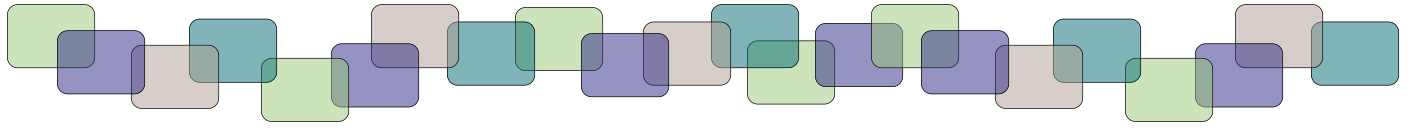


The PERIODIC PONDERANCE

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Freeze! Protection Against Identity Theft

By: Karen Winkler



JP Morgan, iCloud, U.S. Postal Service, Target, eBay, Home Depot. What do these companies have in common? They all have the dubious distinction of topping the list of the biggest data breaches in 2014. Anthem has joined their ranks this year with a breach that, according to Anthem, may have affected up to 80 million current and former policyholders.

Security breaches seem to be happening with increased frequency. The Ponemon Institute released a report in 2014 stating that 43% of companies experienced data breaches. When that happens, the blame game begins. The finger usually points at the companies that hosts the data, IT, and security protocols. Are these companies negligent in the loss of sensitive customer data? Or, are they doing their best to keep up with these highly motivated hackers in an ever-changing landscape of cyber insecurity? The answer is for the U.S. Federal Trade Commission to decide, but the decision doesn't make a difference to those who suffer the effects of stolen personal information. Regardless of who is to blame, the result is the same.

While identity theft is the most common consumer complaint in the United States, the percentage of U.S. households that reported it in 2013 was 7%.¹ So the likelihood that you will fall victim to identity theft, even given the data breaches that occur, is still relatively small. The media tends to sensationalize identity theft as rampant. In February, CNN Money reported that every two seconds, another American becomes a victim of identity theft. This sensationalism can be counterproductive; suggesting that becoming a victim is inevitable, and that little can be done to protect oneself. While there is no way to guarantee protection against identity theft, there are some simple ways to decrease the likelihood.

The majority of fraud associated with identity theft is the misuse of existing credit cards and existing bank account information. Most institutions provide protection against fraud for your existing accounts, often limiting your personal liability to zero. Even if you fall victim to this type of fraud, most cases can be resolved quickly.

The most troubling breaches are the ones in which social security numbers, bank account, and/or credit card information are compromised. This can open the door to identity thieves bent on using this personal information to assume your identity in order to commit fraud or other criminal activities. While this misuse of personal information accounts for less than 15% (one in a thousand persons) of all reported types of identity theft, it can bring with it more significant stress and hassle than the misuse of existing credit cards and accounts.

Here are some of the things that identity thieves can do with your information:²

- Open new lines of credit using personal identification information
- Open bank accounts and write bad checks
- Forge checks to wipe out bank accounts
- Apply for auto loans
- Commit other crimes and then give the victim's name instead of their own, to the police during their arrest

Disturbing? Yes. Inevitable? No (even if you are an identified victim of personal information theft). If you look at the list above, one thing that most of the items have in common is that identity thieves sometimes seek to open up new accounts or loans (as opposed to tampering with your existing accounts). One way to protect yourself from identity theft is with a security freeze, also known as a credit freeze.

A security freeze allows you to restrict access to your credit report. Why is this important? Since most creditors need to see this before approving new accounts, having a security freeze in place makes it much harder for thieves to open new accounts (though it cannot prevent them from making changes to existing accounts, so always monitor those closely). It is easy to put a security freeze in place for all three of the credit reporting agencies: Equifax, Experian, and Transunion, and in many states, it is free to do so. Once in place, you can lift the freeze (either permanently or temporarily) to open new accounts, apply for a job, purchase insurance, or perform other credit-related transactions. There is a nominal cost for lifting a freeze that varies by state. Having personally set and lifted a security freeze, I can attest to the ease and convenience of the process. While I make every effort to monitor my existing accounts for fraudulent activity, having a security freeze in place gives me peace of mind.

If you'd like to learn more about credit freezes and how to establish one, please visit one of these resources. And if you are a client, please let us help you implement your security freeze.

Federal Trade Commission Consumer Information - www.consumer.ftc.gov/articles/0497-credit-freeze-faqs

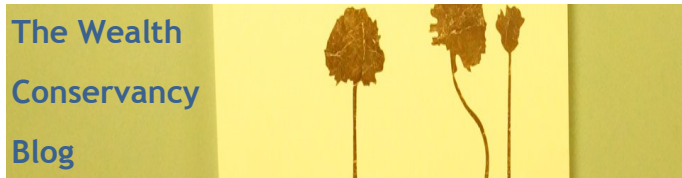
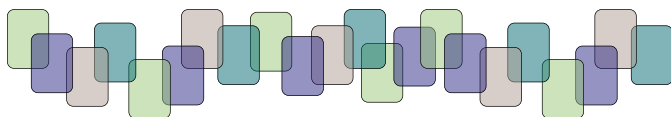
Equifax - www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian - www.experian.com/freeze/center.html

TransUnion - www.transunion.com/personal-credit/credit-disputes/credit-freezes.page

¹ Identity Theft / Fraud Statistics, Source: U.S. Department of Justice, www.statisticbrain.com/identity-theft-fraud-statistics

² Adapted from Identity Theft: What you can do to protect yourself, Office of Inspector General, www.nsf.gov/oig/identitytheft.pdf

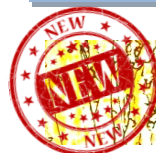


Have you visited TWC's Blog lately?

Check out some of our more recent posts:

- [TWC's Steve Henningsen on The Crux](#) - Steve touches on problems of increasing debt and the deflationary winds picking up in 2015.
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- [Book Review: Raised Healthy, Wealthy & Wise](#) - Another of Myra's famous book reviews, this time on an excellent book by Coventry Edward-Pitt.
- [Keep The "Awe" In Awesome](#) - A 6-minute TED Talk sure to make you chuckle.
- [BLUEcause - 100% Committed to Giving 100%](#) - Learn about how Bluefish is helping to make the world that much better.
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You can even take TWC to go by downloading the Heir-Waves podcast on iTunes! For a quick preview, head on over to itunes.apple.com/us/podcast/twc-heirwaves-podcast-inheritors/id975049564?

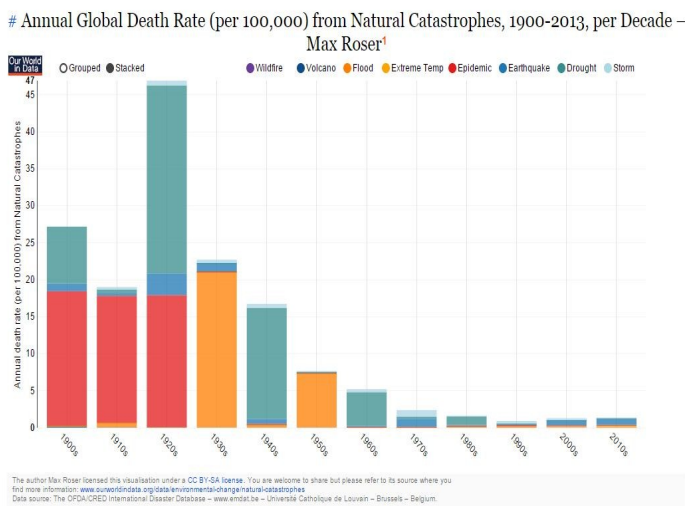
Bountiful Abounds

By: Myra Salzer

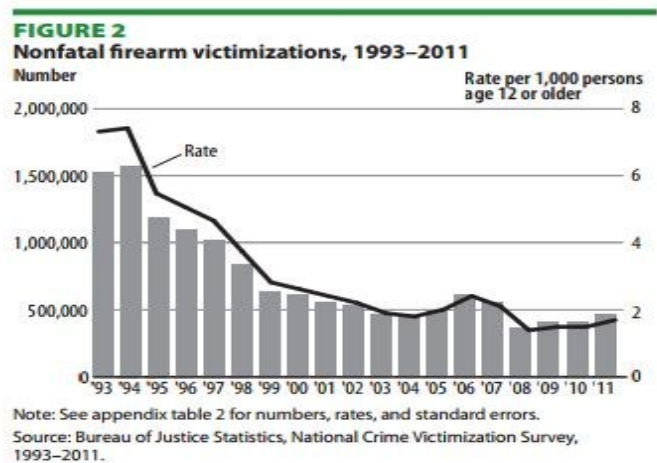
It's awful, just awful how many died in the snow storm, or were killed by the terrorists, or discriminated against, or cheated on, or scammed by, or breached by, or some bullied by, or (fill in the blank). We hear it all the time. We are bombarded with bad news on CNN and NPR and newspapers and and and... No wonder were walking around with frowns on our faces! What's the problem anyway!

Let's look at this morass differently. I had the pleasure of doing just that when I went to the Abundance 360 Conference in January. For two days, I learned about emerging technologies and improved global system's that have resulted in lower poverty rates, more connectedness, democratization of services, and improved health worldwide. Just look at some of the following graphs:

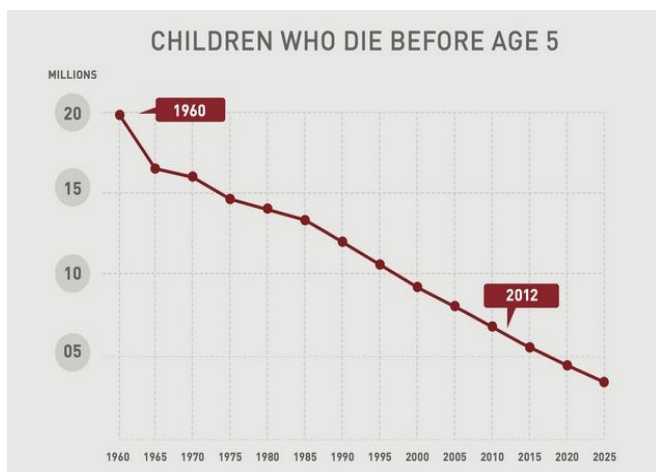
Annual Global Death Rate (per 100,000) from Natural Disasters (1900-2013)¹



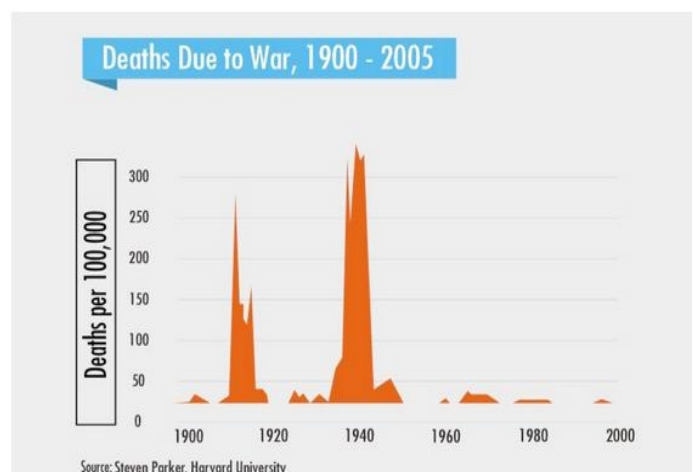
Nonfatal Firearm Victimization, 1993-2011²



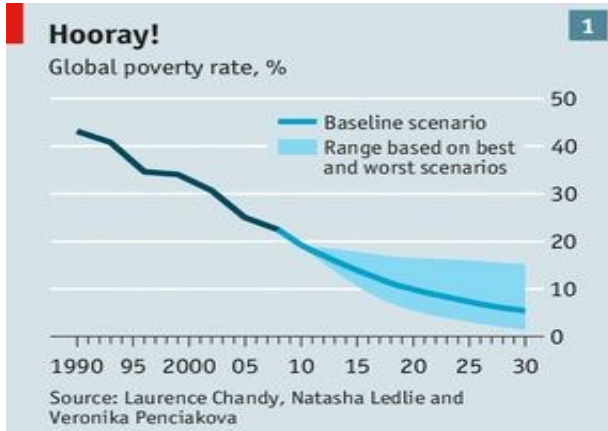
Children Who Die Before Age 5³



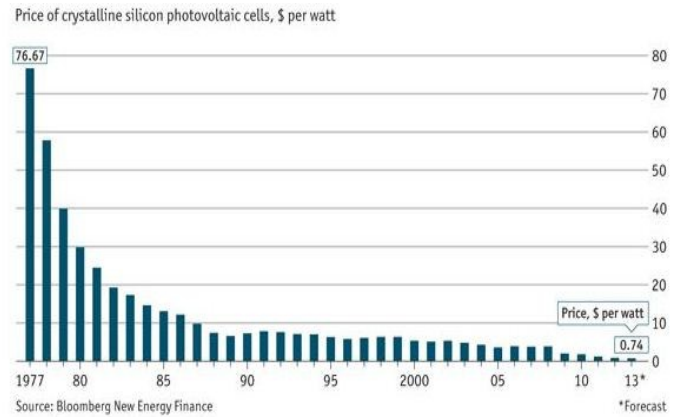
Deaths Due to War, 1900-2005⁴



The End of Poverty⁵



Price of Solar Panels per Watt⁶



These are statistics that should put a smile on all our faces. What a glorious time to be alive!

At the conference, I took this picture (see right) to illustrate how far we've come in just 20 years. All the devices pictured with me in this photo can now fit in my pocket at a fraction of the cost of the original devices. I can only imagine where we will be in 20 years, what our life expectancies will be, all the freedoms we will enjoy, and all the options we will have!



Sources:

- ¹ ourworldindata.org/data/environmental-change/natural-catastrophes
- ² www.bjs.gov/content/pub/pdf/fv9311.pdf
- ³ www.businessinsider.com.au/whats-the-best-time-in-history-to-be-born-2014-9
- ⁴ peterdiamandis.tumblr.com/post/92666329173/what-the-news-media-wont-tell-you-about-global
- ⁵ www.economist.com/news/briefing/21578643-world-has-astonishing-chance-take-billion-people-out-extreme-poverty-2030-not
- ⁶ www.economist.com/blogs/graphicdetail/2012/12/daily-chart-19

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Password Please! – Password Managers Save Time and Keeps You Secure

By: Dianna Chiow & Michael Malpiedi



So many websites today require you to create a login and password to get access to the site, whether it's Facebook, Pinterest, Amazon, or your banking institutions. This means creating login after login after login, for each site that you visit. It can be quite the hassle, from trying to remember the various passwords to going through the tedious process of resetting and authorizing for those you've forgotten. In many cases, people use the same password or two for all of the sites they visit, which can cause significant security issues, particularly if the passwords are simple and easy to figure out.

Luckily, there are online password managers such as LastPass, Dashlane, and Keepass to help centralize and secure all of your internet passwords. Now before you dread the idea of signing up for yet another paid subscription service, know that programs like LastPass also offer free accounts for personal use that come with a wide range of features. Implementation of these programs is generally simple - you just download the software, install it for your web browsers, and then each time you log in to one of your sites, you'll be asked if you'd like to save those credentials. You can also typically go to the password manager program and enter your usernames and passwords there for future use. You

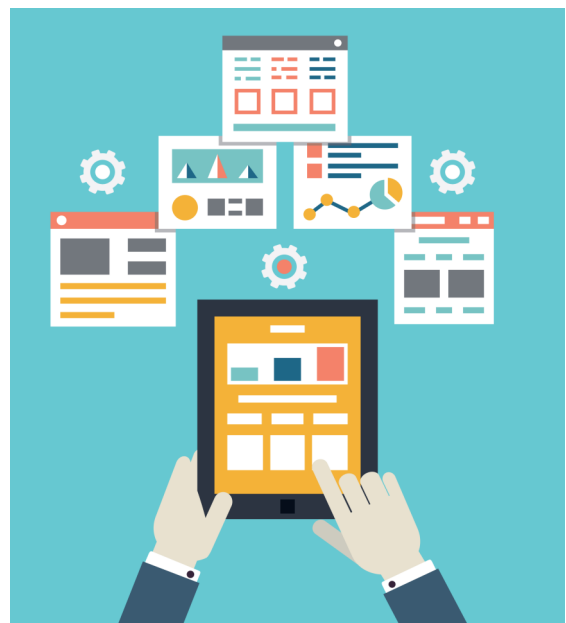
can even have the programs simply adopt and save your existing saved credentials in your browser.

Of course these programs come with some great



security features, including automatically changing your passwords regularly, generating new passwords for you, very strong identity authentication, and more. You can even use their autopopulate features for forms, making it easy to store your personal information and have it auto-fill when you're completing forms online. This information is stored just as securely as the passwords you keep in the system. And all of these incredible features are only the tip of the iceberg!

So why worry about remembering your login information and other details when it can all be stored and centralized in a secure vault? Let password managers do all of the work, so you can just sit back, relax, and enjoy the internet!



Contact Us

Phone: 303-444-1919
Fax: 303-444-1479
Email: twc@twcinc.org
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Independence Day
July 3rd

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Pets Just Wanna Have Fun: Dogvacay and Rover—the AirBnBs for Pets

By: Brandon Mendez

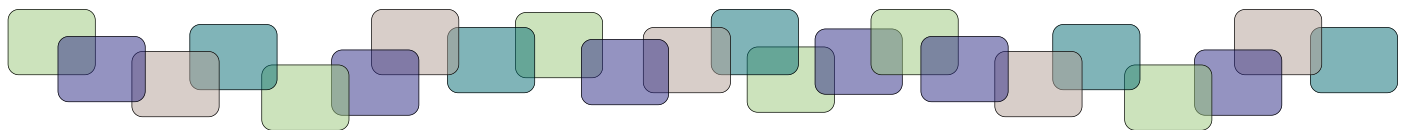
Are you planning a vacation but have concerns about where to leave your K-9 companion? Well, have no fear Dogvacay and Rover are here!

Dogvacay and its counterpart Rover are two new web services that allow dog owners the opportunity to travel and have peace of mind that their furry friend is well taken care of. Both websites offer location-based dog

sitting services that come complete with pet insurance, full-time specialized care, daily photo updates, and unlimited belly rubs.

Just type in your zip code along with the dates that you are looking for a sitter, and the website provides a list of sitters in your area. And fear not because both Dogvacay and Rover do intensive background checks and personal interviews with all sitters hosted on their sites, so you can feel comfortable knowing your beloved pet is in great hands. Sitters are rated and reviewed by dog owners that have used the sitter’s services before. You can also search for sitters that have special skills such as administering oral or injected medications. Both sites provide you with information on how responsive the sitters are. For example, Dogvacay lets you know if the sitter typically responds to a message within a few minutes, hours, or days. Both sites allow you to request a meet-and-greet to make sure the sitter (and their home) is the right match for you and your dog. As for now, Rover only allows dog sitting while Dogvacay has started to welcome feline companions to their services.

For more information please visit www.Dogvacay.com or www.Rover.com.



Spring Fun Facts!!!



1. People have only used the word “spring” when describing the season since the 16th century. The word spring was originally used to primarily described the source of a river. The season used to be called Lent or Lenten.
2. The earliest use of the term “spring-cleaning” in North America and Europe was in 1857.
3. The spring and autumn equinoxes are the only days when the sun rises directly east and sets due west in the northern hemisphere.
4. Equinox is Latin for “equal days.”