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# Wealth Builder



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## YET ANOTHER DATA BREACH BY DAN FUNDERBURK, CFP® CKA®

It seems like every year we hear about more and more online data breaches. They vary from customer information being exposed at Target, to HBO shows being stolen and released early, to this latest (and perhaps most severe) breach of personal data by Equifax. We've been getting a number of phone calls from concerned clients, so I figured I would take this opportunity to let our readers know our thoughts.

### What happened?

On July 29<sup>th</sup>, Equifax, one of the three main credit reporting agencies, discovered a massive data breach. Equifax says as many as 143 million people in U.S. were affected by the breach.

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## FISH ON! BY JEFF FUNDERBURK, CFP®

This past July I had the privileged opportunity to go on a guided fishing expedition in Alaska with my two brothers and my Dad. This had been on our bucket list for several years, and what an experience it was for each of us!

We started by flying to Anchorage, where we stayed the night. And the next morning we drove a few hours south to the Kenai Peninsula, just outside of a town called Soldotna. Day one was fishing for trout on the upper Kenai River on a drift boat. Our guide was what you'd expect; an Alaskan local that just seemed to do things a little slower, and calmer, than us three scrubs from the lower 48. He told me at one point, "If you can't relax doing this here, you don't belong

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## Yet Another Data Breach *Continued from p. 1*

“ For more information on this breach, go to the Federal Trade Commission website, [www.ftc.gov](http://www.ftc.gov). ”

This is an especially worrisome breach because unlike others, people whose information was stolen may not even realize they are customers of Equifax and might not know that they need to be alert. Equifax collects consumer information from banks, retailers, lenders, and credit card companies, and often do so without the knowledge of the consumer.

### Was my information compromised?

Equifax will be contacting affected customers by mail to let them know and provide steps they can take to protect themselves. However, they have provided a website if you want to find out immediately whether or not you may have been included in the breach. After you enter your last name and the last six digits of your Social Security Number they can tell you if your information was compromised or not. Here is the website: [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). As always, be extra cautious to make sure you're on the correct website before disclosing any personal information.

### What information was exposed?

A broad amount of personal information was accessed. Names, addresses, Social Security Numbers, credit card numbers, birth dates, and even driver's license numbers were exposed in the breach.

### What can I do if I'm worried about the hack?

There are a number of steps people can take, and honestly these steps are a good idea for everyone, regardless of whether their information was compromised in this specific breach or not.

1. **Stay on top of your bank accounts and credit cards.** Make sure you agree with all activity on every active account.
2. **Check your free credit reports.** Everyone in the U.S. is entitled to 3 free credit reports every year. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your reports. Go through the reports to make sure you agree with what they are showing. If accounts have been opened using your SSN without your knowledge, you'll be able to see that on these free reports.
3. **Sign up for a credit monitoring or identity protection service.** Services like LifeLock and TrustedID Premier through Equifax will monitor your credit and alert you as soon as requests for new credit are made, or if your SSN shows up

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## With Liberty and Justice for All BY LINDA EDEN-WALLACE, CFP®

Ron and I recently traveled to New York City, and as we toured Ellis Island, I thought about my family's experience as prisoners of war.

The following words were written by my Grandmother, Marie Willimont, as she remembered the day she and her husband and children (my Mother included), and all of their fellow internees were freed from the Japanese prison camp, Santo Tomas Internment Camp, in the Philippines by General MacArthur and his American troops during World War II.

*"There was no end to the emotions that were continually tearing at our heart-strings those past forty-eight hours, and February 5<sup>th</sup> will always remain another sacred memory in the heart of every man, woman and child in that camp. For, on that day at ten-o'clock in the morning, Old Glory was hoisted majestically above the entrance of the Main Building. We watched, all of us, crowded into the Plaza, with hearts that held thirty-seven months of pent-up emotions nearly bursting with gratitude. There was a silence, as boundless as the blue skies above us, as the American flag once more fluttered triumphantly over regained American soil and, all at once, a melody as beautiful as the Resurrection itself filled the air as those liberated internees faced the Flag of Freedom and sang as they had never sung before, "The Star Spangled Banner."*

*Voices cracked but it didn't matter - tears streamed down every face - but the tremulous and passionate notes soared upwards until God himself must have heard and smiled with compassion. Was ever a song so beautifully sung, "O'er the land of the free and the home of the brave?" (They Said Three Days by Marie Willimont)."*

The camp had been freed, but Manila was still a battlefield as the Japanese made their last stand against the Americans. It was many more months later before my Grandmother and her four children boarded a ship bound for the United States. My Grandfather had to stay in a hospital in the Philippines as he was too malnourished to travel.

From 1892 to 1954 over twelve million immigrants entered the United States through Ellis Island. My mother, having been born in London, England was not born an American, and came through Ellis Island in 1930 as an immigrant child.

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***" the tremulous  
and passionate  
notes soared  
upwards until  
God himself  
must have  
heard and  
smiled with  
compassion."***





## LIONS AND TURKEYS AND BEARS BY MIKE BERRY, CFP®

A little over a year ago, Debbie and I sold our house of 20 years and moved to the Redlands (roughly 20 Road and Highway 340). The house had all the amenities that we were looking for and some that we were a bit surprised about. Being city dwellers most of our married lives, we were excited to hear about the deer and birds that would frequent our new home.

It wasn't long after we moved in that our new neighbor to the north came over with a picture that he wanted us to see. He has a motion activated, night vision camera mounted to his porch, and just the previous night had taken a photograph of a mountain lion crossing his backyard. Then a few weeks later we met a lady, who lives just down the road, who told us that about a year ago she had let her dogs out back for their nightly relief, and when she came back she found one of her dogs with his head in the mouth of a mountain lion. She managed to frighten it off and five surgeries later the dog is fine.

This spring, our neighbor's across the street came over and let us know that the "turkeys" were back. I thought they were referring to the snowbirds down the street who exit the area in a huge mobile home each Thanksgiving for a warmer climate only to return in April. But they were referring to real wild turkeys! Now, we had never seen a wild turkey "in the wild" before, but lo and behold one morning there were five of the grand birds in our backyard and they've been frequenting our yard ever since. The only problem I have with the turkeys is that they aren't the brightest bird in the coop and we have to make sure our cars are garaged because they peck at their reflection in our cars thinking they are pecking at another turkey. Sheesh. (Picture on page 7)

Now we come full circle and fall is upon us. Night before last a bear entered the backyard of our neighbor across the street and wreaked havoc on their bird feeders and trash. Thanks to a late freeze in the high country, berries are scarce. So, Yogi and Boo Boo have moved down looking for whatever they can find to fatten themselves up for hibernation. Now, the bird feeders come in at night as does any trash.

My early morning walks with the dog in our old neighborhood were pretty benign. The streets were well lit and our potential interruptions were limited to a neighborhood cat or two. Now a good flashlight is required, as is greater vigilance. It seems our early morning walks more resemble Dorothy, Scarecrow and Tin Man, slinking through the Haunted Forest muttering, "Lions and Turkeys and Bears...oh my!" ♦

*“Wild turkeys... they aren't the brightest bird in the coop.”*

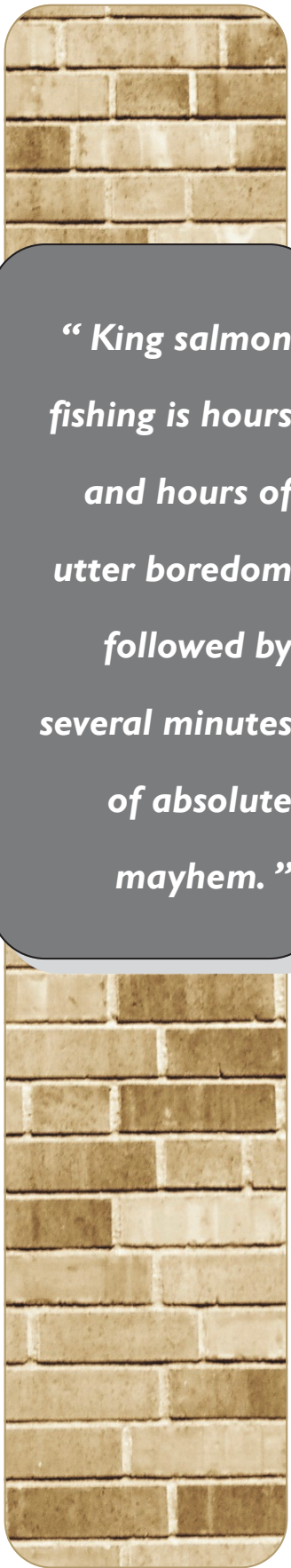
## **FISH ON!** *Continued from p. 1*

here.” True that. Early on he asked if we did much fly fishing and, being the great Colorado natives that we all are, we said of course we do. He promptly started us all off fishing on the much easier to control spinning rods. His not so subtle point taken, we settled in to spin fishing as he watched our skills (or lack thereof). We must’ve done okay because after a bit he graduated us to fly rods; I guess he saw that we weren’t going to sink all of his expensive tackle at the bottom of the river. What a great day it was! There is nothing quite like landing fish on a fly rod on a river as big and beautiful as the Kenai. It was a perfect day if there ever was one.

The next day we took a float plane across the bay to Wolverine Creek; a little creek that drains into Big River Lake, which is glacier fed. The water looks like milk due to all the crushed rock the glacier brings down into the water. They call it glacial dust or glacial milk. There we fished for sockeye salmon right alongside the wild brown bears that fish the creek as the salmon flop their way up creek to spawn. There were several times throughout that day where we took a break from concentrating on the fish to just look around in awe at our surroundings. God’s country really can make you feel incredibly small and insignificant, yet incredibly blessed at the same time.

Our last day was going after the granddaddy of Alaskan salmon – Kings. King salmon fishing is hours and hours of utter boredom followed by several minutes of absolute mayhem. The boat stays anchored against the current with four rods in the water off the front of the boat. The river we fished, the Kasilof River, was wide enough for several drift boats to anchor up in a line; it looked like an army lining up for battle. Just as you are convinced there are no fish in this river and that these guides are full of it, a guide yells, “Fish On!” and the fun starts. Every other line must be rapidly reeled in to give the line with the fish on room to move without becoming tangled. Depending on the size of the fish – some of them weigh 60+ pounds – the fight can last a quite a while. Both Dan and I were lucky enough to land fairly decent fish at 35+ pounds each! Our older brother Joe? Well... not so lucky (check out the picture on page 7!). Our Dad caught a mid-sized one early in the day that he released in hopes of something larger, but ultimately he wasn’t able to land one again.

We couldn’t have drawn it up more perfectly. Three different types of fishing, over three days, with perfect Alaskan summer weather. Check one off the bucket list for the Funderburk men. How blessed we all feel for the experience and the memories. ♦



***“ King salmon fishing is hours and hours of utter boredom followed by several minutes of absolute mayhem. ”***

## With Liberty and Justice for All *Continued from p. 3*

After the war, and her time in the Japanese prison camp, she came through again as a 17 year-old war refugee.

After Ellis Island, Ron and I traveled on to see The Statue of Liberty, a symbol of freedom to millions around the world. Commissioned by France and given as a gift to the United States with the hope that honoring the United States would strengthen the cause for democracy in France. Inscribed on a plaque and mounted to the pedestal of the statue are the words written by Emma Lazarus:

*“Give me your tired, your poor,  
Your huddled masses yearning to breathe free,  
The wretched refuse of your teeming shore.  
Send these, the homeless, tempest-tost to me,  
I lift my lamp beside the golden door!”*

As we walked the streets of New York City it seemed at least half the people we passed spoke a language other than English. A virtual melting pot. For the most part, we found the people to be warm, helpful and interesting. A black woman and a man who looked to be Jewish smiled at us from another seat as we giggled on the subway wondering how the heck we were going to find our way “uptown” when we were on the “downtown” subway train. They both kindly pointed us in the right direction and we were on our way.

I remember when the concept of a “global economy” was difficult for people to embrace. For many, it just felt safer to invest only in America. Now our world economies are so entangled it would create extreme financial hardship to pull them apart. Similarly, have we not become a global people, a country made better because of the melting pot that we are?

It seems to me a lot of the anger and dissention our country is experiencing today is the result of an attempt to reverse the melting pot population we’ve become. If that were even possible, would we still be America? This is not just an immigration issue. It’s become a hate issue. I can’t help but wonder what our country would be like today if instead of embracing all those immigrants who came through Ellis Island in search of a free and better life, we had looked at them with fear and anger because of their differences and turned them away.

...One Nation, under God, indivisible, with liberty and justice for all? ♦





## YET ANOTHER DATA BREACH *Continued from p. 2*

on any malicious websites. Keep in mind these services can't protect you from ID theft, but they can help you stop it as soon as it happens. Equifax is offering a year of this service for free to everyone because of this latest hack.

4. **Put a fraud alert on your credit.** Contact any of the three agencies (Equifax, TransUnion, Experian) and tell them you want a fraud alert. It's free, and it means you will be contacted if someone tries to open credit in your name. These typically expire and need to be renewed every 90 days or so.
5. **If extremely concerned, place a freeze on your credit.** This blocks anyone from accessing your credit, but it generally costs \$5-\$10 per account. You'll also be required to contact the agencies again to lift the freeze if you want to get a loan or credit card.

It's too bad we live in a world where this is an issue, but unfortunately there's no way around it. I believe data breaches are going to be more and more prevalent in the future as we continue to shift to an online world. For that reason we all need to take the initiative to do our best to protect our personal information.

For more information on this breach, go to the Federal Trade Commission website, [www.ftc.gov](http://www.ftc.gov), [www.consumer.ftc.gov/blog](http://www.consumer.ftc.gov/blog). ♦



Mike's Turkey



The Funderburk Brothers: Jeff, Dan and Joe.



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