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In this issue: Social Security, PFPG giving, loved ones' finances, web privacy, travel insurance

Social Security offices reopening

Social Security's field offices were closed to the public beginning March 2020, and now will be reopened on a limited basis for those needing help with applying for new or replacement Social Security cards, and submitting proof of identity documents in person rather than mailing them. Offices will offer 5 – 7 minute "express interviews" for such transactions. Locate your closest field office [here](#).

However, most people can avoid the field office visit by accessing the agency's expanded [website](#) to apply for benefits, obtain estimates of future benefits, get replacement cards, switch from spousal benefits, and change address and direct deposit information.

PFPG charitable giving

Each year PFPG chooses several organizations to be part of its charitable giving program. As a member of the Maine business community for 23 years, we believe it's important to support Maine-based nonprofits. For 2020, we selected six organizations:

- [Maine Needs](#), which helps individuals and families starting life over from scratch or facing financial hardships meet their basic material needs by providing donated clothing, hygiene products, household items and other necessities.
- [Youth and Family Outreach](#) offers early care and education opportunities that support learning and enhance the quality of life for children, youth, and families in Greater Portland. Priority is given to children 6 weeks to five years of age from teen and low income families who are working, in school, or job training.
- The [Portland Symphony Orchestra's Resiliency Fund](#) helps the PSO overcome lost revenue due to COVID-19 and continue its mission through innovative digital programming, assisting musicians who have lost performance income, and planning efforts for a return to the stage.
- [ProsperityME](#) (formerly Community Financial Literacy), whose mission is to empower refugee and immigrant communities in Maine by providing them with financial literacy skills.
- [Preble Street](#), providing a wide range of accessible services to people experiencing problems with homelessness, housing, hunger, and poverty and to advocate for solutions to those problems.
- [NAPFA Consumer Education Foundation](#), which empowers consumers to achieve positive financial outcomes and supports fee-only advisors providing pro-bono financial guidance.

Safeguarding the finances of loved ones

Former first lady Rosalynn Carter once said, "There are only four kinds of people in the world: Those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers." For those contemplating the financial caregiver role, note that

almost 25% of all Americans over 65 experience some form of diminished mental capacity, making them potentially vulnerable to financial exploitation or making poor financial decisions. Basic tasks like paying bills and monitoring accounts can become increasingly stressful as cognitive abilities decline.

A credit card transaction and account monitoring system, [Carefull](#), can send alerts to you or a selected circle of “friends” via your phone about your loved one’s late, missed, or duplicate payments; questionable or unusual donations; changes in spending patterns; or potential scams. Family members, friends, and professionals can work together to be sure that money matters are handled in a timely and transparent way. The Carefull website also offers helpful articles for financial caregivers, e.g., [Money Talks: Tips on how to have productive conversations about money with family members](#).

Privacy on the web

If you’re starting to think that the World Wide Web is nothing more than a giant monster monitoring you continuously and trying to sell you things, you’re not far wrong. But how can you minimize its grip over your browsing life? One way is by using a browser other than Safari or Google Chrome to cut down on the data-gathering, or tracking, that occurs on your phone and/or computer and generates all those ads. Check out this *New York Times* article for suggestions and test results for *private browsers* like Firefox Focus, DuckDuckGo, and Brave: [“If You Care About Privacy, It’s Time to Try a New Web Browser.”](#)

Preparing to travel again?

With travel restrictions beginning to lift, many of us may venture onto a plane and even eventually travel outside the country. At first, higher than normal numbers of cancellations and delays will likely make the process rockier than before. And everyone’s worst case scenario, especially now, is needing medical attention while abroad.

Enter the travel insurance policy, which can add an extra tab of 4 – 12% to the cost of your trip, depending on your age and the level of features you select. *Trip cancellation* coverage, if an unforeseen event occurs, covers your flights, hotels and other bookings that would normally be nonrefundable. A premium travel credit card may offer cancellation coverage. *Standalone medical supplements* offer coverage should you become injured or seriously ill; check with your Medigap carrier to see if your plan offers any coverage. “*Cancel for any reason*” policies allow you to get a portion of your deposit back if you change your mind about your trip. Note that some plans exclude coverage for pandemics/epidemics, while many traditional travel insurance companies have expanded or adapted their coverage to meet the challenges presented by [COVID-19](#), so check the details. Also, some tour operators offer their own travel insurance packages.

For a comprehensive guide to this topic, see [Rick Steves’ website](#). Though it’s tempting to forgo the cost of a policy and trust to luck, consider how much peace of mind during your journey is worth. Comparison shop for policies on websites such as [insuremytrip.com](#), [squaremouth.com](#), or [travelinsurance.com](#), and stick with big-name companies like Allianz, Travelex, and Travel Guard.

Welcome to summer!



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