

# AUTOMOTIVE

# community news

## VSAC and Attorney General warn of student loan servicer scammers

REGION - Attorney General T.J. Donovan joined Vermont Student Assistance Corporation to warn Vermonters about scams involving student loans. Scammers pose as student loan servicers, debt relief companies, document preparation companies, or say that you may be eligible for a student loan forgiveness program.

"My office has received dozens of complaints about these types of scams," Attorney General Donovan said. "Recent graduates, who are starting to repay their student loans this fall, should be especially wary of potential student loan scams."

Some scammers will ask for

your FSA ID, which is the login and password to federal loan information, and say they can help you for a fee. But student loan help is free for Vermonters. VSAC, a public nonprofit agency of the state, provides advice about student loans for free.

"VSAC wants student loan borrowers to know that we are here to provide expert financial aid assistance to any of their questions as they evaluate the best repayment options," said Scott Giles, president and CEO of VSAC. "For student loan borrowers, this is especially important as they begin to pay down their investment in their professional future. We thank the Attorney General

for his laser focus on protecting Vermonters from deceptive and fraudulent practices."

If you receive a call from someone offering to help you lower your payments or do the paperwork for you for a fee, hang up the phone. Never provide your Social Security number to an unknown person over the phone.

If you believe you may have received a scam call, contact the Attorney General's Consumer Assistance Program at 1-800-649-2424 or by emailing AGO.CAP@vermont.gov. For questions about student loans, contact VSAC at 1-800-862-3177.

## Vermont Evaporator Company challenges maple industry

MONTPELIER, Vt. - In honor of Native American Heritage month and in the spirit of Thanksgiving, Vermont Evaporator Company is challenging the Vermont maple industry to join it in making a difference for native New Englanders by donating a portion of November sales. Vermont Evaporator Company has identified its chosen beneficiary as the Mashpee Wampanoag Tribe of Massachusetts.

"We have Native Americans to thank for maple syrup, plain and simple. Which means many Vermonters have Native Americans to thank for their way of life and their means of making a liv-

ing," said Vermont Evaporator Company CEO, Kate McCabe. "And right now, the Mashpee Wampanoag Tribe could use our support of their lands and their economic security, too."

In September, the U.S. Department of Interior reversed a decision made in 2015, granting the Mashpee Wampanoag Tribe 321 acres of reservation land in a trust. This reversal threatens that land. Greater than anything else, the tribe is worried about the loss of the land of their ancestors and the culture that comes with that history.

"We are honored to have the support of Vermont Evaporator Company," said Mashpee Wam-

panoag Tribe Chairman, Cedric Cromwell. "Tomorrow, November 14, 2018, we will walk and rally with our supporters in Washington, D.C. to support H.R. 5244, pending bi-partisan legislation that would protect our tribal lands. We all look forward to knowing that Vermont Evaporator Company is in solidarity with us."

Vermont Evaporator Company and businesses that join their challenge started setting aside a portion of sales to donate to the Tribe Nov. 1. If your business is interested in joining this challenge, email info@vtevap.com.

## Time to think about year-end investment moves

REGION - We've still got a couple of months left in 2018, but it's not too soon to start thinking about some year-end investment moves that might benefit you. Although not all will apply to your situation, here are a few possibilities:



Make year-end investments and watch them grow. STOCK PHOTO

**Add to your IRA**  
For the 2018 tax year, you can put up to \$5,500 into your traditional or Roth IRA, or \$6,500 if you're 50 or older. If you haven't reached this limit, consider adding some money. You have until April 15, 2019 to contribute to your IRA for 2018, but why wait until the last minute?

**Increase your 401(k) contributions**  
You already may be investing in your 401(k) or similar employer-sponsored retirement plan, but you might be able to bump up your contributions for the rest of the year if it's allowed. Of course, you should always put in enough to earn your employer's matching contribution if one is offered.

**Take your RMDs**  
If you are 70-and-a-half or older, you must start taking withdrawals - called required minimum distributions, or RMDs - from your traditional IRA and your 401(k) or similar retirement plan. Generally, you must take these RMDs by Dec. 31 every year. But if you turned 70-and-a-half in 2018, you

can wait until April 1, 2019, until you take your first RMD. However, you will then have to take a second RMD - the one for age 71 - by Dec. 31, 2019. Taking two RMDs in one year could give you an unexpectedly large taxable income for the year, possibly bumping you into a higher tax bracket and affecting the amount of your Social Security benefits subject to taxes. So, if you are considering delaying your first RMD, consult with your tax advisor.

**Make changes in response to life events**  
In 2018, did you experience a major life event, such as a marriage, divorce, or addition of a child? Or did you change jobs or retire? Any of these events could lead you to adjust your investment plans, so now may be the time to do so, possibly with the help of a financial professional.

**Review your investment mix**  
At least once a year, it's a good idea to review your investment mix to ensure it's still suitable for your goals and risk tolerance. Sometimes, even without your taking any action,

your portfolio might change in ways you hadn't expected. For example, suppose you wanted your portfolio to contain 60 percent stocks and 40 percent bonds and other investments. After a period of rising prices, though, the value of your stocks may have increased so much that they now occupy 65 percent of your portfolio - which means you may be taking on more risk than you had originally intended. Consequently, you may need to rebalance your portfolio to get back to your original 60 percent to 40 percent ratios. Keep in mind that these figures are just for illustration; everyone's ideal

portfolio mix will depend on their individual situations. These aren't the only year-end moves you may want to consider, but they can help you close out 2018 on a positive note. Plus, they can serve as a reminder that you need to be vigilant as you keep working toward your financial goals.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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