



Majestic Oak Financial

A Registered Investment Advisor

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Welcome to Autumn! Take some time to enjoy the cool days and the beautiful colors that nature has to offer before we need to get bundled up.

News You Can Use – Spam, Spam, and More Spam

Lately, it seems like my spam email box is more active than ever. In most cases, the fact that the email is fraudulent is completely obvious. For example, I do not have a Paypal account, so the dire warnings threatening account suspension go unheeded. But I have received spam emails that, at first glance, appear to be from well-known banks, brokerage firms and even the IRS. Couple that with the fact that, from time-to-time, legitimate emails do erroneously end up in my spam box, how can I be sure an email I have received is indeed spam?

First, look for some obvious signs. Discard emails from any company with which you've never done business. You can also confidently dismiss any correspondence that contains spelling and grammatically errors within the content of the email. Unless you routinely do business abroad or subscribe to services provided by a foreign company, it's likely that you can delete emails that come from addresses outside of the United States.

But let's say you receive a suspicious email that may be legitimate. There are no obvious errors within the email and you actually do business with the entity from which the email claims to originate. What other clue can we detect that might assist us in assessing the validity of the email?

Undoubtedly, a spam email contains a link upon which you are instructed to click, bringing you to a convincing-looking website wherein you are to enter personal information. But thanks to today's technology, if you simply place your cursor on the link without actually clicking, the destination website will be revealed at the bottom left corner of your browser window. And this is our clue! As an example, below is one of a dozen emails I have received lately from the "Internal Revenue Service".

Notice of Underreported Income

Wednesday, September 30, 2009 1:37 PM

From: "Internal Revenue Service" <reports@mail.irs.gov>

To: anna@majesticoakfinancial.com

Taxpayer ID: anna-00000495821269US

Tax Type: INCOME TAX

Issue: Unreported/Underreported Income (Fraud Application)

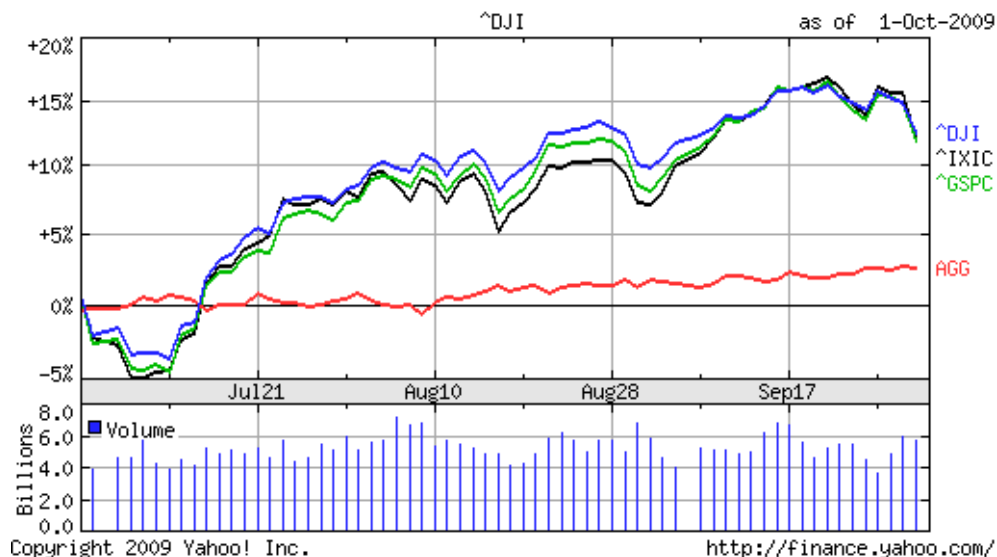
Please review your tax statement on Internal Revenue Service (IRS) website (click on the link below): [review tax statement for taxpayer id: anna-00000495821269US](#)

Internal Revenue Service

When I place my cursor over the link in the original email, the destination is noted as <http://www.irs.gov.hyu111o.com/> followed by a long list of characters. Similar emails attempt to direct me to www.irs.gov.y11derv.com or www.irs.gov.beraszz.co.uk. Although the website address has www.irs.gov in it, none of these websites put you anywhere near our not-so-beloved www.irs.gov. So, before you click on a questionable link, follow your gut, take a look at where you'd be heading and chances are you'll change direction toward the delete button.

3rd Quarter 2009 Performance

<u>Index</u>	<u>Ending Value</u> <u>9/30/09</u>	<u>3rd Quarter 2009</u> <u>Performance*</u>
DJIA	9,712.28	15.0%
S&P 500	1,057.08	15.0%
NASDAQ	2,122.42	15.6%
Lehman Agg. Bond iShares	104.92	2.7%



Investment Reports

Enclosed are the following investment reports for 3rd Quarter 2009:

- *Portfolio Performance* – Summarized Combined Account Performance for 3rd Quarter 2009
- *Asset Performance* - Individual Account & Asset Performance for 3rd Quarter 2009
- *Account Summary* - Individual account holdings as of 9/30/09
- *Investment Billing Statement* for the 4th Quarter 2009**: Investment advisory fees for the period of 10/1/09 through 12/31/09 (based on 9/30/09 values). ***This is an informational billing only.*** Your account is automatically debited unless otherwise noted.

Please remember that this investment reporting is for informational purposes only and you should also refer to the monthly account statements you receive from TD Ameritrade.

As always, please do not hesitate to contact me if you have any questions about your reports or wish to discuss any other financial matters.

Sincerely,

Anna M. Popke, CFP[®]

*Index performance is provided as a benchmark only. The performance of your individual investment portfolio will vary from that of any one index. Past performance of an index is never a guarantee of future results.

****PLEASE NOTE:** Clients who hold “cash reserves” within their brokerage accounts will have slightly different portfolio balances depicted on the Statement of Assets Summary and the Billing Statement. This is because “cash reserves” are excluded from the advisory fee. However, cash held awaiting investment in the upcoming quarter *will* be subject to the normal quarterly fee.

Investment Advisory Fee Calculations:

Fees are paid in advance on the 7th (or prior closest business day) of the month following the end of the quarter. The amount due is calculated by applying the prorated annual fee percentage to the previous quarter-end account value(s). Fees are further prorated for accounts opened after the beginning of a new quarter. Fees may be paid directly from the investment account(s) or consolidated and paid from a specified account. Money market/cash reserves are excluded from totals. Statements have been prepared by Majestic Oak Financial from information provided by TD Ameritrade and while deemed reliable, are not guaranteed.