter where or how you donate, be sure to receive and retain the documentation of your gift for tax purposes. You may not have gotten audited in the past for your donations, but I know people who have been. They were thankful for good records! Please be wise donors.

Travel Tip from a Client:



The following is a good piece of information for Schwab account holders who are international travelers:

"I was recently on a little trip with my college friends. My roomie also has an account with Schwab. She said that she has a debit card that she uses when traveling to get cash from the ATM. They do not charge an exchange fee!

I called Schwab and ordered the card. There are no international fees for purchases or for cash. They even reimburse any ATM charge that may be imposed. Ordinarily, there is a \$15 charge for expediting processing, but they even waived that!

Important Note: Enter a travel notification AND to be sure to get confirmation of any travel notice from Schwab so you don't run into any snags along the way."

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Extended Warranties – What?

OK – so I bought the extended warranty on my new car. Never before have I bought an extended warranty, but it seems like things are getting more complicated and now there are times it makes sense.

One of those times is for the new cars. Especially if you plan to keep the car as long as I do beyond the regular warranty. With all the electronics and special additions, and the increasing cost of repairs, I feel better for it, having spent nearly 10 times more than on my first car.

A repairman friend recommends that the extended warranty is not a bad idea on new lawn and garden equipment because of the fuel being used causing a degrading effect. Repairs are often nearly as much as a new piece of equipment. Hmmm....Just a thought!

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One of the most anticipated events of this year was the total eclipse. I did not see it because at the time I was in the cancer center in West Bend helping my friend, Donna.

There were no windows in the area we were in for nearly 6 hours, so we missed it. I did see it on the news later, however. Shannon's son, Jaydon, took the shot to the right and shared it.



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Wishing you all a great fall season, from all of us at Liberty Financial Group, Inc.

June Schroeder, RN, CFP® Editor