

yourestate**matters**®

Dangers of the Digital World

How to Avoid Scams, Spam, and ID Theft

The Internet is awesome, but Internet scams are not. Scammers and identity thieves use increasingly sophisticated tactics to steal personal and financial information.

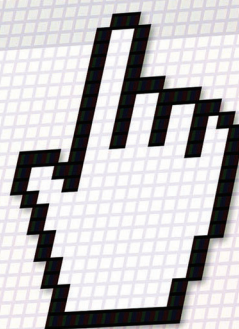
Fortunately, avoiding these scams is relatively easy. Just follow these simple guidelines:

- ▶ **Never open an email attachment unless you know the sender.** Scammers place viruses, worms, and other harmful programs in attachments.
- ▶ **Never provide account information based on an email.** Legitimate financial and other institutions never ask for information by email. Nor will they ask you to click a link to provide that information.
- ▶ **Look for secure websites.** Check the site URL (the character string at the top of your browser window that identifies the address of the site). If this address begins with “https” rather than “http,” the site employs sophisticated security measures. Also, look for a “lock” icon in the bottom left or right corner of the browser window. This symbol indicates the site is secure.
- ▶ **Never send private information by email.** Emails are not a secure medium and can sometimes go astray. They can be accidentally sent to the wrong person or forwarded. Always provide sensitive information such as Social Security or credit card numbers through a secure website or by phone.
- ▶ **Protect the identity of a loved one who passes away.** Identity thieves search probate records, obituary listings, and social media sites for information they can use to open new accounts, steal funds from existing accounts, apply for government benefits, and get access to health care and prescriptions—all by using another person’s identity.
- ▶ **When someone you love passes away, immediately notify banks and other institutions.** Notify all three credit bureaus and the Social Security Administration. Make it easier for others to do the same for you by keeping account logins and passwords for financial, rewards, email, and social media accounts in a safe place that someone you trust can access.

Where identity theft is concerned, being safe is always better than being sorry. ■

insidethis**issue**

- | | |
|--|--|
| <p>1 Dangers of the Digital World</p> <p>2 Jobs for Veterans</p> | <p>2 Cheap Thrills</p> <p>3 Money Isn't Everything</p> <p>3 What's In a Legacy?</p> |
|--|--|



Spam (3015)

Jobs for Veterans

Over the next four years approximately one million U.S. service members will leave the military and enter the job market. That is great news for savvy employers. The military places tremendous emphasis on leadership training, and service members are great at seeing tasks through, following and leading, and making smart decisions on the fly.

Even so, many veterans struggle to find work, especially those between the ages of 35 and 64. Often, younger veterans may not have had the opportunity to match their personality strengths and skills to their specialty, may never have had a job interview, and most importantly, are often totally unfamiliar with civilian business culture.

Resources are available if you or someone you know is a veteran looking for employment. The GI Bill helps eligible veterans get college degrees, enroll in on-the-job training programs, and train in specialized fields. VA for Vets (vaforvets.va.gov), a service of the U.S. Department of

Veterans Affairs, provides career development and career search services for veterans and current service members. Non-profit organizations, like the New York-based NYS for Vets (nys4vets.org), also provide counseling and employment assistance services for veterans. Feds Hire Vets (fedshirevets.gov) provides information for veterans seeking Federal employment.

Also consider getting personally involved. If you own a business or make hiring decisions, consider hiring ex-service members. You can expect veterans to have outstanding team skills, pay exceptional attention to detail, adapt easily to shifting priorities, have strong analytical skills, and be dedicated and loyal. Most importantly, these men and women served our country with distinction and honor. What better qualifications could you ask for? ■



Cheap Thrills

How to Have Fun on a Fixed Income (Or in a Recession)

You can have a great time without spending a lot—or any—money:

- ▶ **Leverage the library.** Sure you can check out books in print, but libraries also have books on tape, movies, magazines, and Internet access. Many also offer special programs and events. Some even have books for the technically savvy.
- ▶ **Look for coupons online.** Check out sites such as groupon.com, livingsocial.com, or goldstar.com for discounts on restaurant meals, shows, and other entertainment options.
- ▶ **Check the colleges.** Watch for concerts, plays, movies, speakers... Most events are open to the public.
- ▶ **Canvass the community.** Cities and towns hold free or inexpensive events as well: fairs, festivals, movies, concerts, and historical re-enactments, to name a few.
- ▶ **Plan a potluck.** Who wants to eat only their own cooking? Organize a potluck dinner or picnic with friends or family. You get to “eat out” for almost free!
- ▶ **Viva la Volunteer.** Volunteering is a great way to get personal satisfaction and meet other people with similar interests. You can build a legacy of giving and a community of friends, all while helping others.

Last but not least: Reach out to people you have not seen in a while to enjoy these new found activities together. They'll be glad you did, and so will you! ■

Money Isn't Everything

How to Maximize Your Monetary and Emotional Legacies

When you hear the word “inheritance” you probably think “money.” It’s a natural response since passing on your hard-earned wealth and financial assets is definitely important. But where your loved ones are concerned, the legacy you leave behind involves much more than cash. You can ensure your bequests have real value by incorporating your priceless family legacy into your estate plan as well.

For example, create an estate planning letter designating whom you wish to receive family heirlooms and other items with little tangible value but great emotional value. Describe what those items meant to you and why they are meaningful. Explain why you chose the recipient to have that item.

Another idea is to describe your favorite charities. Explain why you hope your loved ones will support those efforts or will support other charitable efforts they believe in.

Write letters to your significant other and your children. Tell them all the things you never told them. Make

each letter your greatest gift to them, one they will cherish forever and will eventually pass on.

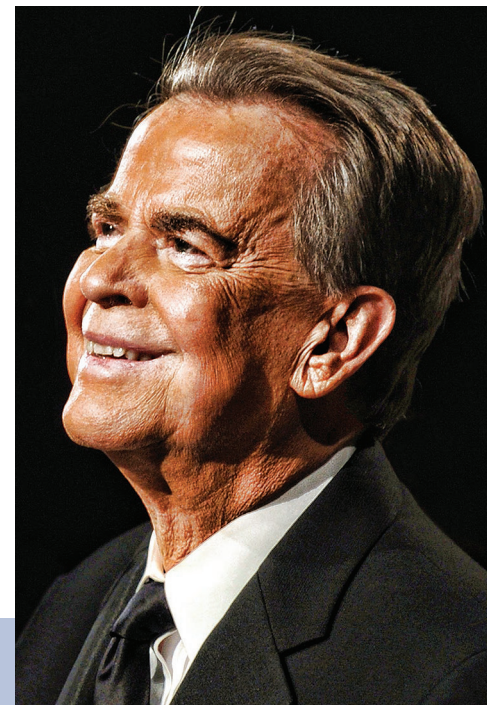
Explain why you created Advanced Directives or Health Care Powers of Attorney. Share the reasoning behind your decisions and let your loved ones know you had them in mind.

Create a journal describing favorite vacations, family gatherings, holidays, and special events. Share stories, values, and lessons you learned. Describe the best gifts you ever received, the best gifts you gave, and what you have learned about life, money, relationships, and religion. Tell the story of your life, not just the who, what, and when, but also the why: why you made certain decisions, what you learned from mistakes, why you succeeded and why you failed, and what you would do differently.

Record your family history so it lives on and enriches the lives of your descendants. Share stories about your parents, siblings, and grandparents. Ensure those who came before will live on in the memories of those who come after.

Sound like a lot? It can be, so use handy tools to make it easier. Create a blog and periodically post your thoughts. Set up a free account on [flickr.com](https://www.flickr.com) or other photo sharing site and upload photos for family and friends to access. Record or videotape a conversation with a family member.

If you need help, contact our office for advice on the best way to leave both a financial and emotional legacy. You might be surprised by how fun the process is—and by how much your emotional legacy will someday mean to those you love. ■



What's In a Legacy?

You probably know him for his work as the host of television's longest-running variety show, *American Bandstand*, as well as numerous game shows. You may also know him from his appearances on New Year's Eve specials.

Or you might know him because of other shows he created like *TV's Bloopers & Practical Jokes*, the *American Music Awards*, or radio programs like *Rock, Roll, & Remember*.

Hopefully, you also know him because he proved it is pos-

sible to overcome adversity and stay active at any age. After his stroke in 2004, he continued to work and appear on television until just months before his death at the age of 83.

“He was an entrepreneur, a visionary, and a major force in changing pop culture and ultimately influencing integration,” Berry Gordy, founder of Motown Records, said of America's oldest teenager, Dick Clark.

What will your legacy be? ■