



Gary Stanislawski, CFP®



Denise A. Lant, CFP®



Kraig McFarland RFC®, CRPC®



Jason Sauer, Financial Advisor



# Regent Financial Services

## November 2018



### How can I protect my personal and financial information from credit fraud and identity theft?

In today's digital world, massive computer hacks and data breaches are common occurrences. And chances

are, your personal or financial information is now susceptible to being used for credit fraud or identity theft. If you discover that you are the victim of either of these crimes, you should consider placing a credit freeze or fraud alert on your credit report to protect yourself.

A credit freeze prevents new credit and accounts from being opened in your name. Once you obtain a credit freeze, creditors won't be allowed to access your credit report and therefore cannot offer new credit. This helps prevent identity thieves from applying for credit or opening fraudulent accounts in your name.

To place a credit freeze on your credit report, you must contact each credit reporting agency separately either by phone or by filling out an online form. Keep in mind that a credit freeze is permanent and stays on your credit report until you unfreeze it. This is important, because if you want to apply for credit with a new financial institution in the future, open a new bank account, or even apply for a job or rent an

apartment, you will need to "unlock" or "thaw" the credit freeze with each credit reporting agency.

A less drastic option is to place a fraud alert on your credit report. A fraud alert requires creditors to take extra steps to verify your identity before extending any existing credit or issuing new credit in your name. To request a fraud alert, you only have to contact one of the three major reporting agencies, and the information will be passed along to the other two.

Recently, as part of the Economic Growth, Regulatory Relief and Consumer Protection Act of 2018, Congress made several changes to credit rules that benefit consumers. Under the new law, consumers are now allowed to "freeze" and "unfreeze" their credit reports free of charge at all three of the major credit reporting bureaus, Equifax, Experian, and TransUnion. In addition, the law extends initial fraud alert protection to one full year. Previously, fraud alerts expired after 90 days unless they were renewed.



### How can I safely shop online this holiday season?

Shopping online is especially popular during the holiday season, when many people prefer to avoid the crowds and purchase gifts with a few clicks

of a mouse. However, with this convenience comes the danger of having your personal and financial information stolen by computer hackers.

Before you click, you might consider the following tips for a safer online shopping experience.

**Pay by credit instead of debit.** Credit card payments can be withheld if there is a dispute, but debit cards are typically debited quickly. In addition, credit cards generally have better protection than debit cards against fraudulent charges.

**Maintain strong passwords.** When you order through an online account, you should create a strong password. A strong password should be at least eight characters long, using a combination of lower-case letters, upper-case letters, numbers, and symbols or a random phrase. Avoid dictionary words and personal information such as your name and address. Also create a separate and unique password

for each account or website you use, and try to change passwords frequently. To keep track of all your password information, consider using password management software, which generates strong, unique passwords that you control through a single master password.

**Beware of scam websites.** Typing one word into a search engine to reach a particular retailer's website may be easy, but it sometimes won't bring you to the site you are actually looking for. Scam websites may contain URLs that look like misspelled brand or store names to trick online shoppers. To help you determine whether an online retailer is reputable, research sites before you shop and read reviews from previous customers. Look for <https://> in the URL and not just <http://>, since the "s" indicates a secure connection.

**Watch out for fake phishing and delivery emails.** Beware of emails that contain links or ask for personal information. Legitimate shopping websites will never email you and randomly ask for your personal information. In addition, be aware of fake emails disguised as package delivery emails. Make sure that all delivery emails are from reputable delivery companies you recognize.



By: Dusty Baxter-Wright

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

The information provided is not intended to be a substitute for specific individualized tax planning or legal advice. We suggest that you consult with a qualified tax or legal advisor.

LPL Financial Representatives offer access to Trust Services through The Private Trust Company N.A., an affiliate of LPL Financial.

Securities offered through LPL Financial. Member FINRA/SIPC. Advisory Services offered through Drawbridge Capital, LLC, A Registered Investment Advisor and wholly owned subsidiary of Regent Financial Services.

Drawbridge Capital and Regent Financial Services are separate entities from LPL Financial.

# Money Saving Tips:

## Christmas 2018

As much as we love mince pies, Michael Bublé's album and bottomless glasses of Baileys, Christmas can be stressful - not least because when you add it all up, it's a super expensive time of year. With that said, it doesn't always have to be. There are ways to avoid spending your pennies on the less important parts of the festive season - and here are 12 ways to do exactly that.

### 1. Consider a Cashback Credit Card

MoneySavingExpert.com explains that cashback credit cards mean that with every purchase you make, you get a percentage (typically 5%) back, which makes your shopping instantly cheaper without even looking at a discount code. Make sure you set up a direct debit to repay it in full every month though, because otherwise you could be paying around 23% back in interest - which makes the 5% saving look measly.

### 2. Look to Buy Online

Yes yes so you love the Christmas displays and being in a department store in December, but there is absolutely no denying you could probably find whatever you're shopping for, cheaper online. Try Amazon for books, Thredup for clothes or All Beauty for perfume - it's the same products, only cheaper.

### 3. Don't Be a Snob

Taking pride in buying presents is no bad thing, but don't feel like you're gonna be judged entirely on the price tag of whatever you're gifting - sometimes the best presents are homemade, thoughtful things that remind you of each other.

### 4. Book tickets 8 weeks in advance

This may not be shopping as you know it, but it does involve buying something - and by booking your tickets 12 weeks in advance, airlines can be SO much cheaper. Especially because tickets are bumped up around the festive period, it's good to get them booked in early before you have to worry about everything else costing a bomb, too.

### 5. Use Your Loyalty Cards

An obvious but important one - why have a Boots Advantage/Tesco Clubcard/Sainsbury's Nectar if you never claim the points you save? Save it all year and by Christmas, you'll have a decent amount in cash to spend - or, convert it into vouchers to spend at the specific store and they often give you more.

### 6. Don't Overbuy Food

Whilst you might love a turkey sandwich on Boxing Day, there is such a thing as buying too much Christmas food (we know, we know, sounds like sacrilege). Check out Love Food Hate Waste, because it'll help you get perfect portion sizes (even if you chuck a couple of extra roast potatoes in anyway) and waste less food, which is not only good for your pocket, but the environment too.

### 7. Be Organized

Make a list of all the people you need to buy for and what you want to get them, because it will help avoid a mad rush the week before Christmas picking up anything and everything from the shopping mall shelves. Plus, this way you won't end up spending \$\$\$ when Sally from next door invites you round for tea - because if you weren't gonna get her a present originally, you don't have to panic and buy her one at the last minute.

### 8. Use Voucher Codes

With Christmas comes endless socializing, endless shopping and endless money leaving your purse, which is why signing up to a couple of voucher code sites or scouring the web before agreeing to evenings out or buying any gifts is a good idea. Vouchercodes.co.uk is great for discounts on dinner and brands, and they often have exclusive deals that you can't get anywhere else.

### 9. Brave Black Friday (if you dare)

Whilst you might be haunted by TERRIFYING scenes of people fighting over a television, Black Friday aka November 23<sup>rd</sup>, is a day of decent discounts if you can brave the crowds. The important thing to know before you leave home and enter WW3 is who you're buying for, what you're looking for and how much money you can spend - so it's a no to those discount ankle boots you saw in Topshop.

### 10. Start Shopping Now

It might seem early, but by buying a few things every week between now and actual shopping season, you'll be able to keep on top of your finances and keep track of what you're buying, without it coming as a huge shock all at once. What was it that Oasis sang? 'Little by Little, you'll get all the Christmas shopping you wanted..' (or something). If you do all of these, this'll be you waving goodbye to your Christmas money related worries:





# Classic Green Bean Casserole



*By: Lauren Miyashiro*

*Yields: 6*

*Prep Time: 10 min*

*Total Time: 55 min*

## Ingredients:

*1 lb green beans, trimmed*

*6 tbsp butter, divided*

*1 onion, sliced into half moons*

*8 oz sliced mushrooms*

*2 cloves garlic, minced*

*1/4 cup flour*

*3 cups whole milk*

*Kosher salt*

*Freshly ground black pepper 1 1/2 cup*

*French's fried onions*

## *Directions:*

1. Preheat oven to 350. Prepare an ice bath. In a large pot of boiling water, add green beans and cook until bright green, about 6 minutes. With a skittle spoon, or tongs, quickly transfer green beans to ice bath to cool, then drain and transfer to a large bowl.
2. In a large ovenproof skillet over medium heat, melt 2 tablespoons of butter. Add onions and cook, stirring occasionally until tender, about 5 minutes. Add mushrooms and season with salt and pepper. Cook, stirring often, until mushrooms are golden, about 5 minutes more. Stir in garlic then transfer mixture to the bowl with the green beans.
3. Melt remaining 4 tablespoons of butter in the same skillet over medium heat. Whisk in flour and cook until golden, about 2 minutes. Gradually whisk in milk and bring to a simmer. Cook until thickened, about 4 minutes. Remove from heat then add green bean mixture and toss until evenly combined.
4. Bake until warmed through and bubbling around the edges, about 20 minutes.
5. Top with fried onion and bake 5 minutes more. Serve warm.



# THE GRINCH™

Save the date!  
Saturday, December 1<sup>st</sup>  
9:00am

12<sup>th</sup> Annual  
Family Christmas Movie

RSVP before Friday November 23<sup>rd</sup>



Please bring your  
kids & grandchildren & enjoy  
popcorn, donuts and beverages on us!



AMC Theaters (Tulsa Hills)  
8307 S. Olympia Avenue W.  
Tulsa, OK 74132