

American Press
BUSINESS

Carmen Million
Guest Columnist



Phony proposals target small businesses

Businesses are targets for scams each year and scammers are getting savvier in their schemes.

If you are a small business owner, you are always looking for new clients. An RFP (request for proposal) sent to your inbox can be a great chance to win new business. However, the BBB is warning businesses to be cautious of scam emails that only look like RFPs.

A business may receive an email with the subject "RFP Proposal" or something similarly general. The message appears to be from a potential client asking the business to bid on a new contract. The first goal is to get the business to open the message and download the attached RFP file. In most cases, the attachment seems "real." The RFP will include details about the project and uses a company or government agency name.

The actual scam takes many forms. It may point you to another website to input personal information or request that you download a malware-infected file. Other versions request that you provide bank account information, under the guise of needing payment information. No matter what the con, the BBB recommends that you delete it.

The BBB offers the following tips to help spot an RFP scam:

- **Don't believe what you see.** Just because an email looks real, doesn't mean it is. Scammers can fake anything from a company logo to the "Sent" email address.
- **Call the contact information to confirm.** If you aren't sure if an RFP is real, reach out to the provided contact information. If this person doesn't exist or refuses to speak with you, it's a huge red flag. Scammers often make excuses such as being "out of the country."
- **Get outside confirmation.** Scammers often pose as government agencies or use real company names. Check that the RFP is posted on the organization's website. If the company doesn't list RFPs online, call their office to confirm. But don't use a link or phone number provided in the potentially phony message.
- **Be cautious of generic RFPs.** Scammers try to cast a wide net by including little specific information in their fake emails. Always be wary of messages and project descriptions that are overly broad.
- **In general, be wary of unexpected emails that contain links or attachments.** Do not click on links or open files in unfamiliar emails.
- **Be extremely cautious,** especially if this is not your normal process for getting new clients. Investigate before you get involved.

When in doubt, call your BBB at 337-478-6253 or visit bbb.org.

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Carmen Million is president/CEO of the Better Business Bureau Serving Southwest Louisiana. Contact her at 478-6513 or cmillion@lakecharles.bbb.org.



The Terrell & Associates team includes, from left, Michelle Harris, Rhea Shields, Hailey Kotara, Roland Terrell, Terri Terrell, Matt Shaheen, Stacy Dion Corbello and Randy Harless.

Terrell & Associates

Confidence for your future

Experienced team adds new member and continues commitment to grow, preserve and protect your wealth

Special to the American Press

Local financial advisory firm, Terrell & Associates, has added an experienced advisor to their team. A firm rooted in Southwest Louisiana for more than 40 years, Terrell & Associates, is a multi-generational team of advisors built to serve clients at every stage of life.

This team of financial advisors is client focused and is building lasting relationships with their clients. While their style may be relaxed, the team is serious about finance. Having the Terrell team on your side can help you identify risk, set your goals, and develop a plan to achieve those goals.

"We work for you, not the

institutions," said Roland Terrell, Financial Advisor and owner of Terrell & Associates.

Stacey Dion Corbello is the newest financial advisor on the Terrell & Associates team. She may be new, but she is anything but an amateur, according to Terrell. With more than 20 years of experience in the financial services industry, Stacey brings a new perspective to an already multi-generational team. Terrell has been developing his team for decades. With their team approach, clients of Terrell & Associates benefit from multiple perspectives, diverse backgrounds, and broad networks.

When discussing a plan for a client, it isn't uncommon for the advisors to

debate different options available to their clients. It is a source of pride for the Terrell advisors to exhaust every option before finalizing a plan. Being independent advisors, the Terrell team is not tied to one company enabling a broader source of investment options for their clients.

"I am looking forward to growing not only in knowledge but also in services I am able to offer my clients with Terrell & Associates. I am excited to be a part of a team that has similar values and a client-centered focus," said Stacey Dion Corbello.

Clients of Terrell & Associates value the relationship built with the advisors and know they will be

See **TERRELL, B2**



Stacey Dion Corbello, the newest financial advisor on the Terrell & Associates team, has more than 20 years experience in the financial services industry.



Roland Terrell
President / Financial Advisor



Randy Harless
Financial Advisor



Rhea Shields
Financial Advisor



Matt Shaheen
Financial Advisor

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there when they need them. The team of advisors educates clients on what can be complex plans in simple, straight forward terms.

Whether you are a business owner, teacher, police officer, industry worker, engineer, or professional, Terrell & Associates can work with you to help you achieve your goals. Helping clients understand what they have and how to maneuver the financial landscape, Terrell & Associates advisors do not limit the discussion to retirement plans and insurance.

At Terrell & Associates, it's not a cookie cutter approach, said Randy Harless, RIOP financial advisor. "We work with a broad base of clients and use a holistic approach to best serve individual needs."

With a casual approach to learning the client's individual situation and needs, Terrell advisors put the relationship first. Independent and client-centric, Terrell & Associates offers a diverse mix of financial services and products. From retirement and estate planning to life insurance and business planning to investment management, the Terrell



Terrell & Associates is located at 625 W. College St. in Lake Charles. Call them today at 337-474-4025.



If you feel overwhelmed by simply saying "retirement planning," the team at Terrell Associates understands. They are true advisors who put the client first.

time to plant an oak tree was 30 years ago; the second-best time is today."

Find out how you can benefit from the services of Terrell & Associates. Call today: 337-474-4025 or you can visit TerrellandAssociates.com.

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& Associates team is built to serve you.

If you feel overwhelmed by simply saying "retirement planning," the team at Terrell Associates understands. While this financial advisory firm offers term and permanent life insurance, IRAs, annuities, investment accounts, and retirement accounts like 401(k)s and IRAs, they are true advisors who put the client first and go beyond just investments and products.

Rhea Shields, financial advisor, had this to say about the products offered, "We work with multiple national companies, researching what works for each client is a priority."

A team of financial advisors committed to being there for you when you need them the most, Terrell & Associates advisors are determined to be there for their clients long-term. So, whether you are considering retirement, don't fully understand your

life insurance, or are just starting your career, the team of licensed financial advisors at Terrell & Associates can give you "Confidence For Your Future."

"The worst thing you can do is procrastinate," said Matt Shaheen, financial advisor. "A good analogy is this: The best

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LOCAL

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