



1st Quarter ~ 2014

Spotted my first cherry blossoms today and not a snow flurry in sight! Hope that means we can finally put our record-breaking winter behind us. Dramatic weather news has been so dominate that you might have missed the stock market's lackluster performance. Of course we'll happily take lackluster over awful any day, but when bonds perform as well or better than stocks, you know it's not a stellar quarter for stocks. Keep in mind that when stocks come out of hibernation they can move up or down so be sure to contact us if you have any questions or want to make adjustments to your accounts.

If it's really spring that means we're really in the midst of tax season. Hopefully you were able to file without any unpleasant surprises. Believe it or not, it's never too early to get the tax planning for 2014 underway. If you anticipate any changes in the coming year or want to make sure you aren't missing any valuable tax saving strategies, be sure to give us a call for a tax chat.

Last month I attended a lecture on identity theft given by the principals of the Fairfax Group. In addition to providing security for the Olympics and other huge events, they also advise smaller companies and individuals on security issues. The following are some of the tips they shared that seem like good habits for all of us to adopt.

Tips for avoiding (or at least minimizing) the risk of identity theft:

- Change PINS and passwords from time to time.
- Use safe passwords – use alpha numeric and symbol combinations; misspell a word and put a capital letter or symbol in the middle.
- Don't leave passwords in your home or office desk or in your purse/briefcase/backpack.
- If you have a choice, use a credit card over a debit card – charges are easier to dispute with credit cards.

- Carefully and thoroughly review credit card and bank statements. If you see a charge or debit – even a small one – that doesn't make sense, dispute it. Someone may be testing your account to see if they can get a charge through. If they are successful, they'll try a bigger purchase later.
- If you ever receive an email or call out of the blue asking you for your PIN or other personal data, never provide it.
- Close seldom used or unused store and credit card accounts.
- When they're available, use credit cards with microchips – they afford more protection.
- Review your credit report regularly. You can obtain a free report once a year from each of the credit reporting agencies. www.annualcreditreport.com or 877.322.8228.