

**The cost of data breaches increases.** The latest annual study from Javelin Strategy & Research, a leading financial analytics research firm, says that 14.4 million people were impacted by I.D. theft in 2018. Roughly 3.3 million of them had to shoulder a financial loss or an out-of-pocket cost due to these crimes. Those losses and costs totaled \$1.7 billion, more than double the amount from two years earlier.<sup>1</sup>

Retirees are often portrayed as the main victims of identity theft. By one measure, that is not true: Federal Trade Commission (FTC) statistics show that about three times as many consumers aged 30 to 49 have their identities stolen as consumers aged 60-89. The median financial loss from such crimes is higher for seniors, however.<sup>2</sup>

The FTC says that credit card fraud increased annually over 2014-2018. While it is the most common kind of identity theft in every age group, it is not the only kind.<sup>2</sup>

**Tax time is prime time for identity thieves.** Thieves would love to get their hands on your 1040 form or state tax form, and they would also love to claim a phony refund using your personal information.

When e-filing your tax returns, make sure you use a secure Internet connection. When you e-file, you aren't putting your Social Security number, address, and income information through the mail. You aren't leaving a tax form on a kitchen table or desk while you go for a walk or get some coffee.

The IRS doesn't use unsolicited emails to request information from taxpayers. If you get an email claiming to be from the IRS asking for your personal or financial information, report it to your email provider as spam.<sup>3</sup>

**Use secure Wi-Fi.** Avoid "coffee housing" your personal information. In other words, never risk disclosing financial information over a public Wi-Fi network.

Sure, a public Wi-Fi network at an airport or coffee house is password protected – but if the password is posted on a wall or readily disclosed, how protected is it? A favorite hacker trick is to sit idly at a coffee house, library, or airport and set up a Wi-Fi hotspot with a name like the legitimate one. Inevitably, people will fall for the ruse, log on, and get hacked.

**Look for the "https://"** and the padlock icon when you visit a website. Not just "http://," but "https://." The "s" stands for "secure," and the padlock icon in the address bar signifies that traffic to and from the site is private. For solid security when you

browse, you could opt for a VPN (virtual private network) service, which encrypts your browsing traffic.<sup>4,5</sup>

**Check your credit report.** You are entitled to one free credit report per year from each of the big three agencies: Experian, TransUnion, and Equifax. Go to AnnualCreditReport.com (a website created by these three credit bureaus) as a first step to accessing yours.<sup>6</sup>

**Don't talk to strangers.** Broadly speaking, that is very good advice in this era of identity theft. If you get a call or email from someone you don't recognize – it could tell you that you've won a prize; it could claim to be someone from the county clerk's office, a pension fund, or a public utility – be skeptical. Financially, you could be doing yourself a great favor.



*“So, what if, instead of thinking about solving your whole life, you just think about adding additional good things. One at a time. Just let your pile of good things grow.”*

*- Rainbow Rowell*



### **Grilled Cheese & Tomato Soup Bread Bowls**



The weather outside is frightful, but this warm soup is so delightful. Grilled cheese and tomato soup are a match made in heaven, so why not combine them?

[4 servings]

## **Ingredients:**

### **For the tomato soup:**

- 1 Tbsp. of olive oil
- 1 red onion, diced
- 2 garlic cloves, minced
- 1 28-oz. can of plum tomatoes
- 2 cups vegetable or chicken broth
- ½ cup heavy cream
- 1 bay leaf
- Parsley, salt, and pepper, to taste (and additional parsley to garnish)

### **For the bread bowls:**

- 4 small, round sourdough bread loaves
- 16 slices of American cheese
- 6 Tbsp. of butter

## **Directions**

1. Heat the olive oil over medium heat. Sauté the onions and garlic for about 5 minutes.
2. Stir in the tomatoes and lightly crush them. Stir in the broth and heavy cream. Add the bay leaf, salt, pepper, and parsley, to taste. Simmer for about 25 minutes.
3. To make the bread bowls, preheat the oven to 400° F.
4. Slice off the tops of the loaves and use a small knife to cut around the inside of each loaf. Set these pieces aside.
5. Rub the inside of the bread bowls with butter and line 3 or 4 slices of cheese in each.
6. Slice the leftover bread circles in half, horizontally. Butter one side of each and put a slice of cheese in the middle.
7. Heat the mini sandwiches on medium until golden brown on both sides, about 5 minutes per side.
8. Put both the bread bowls and the sandwiches on the baking sheet and bake until the cheese in the bread bowls has melted, about 4 minutes.
9. Garnish with parsley.

Recipe adapted from Pure Wow<sup>7</sup>



## What to Know About Flexible Spending Accounts at the End of the Year

Flexible spending accounts (FSAs) are savings accounts reserved for out-of-pocket health care costs. They are offered through an employee benefit plan and allow you to use pretax dollars to pay for medical costs that insurance might not cover.

FSAs can save you money because they are funded with pretax dollars, but they are “use it or lose it,” meaning that if you don’t use the funds by the end of the year, they don’t roll over into the next. There is some flexibility, and employers may extend the deadline to use funds until March 15, but participants might want to aim for the end-of-year deadline to be safe. That means, come December, you should have a plan of how to maximize your FSA funds.

Not sure how to spend your remaining FSA dollars? [FSA Store](#) has thousands of items that are eligible, including first aid items, travel essentials, pain relief items, and much more.

\* This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax professional.

Tip adapted from TurboTax<sup>8</sup>



## Tips on Traveling with Your Clubs

Planning a holiday golf getaway? Travel with your clubs easily with these tips:

- Try to get a nonstop flight because the fewer times your bag and clubs have to be handled, the better.
- Make sure you have a durable bag. Hard-shell bags are the most protective.
- Use a golf club protection device, which sits higher than your driver (your longest club) and protects the shafts in case your bag gets dropped upside down.

- Golf bags are considered oversized baggage, so expect to drop them off or pick them up in a designated area. Check with your airline to see about any extra fees or weight allowances before you board your flight.
- Make sure to add a tag with your contact information to the bag in case your clubs get misplaced.
- Pack your clubs so they won't move around much in the bag. You can even pack extra sweaters and jackets in the bag if you're golfing in a colder area.

Tip adapted from PGA<sup>9</sup>



### Get Started with Yoga

Yoga has a number of health benefits. It can help manage stress, depression, and anxiety, it can improve your mood, and it can even help you sleep better. Not sure where to start? Here are some highlights of this practice to help you feel more comfortable in your first class.

- Hatha yoga is slower than other types, so it's a good choice for beginners. Vinyasa is the most common type of yoga and can be easy or more difficult, depending on the class. Power yoga usually includes weights and is a high-intensity workout, in addition to yoga.
- A lot of yoga classes focus on breathing exercises, which is one of the reasons why it's so relaxing. Even simple poses can be extremely beneficial when you coordinate them with your breath.
- Some common poses include [child's pose](#), [downward-facing dog](#), [warrior poses](#), and [sun salutations](#).
- You don't need fancy yoga gear to get started! All you need are some comfy clothes, a mat, and some water.

Tip adapted from Very Well Fit<sup>10</sup>



## Zero-Waste Experiential Gifts

When shopping for gifts this year, ask yourself: does the person you're shopping for really need more *stuff*? Many of the well-intentioned gifts we give end up collecting dust in the closet or being donated (or worse, thrown out) a few years later. If you want to take up less space this holiday season, consider giving experiential gifts to the ones you love. They are a great way to get them to do something new and don't involve a product that's going to take up space.

Some ideas for experiential gifts include a voucher for a coffee date or a nice meal out together, a cooking class, a hobby class (like a pottery or art class), a foreign language lesson, or even skydiving! Think of something your loved one has always wanted to do and find an experience that fits. It could be something as simple as some live music or as involved as a dream vacation.

Tip adapted from Going Zero Waste<sup>11</sup>

### ***Share the Wealth of Knowledge!***

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<sup>1</sup> <https://www.iii.org/fact-statistic/facts-statistics-identity-theft-and-cybercrime>

<sup>2</sup> [https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2018/consumer\\_sentinel\\_network\\_data\\_book\\_2018\\_0.pdf](https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2018/consumer_sentinel_network_data_book_2018_0.pdf)

<sup>3</sup> <https://www.irs.gov/newsroom/security-summit-warns-of-new-irs-impersonation-email-scam-reminds-taxpayers-the-irs-does-not-send-unsolicited-emails>

<sup>4</sup> <https://www.uab.edu/it/home/about-uab-it/announcements/item/1035-lock-icon-in-url-isn-t-always-a-mark-of-safety>

<sup>5</sup> <https://www.forbes.com/sites/tjmccue/2019/07/11/best-vpn-services>

<sup>6</sup> <https://www.transunion.com/annual-credit-report>

<sup>7</sup> <https://www.purewow.com/recipes/tomato-soup-in-grilled-cheese-bread-bowls>

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<sup>8</sup> <https://turbotax.intuit.com/tax-tips/health-care/flexible-spending-accounts-a-once-a-year-tax-break/L8hwzKu7r>

<sup>9</sup> <https://www.pga.com/golf-travel/travel-feature/tips-traveling-your-golf-clubs>

<sup>10</sup> <https://www.verywellfit.com/how-to-get-started-with-yoga-4165462>

<sup>11</sup> <https://www.goingzerowaste.com/blog/50-of-the-best-experience-gifts>