

## What to do About the Equifax Hack



Last week, Equifax, one of the three major credit data agencies, announced that hackers had stolen the records of approximately 143 million people.<sup>1</sup> The hack took place from May to July, and the stolen data may include, in addition to names, addresses and dates of birth, Social Security numbers and even driver's license numbers. Some people's credit card numbers have been stolen as well.

It's been months since the hack took place, and it's likely as not that your credit records were among those taken. But don't panic. There are steps you can take to protect yourself.

- 1) **Look vigilantly at all your bank and credit-card statements and contest any unfamiliar charges.** Many people just pay off their cards and don't sweat the small stuff. But it's worth doing right now.
- 2) **Consider freezing your credit.** A credit freeze makes it impossible to take out a loan or get a new credit card. You will have to work with all three credit agencies (Equifax, Transunion and Experian) and each will charge you a small fee—about \$10.<sup>2</sup> Should you need to apply for a loan, mortgage or credit card, you can unfreeze your credit, but this, too, will cost money. It may well be worth it.
- 3) **If freezing your credit seems like too much, you can request free fraud alert status.** This means that you can apply for a loan or credit card, but the issuer will have to verify your identity before they extend credit. If you have ever been a victim of identity theft, a fraud alert is highly valuable. Considering how much personal data Equifax collected on people, though, this may be less useful than a freeze.
- 4) **Change your important passwords.** Even if you are religious about changing passwords—and most of us are not—it couldn't hurt to do it again, particularly for your financial accounts. If you post a lot on social media, such as Facebook, change that password as well. Over time, people post a lot of personal information on social media

that identity thieves could use to their advantage.

If you are concerned about the safety of your information, talk to us. This is a great time to have a conversation about improving your online security overall, and we can share information and ideas.

Have a great weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



### Hit a Knockdown Lob Shot

It may seem counterintuitive to use “knockdown” and “flop shot” in the same sentence, but it works. Hitting a good, go-to flop shot is easier than you think. First, make sure you notice the loft of your lob wedge. Most hover in the 58- to 60-degree range, meaning you should have no problem lifting the ball into the air. There’s no need to try to lift the ball upward.

To hit the knockdown flop shot, position the ball front of center in your stance, with your hands just ahead of the golf ball. Because you already have plenty of loft, there’s no need to rotate the face open. Keep it square to the target.

As you initiate your backswing, cock your wrists so the club is already parallel to the ground when your hands reach your thighs. Continue your backswing as you normally would, and keep that angle.

As you transition from the top of your swing to impact, here’s the most important bit of info: Keep your hands ahead of the ball and stay low. If you try to flip the ball up, you

might occasionally hit a lobber, but you probably won't be able to control it. Instead, stay low both at impact and through the finish. The result will be a nice mid-high lob shot that trickles a few feet forward once it hits the green.

Tips Courtesy of GolfTips Magazine<sup>1</sup>

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## Recipe of the Week



### Mexican Quinoa Salad with Orange Lime Dressing

#### Ingredients:

**Salad** (*Place all ingredients in a large bowl.*)

5 to 6 cups mixed greens

1 cup cooked quinoa (red or white)

1 cup frozen corn

1 cup cooked black beans, seasoned with equal parts sea salt, cumin, chili, and garlic powder (save your bean liquid for the dressing)

¼ cup diced red onion

1 orange, segmented

½ ripe avocado, chopped

¼ cup of fresh cilantro, chopped or torn

**Dressing** (*Blend all ingredients until smooth.*)

½ ripe avocado

1 large lime, juiced (about 4 TBSP)

2 TBSP orange juice concentrate or 4 TBSP fresh orange juice

1 to 2 tsp sweetener of choice (agave, maple syrup, honey)

1 to 2 tsp hot sauce

¼ tsp cumin powder

1/8 tsp chili powder

generous pinches of sea salt and black pepper

1 TBSP fresh minced cilantro

3 to 4 TBSP black bean liquid (from can or water)

#### Directions:

1. Pour salad dressing on salad.

2. Toss to distribute evenly.
3. Eat and enjoy!

Recipe adapted from Whitney's Kitchen<sup>ii</sup>

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## Health Tip of the Week



### The Foundation for Healthy Sleep Habits

Sleeping at least seven high-quality hours is essential for optimal health. Sleep gives you the foundation for all your daily habits and decisions.

Sleep deprivation can negatively affect your mood and temperament, as well as your ability to focus on daily tasks. Lack of sleep influences what and how much you eat. During the rapid eye movement (REM) stage of sleep, your brain sorts the important information from the unimportant and files long-term memory. Sleeping fewer than seven hours a night is associated with weight gain, diabetes, high blood pressure, and depression, among other health risks.

On the flip side, making sleep a priority might help you achieve your other wellness goals, such as stress management. When your body and mind are well-rested, you'll be able to respond to life with greater perspective and understanding. Try these tips for getting better sleep and creating the foundation for your overall wellness.

**Set a sleep goal.** Aim to get at least seven hours of sleep a night so that you have the energy to tackle everyday demands.

**Establish a regular bedtime and honor it.** The first step to behavior change is making a commitment toward what you want to accomplish and sticking to your plan.

**Eat healthier foods.** The next time you find yourself mindlessly snacking, ask yourself if you may be tired rather than hungry. It's common to mistake fatigue or emotions for hunger.

**Ease into sleep.** Try deep breathing, progressive muscle relaxation, gentle stretching, or guided imagery to help focus your attention away from worries and into the present. If

your busy mind keeps you awake, jot down your thoughts in a journal or on a pad of paper by your bed.

Tips courtesy of Mayo Clinic<sup>iii</sup>

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Footnotes

<sup>1</sup>Federal Trade Commission, [The Equifax Data Breach: What to Do](#)

<sup>2</sup>The New York Times, [How to Protect Your Information Online](#)

<sup>i</sup> <https://www.golftipsmag.com/instruction/slicing/10-best-tips/>

<sup>ii</sup> <http://whitneyskitchen.com/recipe/mexican-quinoa-salad-with-orange-lime-dressing/>

<sup>iii</sup> <http://www.mayoclinic.org/healthy-lifestyle/adult-health/in-depth/sleep-the-foundation-for-healthy-habits/art-20270117>