



FINANCIAL PLANNING, INC.

**IN THIS ISSUE:**  
How to keep your Holiday gift-giving organized



William "Bill"  
Morrissey, CFP®  
President

## Firm Update

While we are enjoying the traditional Fall blessings we are still focused on service to our valued clients.

We completed the transition to TD Ameritrade. This transition was key in allowing us to service you better.

The firm is in the process of working with a Practice Management Consultant. She is helping us develop a career track that will allow us to work closely with a top financial planning undergraduate program so we can hire a young advisor in the next year.

Tammy and I have been to several business conferences to "sharpen our sword" as they say. See page three to see more about where we have been, where we are going next and what useful tools we have to help us serve you better.

We want to hear from you. You should have already received a client satisfaction survey in your inbox. If for some reason, you have not received this please email us at [info@soundfinancialplanning.net](mailto:info@soundfinancialplanning.net). We value your feedback and look forward to hearing from you regarding what we are doing well and what areas we can improve.

With the quickly approaching holidays there is going to be a lot of shopping going on. I don't know about you, but I do most of my shopping online. This is becoming increasingly popular so we have included a great article in this newsletter about online shopping safety.

During this season of Thanksgiving it is good to remember those that help to make our success possible. We wanted to take this time to thank you for the opportunity to serve you, your families and your financial needs. We hope that you have a blessed holiday season filled with love and joy.

*Bill and Tammy*



## Community Involvement

Do you know? Bill is lector at his church, St Francis Catholic Church.

## Protecting Yourself While Shopping Online

### What steps should you take?

Whether you shop online routinely or infrequently, the risk of identity theft rises as you offer more and more information about yourself online.

### **Avoid using a debit card, and use only one credit card.**

If your debit card gets hacked, the thieves may be able to access your bank account. But if you use just one credit card for online shopping, you will have only one card to cancel if your card number is compromised. (It would also be wise to keep a low credit limit on that particular card.)

### **Look for the "https://"** before you enter personal information.

When you see that (look for the "s"), it should indicate that you are transmitting data within a secure site. Depending on your browser, you may also see a

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padlock symbol at the bottom of the browser window.

**Watch what you click – and watch out for fake sites.** Pop-ups, attachments from mysterious sources, dubious links – do not be tempted to explore where they lead. Hackers have created all manners of phishing sites and online surveys – seemingly legitimate, but set up to siphon your information. It is better to be skeptical.

**Protect your PC.** When did you

install the security and firewall programs on your computer? Have you updated them recently?

**Change stored passwords frequently. Make them unique and obscure.** It is a good idea to change or update your passwords once in a while. Mix letters and numbers, and use an uppercase letter if possible. Never use “password” or your birth date as your password!

**Don’t shop using an unsecured wi-fi connection.** You are really

leaving yourself open to identity theft if you shop using public wi-fi. Put away the laptop and wait until you are on a secure, private internet connection. Hackers can tap into your Smartphone via the same tactics by which they can invade your PC.

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## 5 Apps to Help You Keep Your Holiday Gift-Giving Organized

With the holidays just around the corner it’s likely that you are starting to get that pit in your stomach about shopping for gifts. You find yourself jotting down lists on post-it notes, at your desk, in your phone. How much do you want to spend this year? Who do you need to buy for? It becomes overwhelming to keep organized...**but it doesn’t have to be!**

We’ve found 5 great apps that will help you organize those many holiday lists in one central place so that you can access everything on the go and you won’t need to check anything twice!

No matter what type of smart phone or device you prefer to use, there are many apps out there that can help you stay on top of all of your gift-giving lists! It only takes a minute to install and they all are designed to make things easier for you so give it a try.

Now if only there was an app that would actually wrap the gifts... Maybe next year!



**The Christmas List**  
(iOS) \$1.99

See the gifts for each person on your list grouped by the current status of the gift (To Do, Purchased, Wrapped, etc..) Add new gifts as easily as jotting a quick note and, if your device supports it, you can even add gift lists with just your voice. You can also get a quick overview of your shopping budget and total spending across all groups, share the list with others and upload pictures. Definitely worth the investment!



**GiftPlanner**  
(iOS) FREE

GiftPlanner lets you easily keep track of your gift list and events. Keep your gift plan information, including gifts and ideas, stores and prices, purchase statuses, order and tracking numbers, photos, links, and more, in one convenient app! Use Gift Planner all year long for not just Christmas, but birthdays and other holidays and events.



**Christmas Gift List**  
(Android) FREE

Track holiday gift ideas as you receive them by quickly entering them in the app. Set a gift budget for each person and mark the gift as purchased as you do your shopping! Other features include useful stats such as money spent so far and total budget, marks the gifts as purchased as you buy them and the ability to share the list with others.



**Gift List Manager**  
(Android) \$2.99

An app to help you organize all year long. Users can add occasions and groups for family, friends, etc.. Adding gifts is also easy; users can enter a gift name, store, website, price, plus additional details. Benefits include the ability to snap a photo of the product without ever leaving the app and scan an item while shopping.



**Christmas List**  
(Windows) FREE

A simple and easy-to-use app that helps you keep track of your Christmas shopping. In addition to gifts you want to get for the special people in your life, it also helps you keep track of your gift budget, and allows you to e-mail the list to anyone you like.



## Continuous Improvement

▲ Bill with other past National FPA Board Members at their VIP function.

Bill traveled to the east over **September 25-28** and attended the **National FPA** (Financial Planning Association) **Conference** in **Boston, Massachusetts**. This is the largest financial planning conference in the world with over 2,000 attendees.

From **October 7-9**, Bill attended the **Money Quotient Conference** in **Portland, Oregon**. Money Quotient is a program that provides financial advisors with holistic financial life planning. Bill is a proud member of this program and is also on their advisory board.

At the **end of October** Bill and Tammy will be venturing to **Music City** for the **Nazrudin Project Annual Retreat**. This "think tank" event consists of a group of cutting edge financial planning practitioners and therapists.

## GET TO KNOW US: What did you do on your summer break?



**Bill Morrissey**

In July, we had all our four adult children stay with us on San Juan Island. We had a great time with family barbecues, kayaking, and hiking in American Camp. Sharon and I vacationed on Quadra Island. We loved it at April Point Resort -the sunsets were spectacular (pictured above)! We also flew down to the Long Beach Peninsula on the Washington coast and stayed in her family's beach house.



**Tammy Prouty**

I visited my dear aunt who has a wonderful camp site on Lake Merwin in Southwest Washington near Mount St. Helens (pictured above). You can see the mountain in the background with no snow. The private campground has 1500 sites and the deer have become part of the community and are always looking for a good Honeycrisp apple handout.



**Sandy Erps**

I had six glorious weeks on our sailboat in Desolation Sound (thanks Bill and Tammy!). Not much sailing was done, but lots of relaxing in the sun. We hiked up to the Trapper's Cabin in Princess Louisa. We went kayaking, swimming, and whale watching. It was good until we lost reverse, but we made it home safe and sound.



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**Over 30 Years of Financial Planning and Investment Advisory Service**

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