

## A Clean Financial Bill of Health

By Will Divers,  
Financial Advisor

### CHECKUPS AND CHECK-INS

We have all heard it from our loved one's, "You need to go to the doctor for a checkup." Naturally, we always go, and the doctor observes and



inquires about our general health. Usually, if the doctor is anything like mine, you will be asked to get on the scale which we all know is a fun experience! Then they take your blood-

pressure, temperature, blood work, and so on.

But why do we have them do this for us even when we feel great and never healthier? The truth of the matter is that sometimes there are underlying issues that we may not feel or see on our own. Is this any different than a financial plan? I certainly do not think so. And does it not give a patient a better night's sleep after getting a clean bill of health from the doctor? For sure!

As can sometimes be with our physical health, everything may look as if it is moving along

smoothly and according to plan but are there underlying issues that are being missed? Is there something that could be adjusted to help achieve goals at an earlier age or with greater success? Or is everything perfect and you can rest easy knowing that you have had your financial checkup? Whatever the case may be, Highland Trust Partners can help with your financial exam to make sure that the plan is a healthy and happy one.

#### INSIDE:

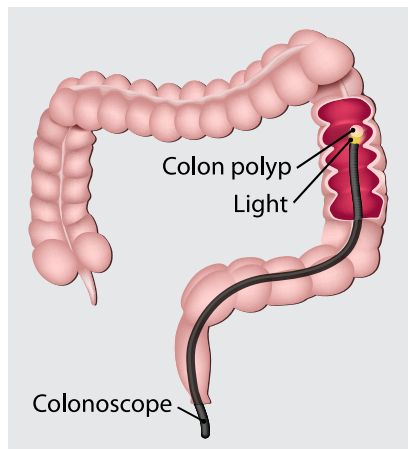
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### *The Importance of Health Screenings*

By Kelly C. Grow, MD  
Gastroenterology Associates of Athens

#### COLORECTAL CANCER: YOU CAN PREVENT IT

In the United States, colorectal cancer is the third most common cancer in both men and women, yet it is one of the most preventable types of cancer. There will be an estimated 150,000 new cases of colorectal cancer this year. 50,000 people will die from colorectal cancer this year. It has been estimated that people born around 1990 have twice the risk of colon cancer and four times the risk of rectal cancer than those born around 1950.



With screening, your gastroenterologist can diagnose colorectal cancers at an earlier stage, find colon polyps early so they can be safely removed, and help to prevent colorectal cancers. A screening colonoscopy can find growths in the colon called polyps so they can be removed before they turn into colorectal cancer.

A polyp is a small clump of cells on the lining of the colon. Most colon polyps are harmless. Some colon polyps can develop into colorectal cancer, often fatal when found in its later stages. Not all polyps turn into cancer, but all cancers start as polyps. Because colon polyps do not usually cause symptoms, it is important to have regular colorectal screenings such as colonoscopy.

Age 45 is now recommended as the time to start screening for colorectal cancer among all average risk adults according to the American College of Gastroenterology. This is an important change from earlier guidelines that used to recommend starting at age 50 for most people. If you have a family history of colon cancer, you may need to talk with your health care provider to see if earlier and more frequent colonoscopy is required.

Colonoscopy is a one-step test that looks for polyps in your entire colon (large intestine) and rectum using a colonoscope. Your doctor can both detect and remove polyps during colonoscopy and prevent colorectal cancer. Colonoscopy is the most commonly performed gastrointestinal procedure in the U.S. Colonoscopy with removal

of polyps offers long-term protection against developing colorectal cancer or dying from it.

There are other two-step tests which are also available to screen for colorectal cancer. These tests detect blood or altered DNA in the stool as a first step. A positive result would lead to the second step of colonoscopy for further examination. A Fecal Immunochemical Test (FIT) detects hidden blood in the stool. A Multitarget stool DNA test (mtsDNA) looks for abnormal DNA in the stool.

It is important to reach out to your health care providers if you have any symptoms regardless of age. Do not hesitate to talk to your health care team about new or worrying bowel symptoms, even those that seem hard to discuss or share. These may include blood in the stool, a change in bowel habits, a change in the shape and size of stool, rectal or abdominal pain, unexpected weight loss, or unexplained or new anemia.

Remember, the most common symptom of early colon and rectal cancers is NO symptom, so it is important to get screened. Do not put off needed health care, especially preventive tests.

## COLORECTAL CANCER: *You Can Prevent It*

### COLORECTAL CANCER PREVENTION *by the Numbers* from the AMERICAN COLLEGE OF GASTROENTEROLOGY



# 3RD

In the United States, colorectal cancer is the **third most common cancer** in both men and women, yet it is one of the most preventable types of cancer.

## 1 in 23

Lifetime risk of colorectal cancer for men



## 1 in 25

Lifetime risk of colorectal cancer for women



## 150,000+

Estimated **new cases** of colorectal cancer this year

## 50,000+

People **will die** from colorectal cancer this year

# 1990

It has been estimated that people **born around 1990** have **twice the risk of colon cancer** and **four times the risk of rectal cancer** than those born around 1950.

*While the reasons for these trends are complex, experts suggest unhealthy diet and sedentary lifestyle may contribute.*

## SCREENING *Saves Lives*

### AGE 45 TO 75

Adults at **average risk** for colorectal cancer should **get screened**

### AGE 75+

The decision to continue **screening** should be **personalized** in adults over age 75

### POLYPS

Removing polyps reduces the risk of colorectal cancer and saves lives. The power of prevention!

- 📌 Learn More: [gi.org/coloncancer](http://gi.org/coloncancer)
- 🔍 Find a gastroenterologist near you: [gi.org/find-a-gastroenterologist](http://gi.org/find-a-gastroenterologist)
- 📖 Read ACG 2021 Colorectal Cancer Screening Guidelines: [bit.ly/ACG2021-CRC-Guideline](http://bit.ly/ACG2021-CRC-Guideline)

## 10 VS. 1

In general, colonoscopy every 10 years starting at age 45 for average risk adults is recommended as a screening test as compared to the alternate stool FIT test which you have to undergo every 1 year.

### 1-Step Test

#### COLONOSCOPY

Your doctor can see and remove pre-cancers called polyps and preventor detect or confirm colorectal cancer  
**ALL IN 1 STEP.**

**1-STEP TEST** Colonoscopy is a **one-step test** that looks for growths called polyps in your entire colon (large intestine) and rectum using a colonoscope. Your doctor can **remove polyps** during colonoscopy and **prevent colorectal cancer**.

**2-STEP TESTS** If tests such as Fecal Immunochemical Tests (FIT) or multitarget stool DNA are **positive**, a **follow up colonoscopy** would be required to **as a second test**.

### 2-Step Test

#### 1ST STEP

**Stool-Based Test**  
FIT Test (Fecal Immunochemical Test)  
Multitarget Stool DNA

OR

Flexible Sigmoidoscopy

OR

**Imaging Test**  
CT Colonography  
Colon Capsule

**POSITIVE TEST?**

**2ND STEP**  
Colonoscopy

## Cybersecurity

HTP continues to hear from concerned clients who have been impacted by cybersecurity and scams. One point we make is to NEVER respond to a phone call, email, or text with personal data unless they 100% know the person and can validate why they need that information. Here are a few security measures HTP takes:

### Office

- Only take service requests via a phone call or in person, and identify that person
- Never share personal information with anyone other than the client unless they have an executed information sharing order with us
- Require an annual meeting with clients for determine status changes

### Technologies

- Firewalls and access control systems to protect data from unauthorized access
- Ultra-modern security operations center to monitor threats and vulnerabilities

- Data center facility and management provided by recognized leader in infrastructure hosting
- Continuous network scanning to identify security vulnerabilities
- Distributed “denial-of-service” attack protection services to alleviate system disruption

### Processes

- Comprehensive security monitoring
- Recurring disaster recovery exercises
- Pre-planned and practiced response procedures
- Strong encryption to ensure secure connections
- Multi-factor authentication for identity protection
- Automatic security scanning of programming changes
- Engagement with law enforcement industry leaders
- Secured backup of data

## Technology Corner



**Elevate – Brain Training:** Elevate is designed to improve focus, memory, processing, math skills, and more. This app includes more than 40 games that users can play to train their brain. Users have the ability to customize their daily games to focus on the skills they want to improve the most and they can track their performance against themselves and others. This app has a basic free version as well as an option to upgrade to an annual subscription.



**Fabulous:** Fabulous is an app that was designed to help improve lives by building healthy habits and routines. Fabulous starts by asking questions about goals and current habits, then designs a plan to improve those habits that is individualized to each user. By using Fabulous, users are able to sleep better, manage stress, and improve eating and exercise habits. Users can also use the integrated coaching feature which includes workouts, meditation exercises, and more! This app offers a one-week free trial, then bills annually at \$35.99.



## *Expensive is Not Always Best*

By Chris Willox,  
Financial Advisor

### DO YOU REALLY GET WHAT YOU PAY FOR?

According to *Golf Magazine*, “The Augusta National Golf Club membership costs are relatively low for a club of its stature. The initiation fee is an estimated \$40,000. And the yearly dues are

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*As your life and finances become more complex, though, the ability to set multiple goals with different timelines may be more important than finding the cheapest robo-advisor.*

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estimated at “a few thousand” dollars per year. How could the legendary course that is the only venue to annually host a major tournament, The Masters, be that inexpensive? I thought that you get what you pay for.

Haven’t we always considered that idiom when shopping? Anything that can be bought for a very low price probably isn’t very good, right? Obviously, in the case of joining Augusta National it is not...but there is

that “little” stumbling block of being invited to join. Oh, well.

But on the other hand, expensive does not automatically mean higher quality. No one ever wants to feel duped. When it comes to financial planning there are many robo-advisors that promise many options at a fraction of the cost historically available in traditional models.

Are these alternatives always inferior to actually sitting down with a financial advisor to better understand your individual personal and financial circumstances? Of course not.

As per *Investopedia*, “Generally, a younger person saving for a single goal like retirement or buying a home will be able to make any robo-advisor work. As your life and finances become more complex, though, the ability to set multiple goals with different timelines may be

more important than finding the cheapest robo-advisor.”

Some of the caveats to consider with a DIY approach include limited chat and service options, high fees to speak with a representative, if that service is available at all, occasionally higher management fees, and limited goal setting.

Brad Williams, CFP at Highlands Wealth Group in Greer, SC deftly explains what to look out for when utilizing a one-size-fits-all approach: “Every financial institution has a calculator that spits out an estimation for the amount you will need to have saved for retirement. This is NOT a financial plan. It is only a projection that addresses one detail of one financial goal based on an extremely narrow view of your life.”

Sometimes you get less than you paid for even when what you paid seems like a good deal.



## Debt Solutions

By Founding Partner Chris Caldwell,  
CFP®, AIF®, AEP®, CRC®, MBA

### HAVING A PLAN IS ALWAYS KEY

As a financial planner, the very first project with a client is to help them visualize their current financial picture. It is pointless to discuss the future until we first know the present. Included in this project is building their balance sheet, their net worth statement, their expenses report, and their liabilities exposure report. People always ask if they

- Gen X (ages 40 to 55): \$140,643
- Baby boomers (ages 56 to 74): \$97,290
- Silent generation (ages 75 and above): \$41,281

It is obvious to note how debt increases as stages of life move forward. It is surprising, though, to see those older than 56 carrying debt into retirement

years. I always work with my clients to plan on a goal to pay off all debt prior to retirement years. Another interesting statistic is that the more highly educated you are, the more debt you have. Student loans are one obvious component at play here but so is borrowing through other types of loans. In fact, college graduates carry double the credit card balance of

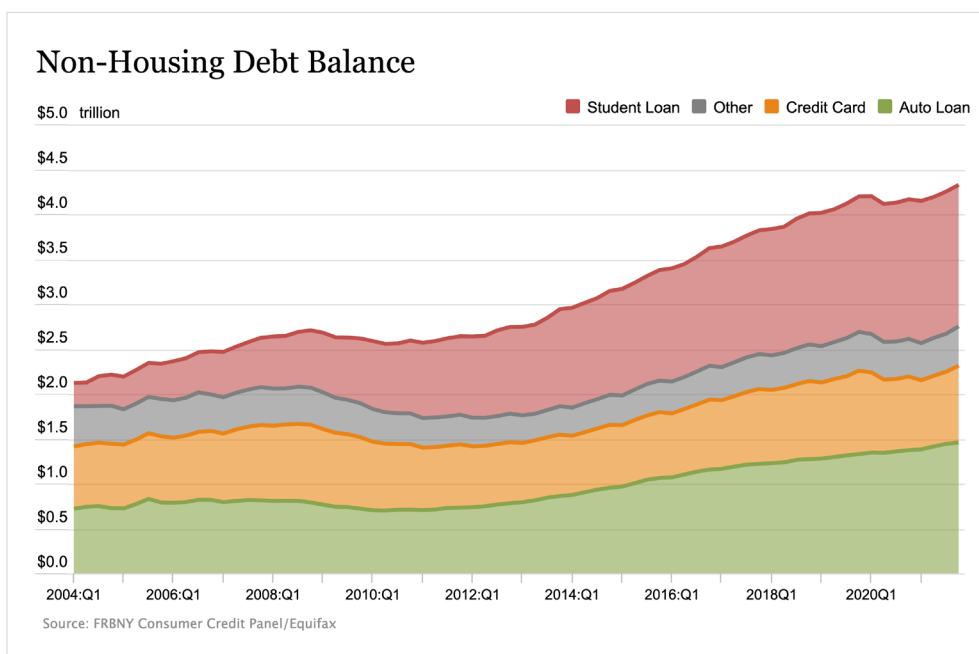
non-graduates according to data from the Federal Reserve and Experian.

are carrying too much debt, if what they have is “bad” debt, and/or should they pay obligations off early. The answer is always, “it depends...”

We have a debt crisis in this country which is not news to anyone reading this article. According to a 2021 CNBC report, average American debt including mortgages, credit cards, student debt, and personal loans is \$90,460 translating into a total debt number of \$14.6 trillion. From a 2020 report found at [debt.org](#), debt by generation is as follows:

- Gen Z (ages 18 to 23): \$16,043
- Millennials (ages 24 to 39): \$87,448

From Q3 2021, credit card balances increased by \$52 billion, the largest quarterly increase observed in the 22-year history of the data. Despite the substantial increase, credit card balances are \$71 billion lower than at the end of 2019. Auto loan balances increased by \$15 billion in the fourth quarter, a change similar to that seen in the fourth quarter in the previous two years. Student loan balances contracted by \$8 billion in the fourth quarter of 2021, and marked a \$21 billion increase since Q4 2020, the smallest annual increase seen in



# HTP News and Reminders

## Team Member Advancement



Chris Caldwell has completed the rigorous requirements leading to the designation of Chartered Special Needs Consultant (ChSNC®) from the American College. Chris joins a group of professional Financial Planners who are dedicated to high standards of ethical conduct and client services when assisting families and individuals with special needs. Less than a dozen planners in the state of Georgia hold this designation.

## New Team Member!



HTP is pleased to announce Rachel Smith has joined us as Senior Client Associate. Rachel has 22 years in the financial industry and has her Series 7 and 66 licenses. She joins Tomekia, April, and Miranda to assure clients receive the service they deserve.

Rachel has an Associates Degree in Business Management. She has two sons, Devin and Dillon. She and her husband, Stephen, are filling their new empty nest with their Australian Shephard puppy, Skyla and their Dachshund, Molly. They love to travel and hike together.

## HTP Celebrates an Anniversary

It has been seven years! During this time, we have made adjustments to provide our clients the top planners, staff, and services for them and their families. Today, we absolutely have the best team in place and celebrate them and our clients on our anniversary. Thank you to everyone who attended our celebration on April 16 held outside the HTP offices!



## Debt Solutions

### HAVING A PLAN IS ALWAYS KEY (CONTINUED FROM PREVIOUS PAGE)

nearly two decades. In total, non-housing balances grew by \$74 billion, boosted additionally by a \$15 billion increase in other balances.

Answers to debt questions will vary with each individual family. In all cases, I look closely at financial ratios such as average debt to income to ensure

that families can afford the obligations they carry. The key is to obtain a clear picture and spend time putting together a plan with an expert (shameless plug) to determine your goals for the future. Then we can work through debt management, investment policies, insurance coverage, estate plans, and all the other “fun” family needs.

# Market Index Returns\*

## Fixed Income

## Current Yield 4/29/2022

90-Day T-Bill	0.82%
5-Year T-Note	2.95%
10-Year T-Note	2.93%
30-Year T-Bond	3.00%

Source: Bloomberg

## Index

## 2022

## 2021

(1/1/2022-4/28/2022)

(One Year)

Dow Jones Ind.	-6.66%	18.73%
S&P 500	-10.04%	26.89%
NASDAQ	-17.73%	21.39%
MSCI EAFE Growth ETF	-19.12%	10.95%

Source: Morningstar Research

The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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