

Get Your Grill On—

Create the perfect barbecue feast

Summer Vacation Savings

Warm-weather getaway tips

Best Staycation Ever!

An economical and enriching experience

Best Kept Secrets:

European destinations that aren't famous—yet

PLUS

Identity Theft: A Quiz for Consumers

Financial Boot Camp

Keeping Connected on the Go

From the Firm

It's summer, and vacation season is here. Enjoy it—without breaking your budget.

We've dedicated this issue of *In the Loop* to helping you maximize your enjoyment of the season while not sacrificing your budget in the process.

If you're planning to take some time off in the next few months to enjoy a vacation, you'll want to check out our tips for stretching your getaway budget and our feature on some of Europe's lesser known—and amazing—vacation destinations. Or, if you are looking forward to enjoying a more low-key vacation schedule by sticking close to home, we've also got some

great ideas to help you have the best 'staycation' ever. Because there's no better way to top off a day of summer fun than a delicious barbecue, we've also rounded up some of the best grilling tips, techniques, and tools to help you, "Get your grill on!"

While a summer vacation is ideally a carefree adventure, going to unknown places and being away from home can also make you vulnerable to crimes

such as identity theft. Avoid having your personal information compromised by taking the identity theft quiz starting on page 14, and see if there are any changes you can make to better safeguard yourself against identity theft—whether at home or on the road.

For those of you who may have veered a little off track in regard to meeting the financial goals you set for yourself at the beginning of the year, check out the Financial Boot Camp article to get back in tip-top financial shape. If you need a more in-depth financial tune-up, please give our office a call—we would be happy to help.

We hope you enjoy this issue of *In the Loop*, and we wish you a happy and safe summer.

Sincerely,
Your Trusted Accounting Advisors



In The LOOP

July–August 2014



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Summer Vacation Savings

These money-saving tips can help you control the costs of your warm-weather getaway

It's officially the summer season, which for many of us means it's time for a vacation. As the pace of work slows a little and the kids get out of school for a few months, it's the perfect time to plan a getaway to see some sights or simply relax. However, travel, dining

out, and all of the little "extras" that vacations often entail can add up quickly—leaving you cash-strapped if you're not careful. To help you make the most of your vacation budget, we've compiled the following money-saving tips.



4. Check your social networks.

Many airlines, hotels, and restaurants now use their Twitter feeds, Facebook pages, and other social networks to promote deals that are otherwise unadvertised. By connecting through social media with various travel providers, you get access to valuable deals that can help your vacation dollars go further.



5. Bundle deals to save your budget.

Travel experts advise that bundling your purchases for airline tickets and accommodations is usually far cheaper than buying them a la carte. Also, consider all-inclusive hotel packages, which offer the total cost upfront and give you control over expenses.

Don't Miss These Tax Deadlines



Keep these dates handy to avoid paying penalties:

Business Tax Deadlines

- **March 17, 2014**
Filing Deadline
- **Sept. 15, 2014**
Extension Deadline

Estimated Quarterly Tax Payment Deadlines

- 1st Quarter:**
April 15, 2014
- 2nd Quarter:**
June 16, 2014
- 3rd Quarter:**
September 15, 2014
- 4th Quarter:**
January 15, 2015

Individual Tax Deadlines

- April 15, 2014**
Filing Deadline
- Oct. 15, 2014**
Extension Deadline

IRA Contribution Deadline:

- April 15, 2014**
If filing an extension, you have until Oct. 15, 2014.

Please visit www.irs.gov for additional information.



1. Embrace spontaneity.

Being flexible with both your destination and vacation dates is a great way to get some of the best travel deals available. Sign up for deal alerts on travel planning or airline websites and consider taking advantage of those that fit your budget and the type of trip you wish to take. You'll save a considerable amount of money by doing so.



2. Learn about traveling during "shoulder seasons."

While summer is a popular time to get away, there are often deals to be had on hotels and flights closer to the middle and end of August. This is a period that travel experts call "shoulder season" because it falls between peak season and off-season. For example, April through May and mid-August through October are ideal times to travel to Europe when the weather's still nice but there aren't too many tourists. Educating yourself about the tourism ebbs and flows for different vacation destinations can help you choose the least expensive times to travel.



3. Consider more than just flight or ground travel costs.

For many of us, the cost of a flight, gas, or rental car may be a significant expense and the key decision point in our vacation plans. However, it is important to look beyond just the travel costs when considering where you want and can afford to go. For example, while it might be less expensive to fly to London than it is to Santorini, looking at daily expenses for lodging, food, and entertainment actually makes Santorini the better bargain. The point is, keeping in mind what you are paying for beyond travel expenses and the impact of exchange rates on your purchasing power is key to determining true vacation costs.



6. Make friends with your hotel concierge.

Hotel staff are usually one of the best resources when it comes to finding out about local deals and discounts. Plus, they may be able to upgrade your accommodations and offer you coupons or free passes to local attractions. So, don't be shy when you arrive at your hotel. Strike up a friendly conversation with the staff and you're likely to enjoy some savings.



7. Stock up on groceries.

Dining out while on vacation can be one of the most enjoyable parts of being away from home, but it can also be expensive, especially if you have children in your travel party. One way to cut your food bill is by visiting a grocery store or two during your travels. Snacks, beverages, and easy breakfast options are three areas where you can save a lot of money—and save yourself from the inconvenience of researching restaurants or stopping frequently for snacks and drinks. Plan ahead when you book your hotel—ask if a free breakfast is offered and if in-room refrigerators or kitchenettes are available. Taking advantage of these options offer you even more savings by allowing you to prepare meals in your room. ■

Best Staycation Ever!

More Americans are finding that staying at home for a vacation can be both an economical and an enriching experience.

The staycation—taking time off from your normal schedule, but staying at home instead of traveling—has grown in popularity over the past several years. It is an especially popular choice for people who are short on cash, time, or the patience to endure travel hassles.

A recent consumer poll estimated that just over 40 percent of U.S. vacationers this summer will opt for a staycation or shorter weekend trip over the traditional longer getaway. Because staycations tend to be shorter and keep you in your regular daily living environment, you need to

think in advance about maximizing relaxation potential. Just as you would with a regular “away” vacation, remember to schedule a beginning and end to make your staycation feel official. In addition, plan out your activities for each day and don’t fall into the trap of using your staycation to take care

Catch up with your neighbors at a casual backyard get-together.

of household chores. Otherwise, you’ll default to your standard routine and feel like you didn’t get a break.

To get you started, the following are some fun ideas that you can use to make your staycation a memorable one.

Document your staycation with photos or videos, just as you would if you went away for vacation. You may even want to consider buying a few postcards of your local community and sending them to relatives that you haven’t corresponded with for a while.

Feast like a local foodie. For many people, travel is all about scoping out the hottest restaurants and tastiest local cuisine. Explore your own neighborhood restaurants and make a reservation at a new place you’ve been wanting to try or visit a family favorite. Just make sure that you take the time to relax and savor every bite. You may even want to schedule a stop at your local farmer’s market or orchard to pick up some local fare and try out some new recipes in the sanctuary of your own kitchen. If your budget allows, you could also pay for a meal or two from a

delivery service that you can eat lounging in your backyard—or even your bed!

See what the neighbors are up to. It could very well be that your neighbors are craving a relaxed get-together. If this is the case, plan a block party or do some reciprocal entertaining during your time off. Don’t know your neighbors? Now would be a good time to invite them over for a barbecue or at least stop for a few minutes to talk.

Take up a treasure hunt. Whether you have kids or not, a treasure or scavenger hunt is a fun way to spend a sunny afternoon. The anticipation of finding a prize excites both kids and adults alike. If you’re technologically savvy, you could also incorporate geocaching into the mix, allowing you to widen the geographic span of your hunt and improving your odds of locating far-flung treasures.

Set up camp in your own backyard. Camping has long served as a top vacation option for frugal families because all you need to enjoy the great outdoors is a tent, some basic gear, and a sense of adventure. It’s also the perfect activity for a staycation,

so try pitching a tent in your own yard, or make a reservation at a local campground. You may wish to restrict cell phones and other mobile devices during your camp adventure to stimulate conversation. If fire regulations allow, plan for a campfire in the evening while searching for constellations, roasting marshmallows, and telling stories.

Add a global perspective to your staycation by incorporating some international themes. You could start by brainstorming places you would like to visit on your next out-of-home getaway. You can then throw a party, complete with decorations, costumes and authentic cuisine from your ideal locations. You can even watch movies set in your chosen locale, which may take you one step closer to planning.

While there’s no doubt that taking a trip to an exotic destination can be fun and exciting, it can also be expensive and somewhat stressful. A staycation offers a nice alternative—offering a great way to relax, connect with loved ones, and discover new and fun places close to home. ■



Get Your Grill On!

Applying just a few of these tips, tools, and techniques, will help you pull off your best barbecue yet.

If you're a backyard or patio aficionado, then you've probably taken the cover off of your grill and are ready to connect to the primal urge of cooking meat over fire. Of course, you can also cook vegetables...or seafood. The fact is, just about everything tastes better from the grill.

Whether you cook with charcoal, wood, or propane—and no matter your favorite fire-cooked substance—these tips will help you grill to perfection.

Gas Versus Charcoal Versus Wood

There is some snobbery in the grilling world. The “purists” stand firm that meats cooked over charcoal taste better while wood-fire grillers offer science to claim best taste. The gas grillers, well, they have their opinions as well. So extreme are some grillers in their art, that a professor of food science at Cornell University actually studied the three methods. The results showed that a resin in some hard woods can produce a flavor people associate with bacon, which is absorbed by the meats above it. In terms of flavor, wood-grilling seems to have proven a leader. Nonetheless, as far as which method is the “best,” it still just depends on who you ask.

Gas grillers tend to appreciate the simple convenience of a fire that can be lit and put out in an instant. Gas grills make it easier to control the temperature, and you aren't left with a pile of ashes.

And then there's smoking. No, not the tobacco or Colorado kind, but the Kansas City BBQ kind. While there are many variations, in general it's cooking meats at comparably low temperatures (200-225 degrees) for several hours, often overnight. While there are propane and charcoal smokers, the most common method is with wood, often oak, hickory, mesquite or fruit tree woods. When done to perfection, the result is fall-off-the-bone ribs, brisket, ham, chicken, and other delicious foods.

Before You Put the Meat On...

For gas grillers, it's handy to have an extra propane tank. It eliminates worry about whether the tank will go empty (and the fire will go out) in the middle of grilling that awesome rib eye.

You'll also want to prepare your grill by heating it to max temperature (if gas) or stoking the embers at its peak temperature. Then use a wire brush to clean any debris from the cooking surface. Before adding food, try either applying a light coat of cooking spray/oil, or lightly coat the food in olive oil before putting it on the grill. This helps prevent meat and veggies from sticking and, in some cases, falling apart.



There's an App for That

When cooking with charcoal or a smoker, determining and maintaining a precise temperature can be more difficult than with a gas grill. But fear not...there's an app for that. Perfect for the backyard grill master who may have to step away from the fire for a while, the CyberQ WiFi is a temperature control device that can be added to any grill or smoker. It uses a fan system that turns on when the temperature needs to rise and turns off when it needs to cool.

This keeps the charcoal grill at a consistent temperature for hours on end without having to constantly check on it and adjust dampers. It works with any WiFi-enabled device, alerting the cook to temperature, time, status, and other data. With integrated meat thermometers, it can monitor the temperatures of up to three different food items, and can even let you know when the lid is open.



Searing meat when it first hits the grill can seal in the flavor.

To do this on a gas grill, have it as hot as it can be and place the meat on the hottest area for about one minute with the grill lid closed. Then flip the steak and do the same for one minute. Finally, move the steak to a cooler area of the grill, or lower the temperature by opening the top and cook at about 300 degrees until you achieve your desired “doneness.”

When grilling burgers, don't flatten them with a spatula.

This pushes out juices and can cause the fire to flame up, burning them and making them far less tasty. When possible, only flip burgers once.

Before you eat, let your steak or burger rest.

Yes, you're the one who did all the work, but “resting” meat for about 5 minutes after it comes off grill allows the meat to continue cooking evenly. For steakhouse flavor, add a pat of butter to the top of your meat during resting time.

Financial Boot Camp

If you've let your New Year's financial resolutions slide, here's some motivation to get back on track.

Think back to this past January, when the year was new and you were enthusiastic about setting financial goals. Perhaps it seems like a distant memory—and the objectives that you were trying to reach have been pushed aside by short-

term obstacles or more pressing financial needs. Research shows that of the 45 percent of Americans who make New Year's resolutions, only eight percent achieve them—with a full 25 percent of people giving up within a week of making them.

If you have delayed pursuing your financial resolutions, don't despair—the year is only half over. You still have time to achieve your monetary resolutions by December 31. In fact, the half-year mark is a great time to re-examine your financial behaviors and adjust your spending, saving, and investing strategies—but you need to take changing them seriously. So enlist in your own financial boot camp to tackle these financial resolutions:

Paying down credit card debt.

If you promised yourself at the beginning of the year that you would pay off your credit cards, but you still have at least one balance, it's time to buckle down and start siphoning funds into extra payments on this debt. The average credit card debt per borrower in the United States is currently around \$4,900, according to a recent report by

TransUnion. One motivator for paying off this kind of high-interest debt is to improve your credit score. Remember, consumers with poor credit have trouble qualifying for low interest rates on car, home, and other loans.

Planning for retirement.

If you aren't taking advantage of an employer-sponsored or self-directed retirement account, it's time to reconsider. The money you contribute to a 401(k) or IRA is tax-deferred, and many employers match up to three percent of employee salaries.

Recalibrating your investments.

Now is an ideal time to review your portfolio—a practice in which investors periodically adjust their mix of investments to keep them in line with their target asset allocation. If you're not sure where you should be investing or how much, it could be a smart investment of time and money to get some professional help from a certified financial planner.

Making and respecting a budget.

If you didn't quite get around to creating a budget in January, there is no time like the present to track your monthly expenditures and develop a plan to cut costs on the discretionary living expenses that are straining your wallet.

Building an emergency fund.

Do you have six months of living expenses in your bank account? That's how much many financial experts advise that we should have on hand to provide ample financial protection from unanticipated events, like a major car or home repair or a job loss. To ensure that you don't get caught off guard financially at the end of the year, start today by putting a portion of your savings into an emergency fund that you can easily access. ■

Keeping Connected On the Go

These tools can help you stay organized and in touch with your "peeps" when you are on the road for business and pleasure.

Mobile technology has come a long way since the first commercial mobile phone came out in 1983. But before long, it wasn't enough to just be able to make calls from wherever the user was; soon we wanted to send text messages. Then we wanted access to email, then mobile websites, and finally we just wanted access to everything from our smartphone to tablet.

While the rapid development to achieve these functions has been impressive, it still wasn't enough. Because we wanted apps to help us with everything from accessing financial accounts, maps, music, games (of course), and even our lifestyles, such as running distance, calorie counters, and apps that work with the backyard grill.

There is a professional side, of course, and few professionals would be able to function effectively without their mobile devices, even when they aren't really mobile. Being able to complete the simplest of tasks while commuting, at lunch, or at a child's school event can boost productivity.

Everybody Does It

You're already on Facebook, LinkedIn, Pinterest, or one of the plethora of new social media sites. If not, you may be one of the last to join. These platforms make it easy for friends and family to stay connected from anywhere. There are also apps like HootSuite and TweetDeck that allow you to manage multiple social media accounts at the same time.

Whether posting messages about your vacation, showing grandma the latest pics of your kids, or posting a video that shows your expertise in a certain area, social

media is a valuable communication tool. If you don't want to bore grandma with the video, you may choose to use Facebook's messaging feature or set up lists, so that clients and colleagues see work-related posts, and only friends and family see personal posts.

More Mobile Tools

Evernote is a free and easy-to-use app that can sync your data from all of your mobile devices and online programs. With it, users can take notes, photos, make to-do lists, scan business cards, create voice reminders, digitize documents, and many other functions, and then share selected items with social media or friends.

Skype offers free video calling while on the road, assuming you have a high bandwidth mobile phone/device plan, since it uses data instead of voice minutes.

DropBox is a simple tool that lets users save files to the cloud and, if

desired, share them with select groups of people. It can be used through a desktop computer or virtually any mobile device and is secure, allowing users to access documents without attaching them to emails.

Keep Your Devices Powered Up

Few things can throw a wrench into your mobile connectivity than having your device's battery run dry when you don't have easy access to a power supply. This can make your trip to the beach or park more stressful, so maintain your sanity by bringing along a portable battery charger. These mini devices can be charged at your home or office, then taken with you when on the road to recharge your phone or tablet. Some models, like the myCharge Peak 6000, can charge up to three devices at once, adding up to 27 hours of talk time to a smartphone.

Unplug Occasionally

Part of the purpose of getting away is to really unplug. For most of us, a call on the weekend is not generally an emergency. So give yourself an occasional tech break to spend time outdoors with your kids, or on a date night with your significant other. ■



Best Kept Secrets: European destinations that aren't famous—yet

Many Americans are intrigued by the thought of exploring Europe. However, we often tend to overlook smaller cities for famous destinations such as Paris, London, Venice, and Rome. While these cities are certainly magnificent, they may not offer some of the charm and less tourist-centered experiences that smaller, less-traveled cities do.

Recently, *The Huffington Post* rounded up the following list of the best and most often overlooked European destinations that you may wish to visit before they become über-popular, crowded, and expensive.

Cork, Ireland

Cork is often referred to as the “real capital of Ireland.” Dublin (the actual capital) is great, but if you're looking for a city that is easy to navigate with locals that are friendly and welcoming, Cork is for you. The city is also known for its “foodie” restaurants, pubs, and live music.

Lyon, France

With vibrant nightlife, an array of museums, and lots of shopping, Lyon gives Paris a run for its money. Make sure to check out the Musée des beaux-arts de Lyon and Parc de la Tête d'Or— France's largest park.

Helsinki, Finland

Set on the Gulf of Finland, Helsinki is a sea town with a quirky personality. Explore the harbor and watch ferries come in and out of port, check out museums, take a classic Finnish sauna, or hang out in one of the city's many parks and green spaces.

Budapest, Hungary

Budapest is gaining traction as a new favorite for travelers. It's often considered one of the most beautiful cities in Europe with distinctive architecture and a romantic setting on the Danube River. Sample Hungarian cuisine, soak in the hot springs, and explore the city's complex history.

◀ **Innsbruck, Austria**

Innsbruck is the capital of the Tyrol region in the western part of Austria. The city sits in a valley with mountains towering above it. On any given day in Innsbruck, visitors can tour the awe-inspiring Imperial Palace, ride the funicular up to the slopes, and spend the evening chilling in a pub among the locals.



Genoa, Italy ▲

Italy has no shortage of awesome cities, but one that often gets overlooked is Genoa. The hilly, ancient maritime city is known for its winding streets, colorful buildings, and breathtaking waterfront location. Genoa's old port, Porto Antico, features a palm tree-lined promenade, cafes, and an aquarium. The old town will immediately transport you to medieval times with its narrow cobblestone streets and the San Lorenzo Cathedral.

Bratislava, Slovakia

Bratislava perfectly combines nature and urban life. The Danube River winds through the city and the Small Carpathians are only a stone's throw away. Starý Mesto (the old town) features 18th-century buildings, cozy cafes, and Bratislava Castle.

Odense, Denmark

Odense is the quirky little capital of Funen, the third largest island in Denmark. The fact that Hans Christian Andersen was born here makes this storybook town even quainter. The town's main attractions are an open-air museum, Funen Village, and the Odense Zoo—along with many restaurants and cafes.

Ljubljana, Slovenia

Ljubljana may be the prettiest city you have yet to visit. The capital city of Slovenia boasts a blend of cultures, including German, Slovenian, and Mediterranean. A medieval castle is just outside the city center.

Basel, Switzerland

Basel sits on the Rhine River, near the borders of Germany and France, giving the city a unique multi-national flair. The city is a culture buff's heaven. Basel also has the largest concentration of museums in Europe.

Manchester, UK

Manchester is famous for its unwavering love of its soccer teams, the lively music scene (Manchester is the hometown of the Smiths and Oasis), and its welcoming atmosphere. Be sure to visit The Lowry art center, do some shopping at Affleck's Palace market, and round out your day with a trip to a pub to take part in Manchester's spirited nightlife.

Split, Croatia

A seaside town with a ton of historic wonders, Split has the best of both worlds. The city is home to Diocletian's Palace, a UNESCO World Heritage Site, along with bars, restaurants, and shopping. The city's coastal mountain backdrop can't be beat.

Brno, Czech Republic

Located in the province of Moravia, Brno is the “anti-Prague.” Here, wine is the drink of choice, there are far fewer crowds, and cultural activity abounds. Visit crypts, castles, churches, and museums.

Then sample Moravian wines and local cuisine at a restaurant

Toruń, Poland

Who doesn't want to hang out in a walled Gothic city? Toruń is a great change of pace from overcrowded Warsaw and Krakow and has plenty of history, culture, and activity to enjoy. Toruń's claims-to-fame include being the birthplace of Copernicus and being founded by the Teutonic Knights. You can still visit the Teutonic Knight's Castle ruins today!

Bergen, Norway

When you think of Norway, you probably picture lots of gorgeous outdoorsy locations and Oslo. But Bergen definitely deserves some attention. Bergen is a lively city with excellent nightlife and restaurants and a beautiful waterfront. It's also the gateway to those famous fjords, including Sognefjord.



Rhodes Town, Greece ▲

Surrounded by some of the bluest waters in the world, this Rhodes Town is bursting with historic sites and modern indulgences. In the Old Town, you'll find a maze of ancient streets, Roman ruins, medieval castles, and Byzantine mosques. In the New Town, shop the upscale boutiques, bistros, bars, and an amazing beach. ■

Source: *Overlooked European Cities You Must Visit In Your Lifetime* (2014, March 18).

The Huffington Post. Retrieved from: http://www.huffingtonpost.com/2014/03/18/overlooked-european-cities-_n_4914564.html

Identity Theft: A Quiz for Consumers

Do you know how you can reduce the risk of becoming a victim of identity theft? Keep track of the questions that you answer “yes” and “no” to, then see how you score:

Yes | No

1. When I keep my ATM cards and credit cards in my wallet, I never write my PIN (Personal Identification Number) on any of my cards.

Reason: If you lose your ATM or credit card, identity thieves or other criminals can have instant access to your bank or credit card accounts.

2. When I leave my house, I take with me only the ATM and credit cards I need for personal or business purchases.

Reason: If your wallet or purse is lost or stolen, and you’re carrying fewer cards, you’ll have to make fewer calls to banks and credit card companies to report the losses, and the odds of fraudulent charges in your name will be lower.

3. When I get my monthly credit card bills, I always look carefully at the specific transactions charged to my account before I pay the bill.

Reason: Someone who gets your credit card number and expiration date doesn’t need the actual card to charge purchases to your account. If you don’t look closely at your credit card statement each month, you might not have any recourse if fraudulent transactions go through and you don’t dispute them promptly with your credit card company. As soon as you see unauthorized charges on your statement, contact the credit card company immediately to report them.

4. When I get my monthly bank statements, credit card bills, or other documents with personal financial information on them, I always shred them before putting them in the trash.

Reason: Some identity thieves aren’t shy about “dumpster diving”—literally rooting through trash bins to look for personal financial information. Buying and using a shredder in your home or office is an inexpensive way to frustrate dumpster divers and protect your personal data.

5. When I get mail saying that I’ve been preapproved for a credit card, and don’t want to accept or activate that card, I always tear up or shred the preapproval forms before putting them in the trash.

Reason: If you throw out the documents without tearing them up or shredding them, “dumpster divers” can send them back to the credit card company, pretending to be you but saying that your address has changed. If they use the account from a new location, you may not know the account is being used in your name until you see it on a credit report (see question 6).

Yes | No

6. I request a copy of my credit report at least once a year.

Reason: Any consumer can request one free copy of his or her credit report per year. Reviewing your credit report can help you find out if someone has opened unauthorized financial accounts, or taken out unauthorized loans in your name. Contact the three major credit bureaus to request a copy:

Equifax: 800.685.1111 Experian: 888.397.3742 Trans Union: 800.916.8800

7. If the volume of the mail I get at home has dropped off substantially, I always check with my local post office to see if anyone has improperly filed a change-of-address card in my name.

Reason: Some identity thieves may try to take over your credit card and bank accounts and delay your discovery of their criminal activities by having your mail diverted to a new address. Your local post office should have on file any change-of-address cards and can respond if you find that someone is improperly diverting your mail.

8. If I think that I may be a victim of identity theft, I immediately contact:
1) The Federal Trade Commission to report the situation and receive guidance on how to deal with it. 2) The three major credit bureaus to inform them of the situation. 3) My local police department to file a report. 4) Any businesses where the identity thief fraudulently conducted transactions in my name.

Reason: Identity theft is a crime under federal law and under the laws of more than 44 states that carries serious penalties, including imprisonment and fines. To help law enforcement in investigating and prosecuting identity theft, the Federal Trade Commission (FTC) maintains a national database of complaints by identity theft victims. The FTC, through a toll-free hotline (877.ID.THEFT), can also help you decide what steps to take in trying to remedy the situation and restore your credit. You should also contact credit bureaus to flag your credit report, your local police to file a report. This provides you with a paper trail to show creditors that an identity thief has been conducting certain transactions in your name and without your permission.

How did you score on this quiz?

If you checked even two or three “No” boxes, it means that you need to take more of the precautions described in this quiz. Remember that identity thieves, unlike robbers or fraudsters, don’t have to have any personal contact with you in order to commit their crimes. The more you do to protect your personal information, the lower the odds that you’ll become a victim of identity theft.

For more information about identity theft, go to the Federal Trade Commission’s Identity Theft Webpages at www.consumer.gov/idtheft.

Source: United States Department of Justice. <http://www.justice.gov/criminal/fraud/websites/idquiz.html>

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