



James H. Fydroski CFP®,  
President, Haas Financial Services Inc.

## Identity Theft & Cybercrime Deterrents

## JIM'S JOURNAL

*An ounce of prevention is worth a pound of cure* – Benjamin Franklin

In the June Newsletter, I discussed 1) how cybercrime and identity theft are on the increase and 2) the venues where it can take place. In this month's article, the discussion will center on various ways that you can help protect yourself from becoming a victim. The emphasis here is on the words "help protect" because it is virtually impossible to experience 100% protection at all times and in all places. Outside (ex. – computer hackers) as well as inside (ex. – a company employee selling stolen data) forces can compromise our confidential information. We can approach the problem with fatalism and paralysis or we can be well informed and vigilant to make ourselves a hard target and not an "easy mark". I prefer the latter and hope that you do as well.

Since cybercrime is frequently an avenue to identity theft, let's discuss how to deter it. If your eyes are the window to your soul, passwords are the window to your private information. A password is the key that opens the lock to bank accounts, retirement accounts, credit cards, medical accounts etc. If you use an easy password, it will be easy for a cybercriminal to open the lock. To see how long it would take the average hacker to pick the lock on your accounts, go to the website that I list here and enter some passwords similar to the ones that you use. To be safe, DO NOT enter any of your actual passwords. This website is to give you an idea if you are an "easy mark" or not.

<http://www.howsecureismypassword.net>

If you use "password" or 123456 as your actual password, you might as well publish your password in the newspaper. Common names and ordinary words are subject to a "dictionary" attack. Hackers are known to use programs that can try every word in the dictionary. **Do Not** use any personal information such as: names (first, middle, last, nicknames, initials), birthdays, Social Security numbers, mother's maiden name, spouse/children's names/birthdays, pet's names, user names/screen names, anniversaries, addresses and phone numbers. **Do Use** a password that contains a combination of upper and lower case letters, numbers and symbols that are found on your keyboard. As an example, I tried &HazelNut21 on the above mentioned website and it will take about 4 thousand years to crack that password. Using only the word – hazelnut - would take about 52 seconds to figure out. I suggest that you use the website as a test for your own passwords but, again, **Do Not** enter a password that you actually use.

In addition to securing your password, the following is a list of tips I picked up at a presentation that will help to minimize identity theft:

- Review a current copy of your credit report – [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Shred "junk mail" and unwanted credit card offers.
- Opt out when you receive Privacy Statements. In most cases you must write the company to stop them from sharing your information.
- Use 888-5-OPT-OUT to reduce credit card offers in the mail.
- **Donotcall.gov** or 888-382-1222 reduces phone solicitations.
- Don't carry extra credit cards. Take only what you need when you go out.
- Keep a list of the contents you usually have in your wallet.
- Don't mail bill payments & checks from home. Putting the red flag up on your mail box is an invitation to an ID thief.
- Don't have your Social Security number or Driver's license number preprinted on your checks.
- Order your Social Security Earnings and Benefits Statement and check it when you receive it. Online statements can be obtained by creating your account at [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement).
- Never give your credit card number or personal information over the phone unless you initiated the call.
- Examine charges on your credit card statements.
- Don't respond to Phishing emails or click on links that appear to be from a trusted source.
- Go to [www.privacyrights.org](http://www.privacyrights.org) and check for data breaches.
- Since credit monitoring is not enough, consider enrolling in a comprehensive identity theft protection service.

On this last point, I am still researching various identity theft services to see what is being offered and at what cost. If I am able to make a determination and recommendation that makes sense for the cost involved, I will write about my findings in a future article.

In closing, as I write this article, the stock market still has not tipped its hand as to when or if the long awaited correction will start. We made it through the two vulnerable months of May and July. The rest of August and October remain as high risk months. The "guest article" this month will be pictures from my adventure at Comerica Park. I started playing baseball as a young boy, continued playing through grade school, high school, college ball at Michigan State and the Gratiot County baseball league after college. It should come as no surprise that I jumped at the chance to participate in the Detroit Tiger Fantasy Batting Practice at Comerica Park with former Tiger, Dave Rozema, pitching. It was a wonderful experience for a guy who spent many years loving and playing the game. Take good care!!

# Detroit Tiger Fantasy Batting Practice at Comerica Park.....

Friday, August 8, 2014

September 2014 Sports Illustrated Cover...lol

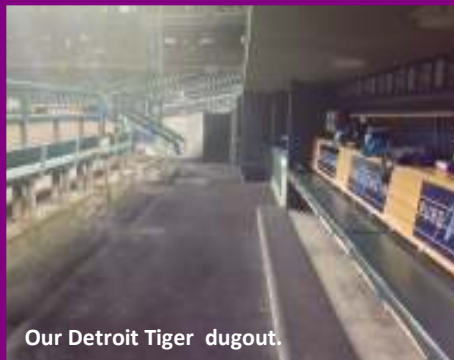


Detroit Tigers mitt, glove, etc. ready boxes.

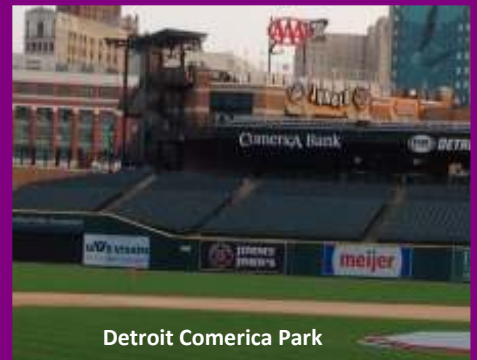


Cabrera #24

Direct phones to relief pitchers warm up area.



Our Detroit Tiger dugout.



Detroit Comerica Park



I'm ready to bat one out of the park!!



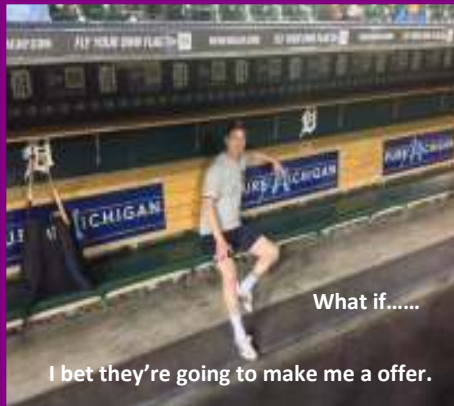
Boy, this is going to be a good one!



What do you mean, I only get 3 strikes?



View from above the top of Tigers dugout.



What if.....

I bet they're going to make me a offer.



Pitcher Dave Rozema



Jim Fyroski



Official Batting Practice Cage



A night to remember.

ADVISORY SERVICES OFFERED THROUGH HAAS FINANCIAL SERVICES, INC.

21415 CIVIC CENTER DRIVE, SUITE 117A, SOUTHFIELD, MI 48076

HTTP://WWW.HAASFSI.COM/ PH 248-728-0028 Fax 248-499-1972 Jim@haasfsi.com