



Newsletter

BUMGARDNERMORRISON

CERTIFIED PUBLIC ACCOUNTANTS
WEALTH MANAGEMENT ADVISORS

Empowering Peace of Mind

Volume 2

Issue 5



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The Equifax Data Breach

Have you been affected? If so, how can you try to protect yourself?

Provided by J. David Bayarena, CFP®, MBA

On September 7, credit reporting agency Equifax dropped a consumer bombshell. It revealed that cybercriminals had gained access to the personal information of as many as 143 million Americans between May and July – about 44% of the U.S. population. The culprits were able to retrieve roughly 209,000 credit card numbers, in addition to many Social Security and driver’s license numbers.¹

How can you find out if you were affected? Visit equifaxsecurity2017.com, the website Equifax just created for consumers. There, you can enter your last name and the last six digits of your Social Security number to find out. (Having to enter the last six digits of your SSN hints at how significant this breach is.)²

If you are among the consumers whose data was hacked, Equifax will ask you to return to equifaxsecurity2017.com to enroll in an identity theft protection product, TrustedID Premier. This program will provide you with free credit monitoring for a year. (The lingering question is whether your data could be used easily by criminals afterward.)²

How should you respond? Beyond simply taking Equifax up on its offer of one year of identity theft insurance and free credit monitoring, you can take other steps.

Check your credit reports now. (Unless you have already done so in the past month). You can get one free credit report per year from Equifax, TransUnion, and Experian. To request yours, go to annualcreditreport.com. Scrutinize your credit card and bank account statements for unfamiliar activity, and sign up for email or text alerts offered by your bank or credit card issuer(s), so that notice of anything suspicious can quickly reach you.

Consider changing the password for your main email account. A weak password on that account is a low bar for a cybercrook to hurdle – and once hurdled, that crook could potentially pose as you to change the passwords on your financial accounts.³

Regarding bank, investment, and credit card account passwords, avoid the obvious. Too many people use simple passwords based on their pet’s name, their last name and year of birth, the high school they attended, etc. Sadly, these same simple facts are often answers to security questions for credit card and bank accounts. Ask your bank or credit card issuer if you can use additional, random words or a PIN for passwords or security question answers. That way, you can avoid logging in using data that is in the public record. You want your password to be long and random, to make it harder for a would-be thief to guess.

You may want to consider paying for additional identity theft protection for years to come. This is one way to try and shield yourself from the unauthorized use of your Social Security number, driver’s license number, email accounts, and credit card numbers.

If someone calls you out of the blue claiming to be from Equifax, do not cooperate with them. Unless Equifax is returning your call, they will not contact you by phone. The same applies if you get a random, unsolicited email or text from “Equifax” – do not comply, or you may inadvertently hand over personal information to a fraudster. Stay vigilant, today and in the future.

David Bayarena may be reached at 361.575.0271.

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Citations.

1 - wired.com/story/how-to-protect-yourself-from-that-massive-equifax-breach/ [9/7/17]

2 - washingtonpost.com/news/the-switch/wp/2017/09/08/after-data-breach-equifax-asks-consumers-for-social-security-numbers-to-see-if-theyve-been-affected [9/8/17]

3 - cleveland.com/business/index.ssf/2017/09/devastating_data_breach_at_equ.html [9/8/17]





Welcome to the team!

BumgardnerMorrison is pleased to announce the addition of D'an Kocian to its team of professionals. D'an is a graduate of Texas Lutheran University with a BBA in Accounting. As a member of the client services team, D'an will perform bookkeeping and payroll processing services for clients. She will also be involved in tax return preparation and will assist on financial statement audit engagements.

D'an and husband Chad have been married 10 years and reside in Hallettsville. They have two children, Allie and Cole.



BUMGARDNERMORRISON

CPAs • Tax, Audit & Consulting • Wealth Management

BumgardnerMorrison is pleased to make
the following announcements:

Jerome Kotzur, Managing Partner

Michael Wenske, Champion Partner

BumgardnerMorrison has been serving its clients since 1952, offering comprehensive financial planning solutions through wealth management, tax and accounting services.

Managing Partner, Jerome Kotzur, CPA, joined the firm in 1980 and is committed to continuing the firm's high standard of services and keeping pace with the changes in the industry in order to ensure the ongoing success of its clients.

In 1999 the firm partnered with 1st Global and added a full range of financial services. The wealth management segment of BumgardnerMorrison is led by Champion Partner, Michael Wenske, CPA, and Director of Wealth Management David Bayarena, CFP®. The partners and advisors of BumgardnerMorrison will work with clients to help them achieve financial peace of mind.

BumgardnerMorrison exists to empower peace of mind and help clients plan ahead for the uncertainties of life.

Please contact us at (361)575-0271 to schedule an appointment with a financial professional.



Just For Grins...



Holiday Eating Tips

-- Author unknown

1. Avoid carrot sticks. Anyone who puts carrots on a holiday buffet table knows nothing of the Christmas spirit. In fact, if you see carrots, leave immediately. Go next door, where they're serving rum balls.
2. Drink as much eggnog as you can. And quickly. It's rare. You cannot find it any other time of year but now. So drink up! Who cares that it has 10,000 calories in every sip? It's not as if you're going to turn into an eggnog-alcoholic or something. It's a treat. Enjoy it. Have one for me. Have two. It's later than you think. It's Christmas!
3. If something comes with gravy, use it. That's the whole point of gravy. Gravy does not stand alone. Pour it on. Make a volcano out of your mashed potatoes. Fill it with gravy. Eat the volcano. Repeat.
4. As for mashed potatoes, always ask if they're made with skim milk or whole milk. If it's skim, pass. Why bother? It's like buying a sports car with an automatic transmission.
5. Do not have a snack before going to a party in an effort to control your eating. The whole point of going to a Christmas party is to eat other people's food for free. Lots of it. Hello?
6. Under no circumstances should you exercise between now and New Year's. You can do that in January when you have nothing else to do. This is the time for long naps, which you'll need after circling the buffet table while carrying a 10-pound plate of food and that vat of eggnog.
7. If you come across something really good at a buffet table, like frosted Christmas cookies in the shape and size of Santa, position yourself near them and don't budge. Have as many as you can before becoming the center of attention. They're like a beautiful pair of shoes. If you leave them behind, you're never going to see them again.
8. Same for pies. Apple, Pumpkin, Mincemeat. Have a slice of each. Or if you don't like mincemeat, have two apples and one pumpkin. Always have three. When else do you get to have more than one dessert? Labor Day?
9. Did someone mention fruitcake? Granted, it's loaded with the mandatory celebratory calories, but avoid it at all cost. I mean, have some standards.
10. One final tip: If you don't feel terrible when you leave the party or get up from the table, you haven't been paying attention. Re-read tips; start over, but hurry, January is just around the corner.

Motto to live by:

"Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well preserved body, but rather to slide in sideways, chocolate in one hand, a glass of red wine in the other, body thoroughly used up, totally worn out and screaming, "WOO-HOO what a ride!"



Congrats!



Well Done!

BumgardnerMorrison congratulates Matt Williams, Wealth Management Assistant, on passing his FINRA Series 7 exam. This is the first of several intense exams that will keep Matt on target to achieve his goal of becoming a financial advisor. Matt looks forward to further assisting clients by processing trades on securities, excluding commodities and futures.



Employee

TRIVIA



Which BumgardnerMorrison employee was once a school bus driver?

The answer is hidden within these pages.



Streusel Slab Pie



Pie

1 box Pillsbury™ refrigerated pie crusts, softened as directed on box
 ½ cup sugar
 3 tblsp all-purpose flour
 2 tsp apple pie spice or ground cinnamon
 9 cups thinly sliced peeled apples (9 medium)

Streusel

1 cup all-purpose flour
 ½ cup sugar
 ¼ cup quick-cooking or old-fashioned oats
 ½ cup cold butter, cut into small pieces

Steps

1. Heat oven to 425°F. Remove pie crusts from pouches. On lightly floured surface, unroll and stack crusts one on top of the other. Roll to 17x12-inch rectangle.
2. Fit crust into ungreased 15x10x1-inch pan, pressing into corners. Fold extra crust even with edges of pan.
3. In large bowl, mix 1/2 cup sugar, 3 tablespoons flour and apple pie spice. Stir in apples to coat. Spoon apple mixture into crust-lined pan.
4. In medium bowl, mix Streusel ingredients, cutting in butter with fork or pastry blender until crumbly. Sprinkle evenly over apples.
5. Bake 33 to 38 minutes or until crust is golden brown, filling is bubbling and streusel is browned. Cool on cooling rack 45 minutes before serving.

We hope you enjoyed our newsletter. It is also available at <http://www.bmccpa.com/blog>.

If you would like to receive a copy via email, please send your request via email to Lori Devereaux at lori@bmccpa.com.



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 Insurance services offered through 1st Global Insurance Services, Inc.

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