



**HOLMES  
&  
GRIFFETH**

FINANCIAL PLANNERS

OCTOBER 1, 2020



# THE NEST EGG

*PROTECTING, PRESERVING AND BUILDING OUR CLIENTS' ASSETS*

## HOW TO PROTECT YOURSELF FROM IDENTITY THEFT

Online banking and electronic payment options offer consumers unprecedented access to their financial accounts. Yet, this convenience comes at a price—a greater risk of identity theft. Identity thieves can use your personal information to open fraudulent accounts and steal your money through unauthorized purchases and withdrawals. Luckily there are steps you can take to protect against identity theft and reduce the damage when it happens.

### **Check your credit report and account statements**

If fraudulent transactions are draining your account balances or new accounts are being opened in your name, it's important to know as soon as possible. Check your banking statements regularly—at least once a month, but as frequently as every week—for purchases, withdrawals or transfers you don't recognize. Also check your credit report for suspicious activity. Each of the three major credit bureaus—Equifax, Experian and TransUnion—let you access your credit report for free once a year. By staggering your reviews from each bureau, you can get a copy of your credit report every four months.

### **Set up safeguards with your bank**

Your bank, credit union or credit card issuer likely offers its own fraud protection, such as notifications of suspicious activity or a system that disables your credit card after an unusual purchase. Contact your financial institution to learn more about the options available to you and what you need to do to implement them.

### **Use privacy software**

Install antivirus software on your computer to prevent hackers from retrieving personal data on your hard drive that could be used to access your accounts. Keep your operating systems, browsers and financial apps up to date so you can be sure you have the latest security features. Store your passwords in dedicated password management software, never in your web browser, which typically has too many vulnerabilities to keep your passwords secure.

(continued from page 1)

## Practice good password management

In addition to using the right software to store your passwords, there are several things you should do to practice good password management:

- ✓ Update your passwords every month.
- ✓ Assign a different password to each login.
- ✓ Choose long passwords that mix numbers, letters and special characters, and are not based on your personal information.

You may also consider keeping unique, frequently updated password on a list of paper. While some IT experts frown upon the idea of writing passwords down, keeping a hard copy list can be appropriate for accounts you only ever access at home, especially if it makes it possible for you to maintain stronger passwords.

## Recognize phishing scams

All the encryption in the world won't protect you if you unwittingly divulge your password to an identity thief. Learn to guard against phishing scams—messages designed to trick you into revealing your personal information by posing as a legitimate entity.

Be skeptical of emails that purport to be from corporations or government agencies that urge you to “confirm” your personal information or password by clicking on a link from within the email. When in doubt, contact the entity through a trusted email address or telephone number to ask whether the message is legitimate.

You can limit the damage from having your passwords phished by setting your online accounts for two-factor authentication, which requires an additional piece of information to log in.

## Report fraudulent activity immediately

The sooner you inform your financial institutions of breached accounts or stolen information, the easier it will be to minimize the loss. If you lose your credit or debit cards, call your bank to cancel them and request replacements immediately. If the account itself is hacked, your bank can close it. If you suspect that your password has been phished,

change your password and contact the bank that keeps the account.

If you believe someone has stolen your Social Security number:

- ✓ Contact the Social Security Administration.
- ✓ Contact the Federal Trade Commission to file a complaint.
- ✓ Contact every financial institution where you have an account.
- ✓ Contact Equifax, Experian and TransUnion to request a fraud alert and/or do a credit freeze to prevent lenders from accessing your credit report and therefore prevent an identity thief from opening an account, renting an apartment or applying for a loan in your name.

It takes effort and vigilance to keep your personal information safe, but doing so can help minimize the potential of having your financial life upended by fraud or identity theft.

## Sources:

- <https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>
- <https://www.experian.com/blogs/ask-experian/3-steps-to-take-if-your-social-security-number-has-been-stolen/>
- <https://www.equifax.com/personal/education/identity-theft/what-to-do-if-you-lose-your-social-security-card/>
- <https://www.howtogeek.com/howto/31259/ask-how-to-geek-what%E2%80%99s-wrong-with-writing-down-your-password/>



"I'm just saying, relying on change under the couch cushion is a risky retirement plan."

*THE WEATHER IS CHANGING!*

*SO MANY THINGS TO LOVE ABOUT AUTUMN!*

FALL WORD SCRAMBLE

- LEPAPS \_\_\_\_\_
- NOCRA \_\_\_\_\_
- QUSASH \_\_\_\_\_
- REINOFB \_\_\_\_\_
- FLAE \_\_\_\_\_
- UNMTUA \_\_\_\_\_
- OTBLFAL \_\_\_\_\_
- ESRET \_\_\_\_\_
- DEIHYAR \_\_\_\_\_
- STERHAV \_\_\_\_\_
- KNPIUPM \_\_\_\_\_
- NOCR \_\_\_\_\_
- OALWHLENE \_\_\_\_\_
- RAOHCDR \_\_\_\_\_

**WORD BANK**  
 pumpkin  
 leaf  
 trees  
 football  
 Halloween  
 apples  
 squash  
 corn  
 autumn  
 acorn  
 bonfire  
 hayride  
 harvest  
 orchard



H	A	R	V	E	S	T	E	I	S	E	T
R	S	L	O	E	C	D	D	E	C	H	A
A	E	U	O	L	I	A	V	A	A	S	S
E	A	U	N	R	L	A	A	N	R	C	N
E	E	P	Y	F	E	A	K	R	E	O	R
O	L	A	P	L	L	S	B	A	C	R	O
R	H	M	E	L	G	O	U	T	R	N	C
A	E	E	D	I	E	T	W	L	O	A	A
N	R	E	V	E	U	S	O	E	W	O	R
G	L	I	E	M	R	M	A	A	R	R	F
E	N	E	N	P	U	M	P	K	I	N	R
G	Y	E	L	L	O	W	I	D	S	A	R

**WORDS TO FIND:**

- pumpkin
- yellow
- scarecrow
- autumn
- leaves
- sunflower
- acorns
- corn
- harvest
- apples
- hayride
- red
- Thanksgiving
- football
- orange



- When Donald Trump was named the 45th president, he was really only the 44th president because Grover Cleveland is counted twice as our 22nd & 24th president because he was elected for two nonconsecutive terms.
- Only 13 U.S. Presidents have been elected to office for two terms and served those two terms.
- The longest-serving President was Franklin D. Roosevelt, who was elected to office for four terms prior to the 22nd Amendment.
- John F. Kennedy is the youngest elected U.S. President at 43. He is also the first Catholic President.
- Ronald Reagan is the oldest elected U.S. President at 73 .
- The only President and Vice President to never be elected to the office was Gerald Ford. He became VP when Spiro Agnew resigned & became president when Nixon resigned.
- James Buchanan is the only bachelor to be elected .
- Eight presidents have died in office (4 assassinations, 4 health related).
- Ronald Reagan and Donald Trump are the only divorced men to be elected president.
- James Monroe received every electoral vote but one (1820)
- President Bill Clinton was born William Jefferson Blythe but took his stepfather's last name when his mother remarried. He formally changed his name to William Jefferson Clinton when he was 15.
- Victoria Woodhull became the first woman to run for President in 1872. Hillary Clinton became the first woman to be nominated for president by a major party ticket in 2016.
- John Mercer Langston became the first elected black politician in the United States in 1855 when he was elected Town Clerk in Brownhelm, Ohio. President Barack Obama was the first African-American President.
- Martin Van Buren was the first natural-born American to become president in 1837. Each of the seven previous presidents were born as British subjects.



**HOLMES & GRIFFETH**  
FINANCIAL PLANNERS

636 W. REPUBLIC ROAD,  
SUITE B108  
SPRINGFIELD, MO 65807

417-887-1272 (PHONE)  
417-887-1910 (FAX)  
INFO@HOLMES-GRIFFETH.COM



INTRODUCTIONS ARE ALWAYS APPRECIATED!

Visit us on the web at:

**[www.holmes-griffeth.com](http://www.holmes-griffeth.com)**

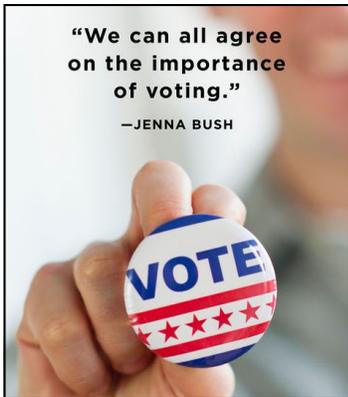
**SAVE THE DATE!**

(DETAILS COMING YOUR WAY SOON!)

NOVEMBER 3RD

**"We can all agree  
on the importance  
of voting."**

—JENNA BUSH



NOVEMBER 2-19, 2020

**ANNUAL FOOD DRIVE**

HOW CAN YOU HELP?

- ✓ Bring Non-Perishable Food Items by the office during business hours
- ✓ Donate Money (checks made payable to Ozarks Food Harvest)



2021  
CALENDARS  
are here!!

Please stop by during  
regular business hours  
to pick one up.

*Note: our lobby is closed until the  
city wide mask ordinance ends,  
but if you call upon arrival, we  
will deliver to you curbside.*

If you live out of the area,  
please call 417-887-1727  
to request one.

Securities offered through **First Heartland Capital, Inc.** Member FINRA & SIPC  
Holmes & Griffeth, Inc. is not affiliated with First Heartland Capital, Inc.  
Advisory services offered through First Heartland Consultants, Inc.