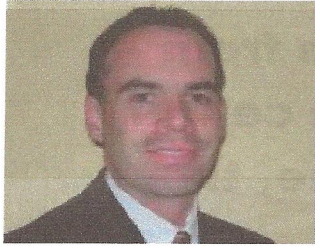
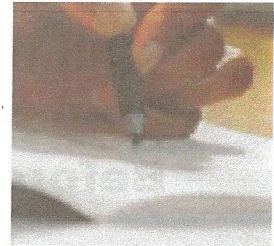


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**As the holidays approach, I'd like to take this opportunity to thank you for your continued partnership. It is people like you who make my job a pleasure.**

**May your holiday season and be filled with much joy, happiness and success. I look forward to working with you in the coming year and for many years to come.**



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### **[Interesting Facts!](#)**

**While we call this season 'fall', the British call it 'autumn'. Both words date from around the same period in the 16th century. Before these terms came into use, this period was called 'harvest'.**

## Preparing for the Worst: Disaster Planning



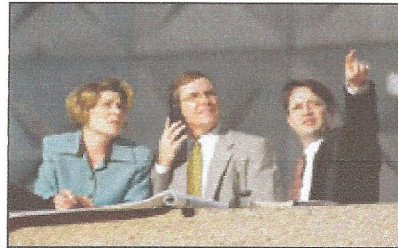
Given the daily pressures that come with running a business, planning for an event that hasn't yet happened may not seem to be a priority. But by preparing for a major disaster, your company will also be in a better position to cope with more common disruptions, such as power outages or computer breakdowns. While every organization's needs will be different, here are some general steps you can take to prepare for the unexpected:

**Draw up a step-by-step disaster response and recovery plan for your business.** Consider which essential functions of your organization would be most vulnerable in a crisis, and investigate what steps can be taken to minimize exposure to these threats. Appoint key people to take charge in an emergency, and make sure these employees have the information and authority they need to handle the crisis. Draw up a set of office or facilities evacuation procedures, and establish a designated meeting place outside the building. Ideally, senior management should be involved in drawing up the plan and approving all measures.

**Back up data on a daily basis using a tape backup or other replication system.** Critical data should be copied onto tape or discs and stored offsite. Avoid keeping these backup tapes in the office, as they could be rendered useless if the building burns or is flooded. In addition to legal documents, all administrative data vital to the functioning of the business should be stored in this system, including billing and cash flow records, customer and employee contact details, insurance information, and appointment calendars. Test your backup system periodically to ensure its effectiveness.



**Invest in power protection systems.** Uninterruptible power supply (UPS) systems provide emergency battery power to shut down a network in an orderly fashion when the electricity fails, preventing damage to computers and the loss of valuable data. Surge protectors and line conditioners protect computer equipment against spikes in electrical current.



**Plan to set up your operations in an alternate location.** Having your data safely stored and retrievable will be of little immediate use to your business if equipment is destroyed or the office becomes uninhabitable. Consider locations where you could set up shop in the event of a major breakdown, such as a branch office or the office of another business in your community.

**Burn copies of licensed software and store them offsite.** To protect your access to purchased software, create CD or DVD copies of software programs and store them, along with the licensing information, outside the office. This will allow you to install the software quickly and easily on another computer.

**Invest in up-to-date security software.** Shield your computer network with firewalls designed to create a protective barrier between your organization's network and the Internet. Available as either software or hardware, firewalls can stop potential hackers from gaining access to confidential information stored in your system. Antivirus and anti-spyware software packages should also be installed on all computers. These programs should include automatic updates and should never be disabled. As an extra precaution, remind staff not to open e-mail from unfamiliar addresses.

**Keep insurance policies current and make records of insured items.** Even a smaller business needs a package of insurance policies, which may include property insurance, contents insurance, key person insurance, disability coverage, and business interruption insurance. To avoid unnecessary conflicts with insurance companies when making claims, store detailed information about furniture and equipment, including purchase prices and serial numbers.

Once preventive measures have been taken and a plan has been drawn up, publicize evacuation and other emergency procedures within the company. Depending on the

length of the plan, you may want to distribute information about the procedures in a memo or as a manual. You may also want to post a summary of the plan in a common area and arrange group sessions to explain the details of the plan and answer questions.

Resuming normal operations as soon as possible following a disaster is the goal of all continuity planning measures. By taking the appropriate steps now, you can protect your business from significant property losses and ensure that your company will be able quickly resume service to customers, even in the wake of a major disruption to operations.

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## Credit Problems Can Make It Harder to Get Hired



When you are applying for a job, demonstrating relevant experience and acing the interview may not be enough to secure the position. Regardless of the type of job you are seeking, you could be turned down by an employer because you bounced some checks or were late in paying your bills. Concerned about theft and liability issues, growing numbers of employers are running credit and other background checks on job candidates before making offers of employment.

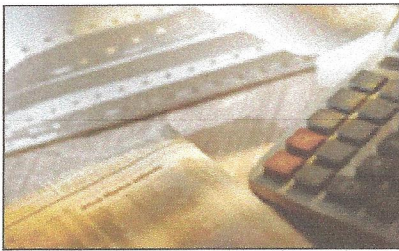
With some limitations, employers are permitted by law to conduct checks on job candidates during the hiring process and when evaluating current employees for promotion, reassignment, and retention. It is increasingly common for employers to compile a consumer report detailing a job candidate's personal and credit characteristics.

While screening job candidates for credit problems has long been routine in banking and financial services, the practice is now spreading to a wide range of industries. Why do employers investigate a job candidate's credit history? Some employers may be concerned that an employee with money problems would be tempted to steal, especially if the employee handles money. Depending on the position, employers may also view an employee who is under financial pressure as a security risk, subject to



bribery and vulnerable to offers from competitors trying to buy confidential information. In addition, employers may view a history of bad credit as a sign of irresponsibility that could be indicative of the candidate's future job performance.

Before embarking on your job search, you should request copies of your credit report from the three nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion. With identity theft on the rise, it has become more important than ever to remain vigilant about your personal credit records. You are entitled under federal law to request one free credit report a year from each of these credit bureaus. To order your reports, go to [www.annualcreditreport.com](http://www.annualcreditreport.com), or call the Annual Credit Report Request Service at 1-877-322-8228.



When you receive your reports, check for any mistakes that might negatively affect your credit score. Common errors that can appear on a credit report include mistakes involving your name or a similar name, inclusion of someone else's credit problems in your file, incorrect balances on current credit accounts, closed accounts listed as current, accounts of ex-spouses still listed with yours, and an inaccurate Social Security number.

Notify the credit reporting agency that issued the report of any information you believe to be incorrect. The agency is then required to reinvestigate and, subsequently, confirm, correct, or delete the information. Even if the reinvestigation shows the material to be accurate, you may add brief explanations of extenuating circumstances to your reports.

If, however, your credit report reveals some genuine problems, you may have time to repair some of the damage before you begin your job search. While most negative information can be reported for seven years, you may be able to improve your score by paying off any outstanding debt, taking on no additional debt, and paying all your bills in a timely manner.

Under the Fair Credit Reporting Act (FCRA), the employer must obtain written authorization from the job candidate before requesting information on the candidate's credit history from a consumer credit reporting company, and the employer must notify the candidate if information contained in the report results in an adverse employment decision.

If a prospective employer asks you for permission to review your credit history, you are within your rights to refuse to sign the authorization. But, as this would likely jeopardize your chances of getting the job, a better approach may be to simply tell the employer upfront about any credit problems you believe a report might reveal. You may be able to explain, for example, that your financial difficulties were the result of exceptional circumstances, such as a divorce, a medical crisis, or a period of unemployment. The employer may be willing to overlook a bad credit report if you are otherwise qualified for the position and are open and honest about your situation.

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## Tips to Trim Auto Insurance Costs

Most people recognize that auto insurance is an essential and valuable means of protection. However, increased repair costs, medical expenses, theft claims, and injury lawsuits are all adding to the cost of auto insurance. We'll do everything we can to keep your auto insurance affordable, and there are ways you can control it, as well. Here are a few suggestions for lowering your auto insurance costs:

- **Raise your deductibles.** One easy way to reduce insurance premiums is to increase your deductibles. Higher deductibles mean you assume more of the risk for small claims. It is important, therefore, to set deductibles at limits you can comfortably afford, since you will have to pay for them out-of-pocket if an accident occurs.
- **Drive defensively.** To keep costs down, keep your car in good working order, always drive with care, and remember to buckle up. Traffic violations and accidents can raise your premiums.
- **Buy a low-profile car.** Driving a low-profile vehicle can reward you with lower rates. It costs less to insure autos that have a smaller



chance of being stolen and are less expensive to repair. A higher safety rating may also reduce your premiums.

- **Reduce insurance on older cars.** As your car ages, it may not be cost-effective to continue carrying the same amount of insurance as you did when it was new.
- **Inquire about discounts.** Many insurers offer policy discounts for a variety of reasons. For instance, some companies offer a multi-policy discount if they insure both your house and your car. Others may offer discounts for seniors, student drivers with good grades, or long-time customers.
- **Update your policy, as necessary.** Changing circumstances may make you eligible for lower rates. If you move, get married, or no longer insure a young driver, be sure to update your insurance.



As rising costs for auto repairs, medical expenses, theft claims, and injury lawsuits drive up insurance premiums, it may sometimes seem as though the cost of insuring your vehicle is out of your control. However, by following the above tips, you can keep your costs to a minimum and ensure a "smooth ride" with the proper insurance

coverage. Be sure to contact your insurance professional for further information about your individual circumstances.

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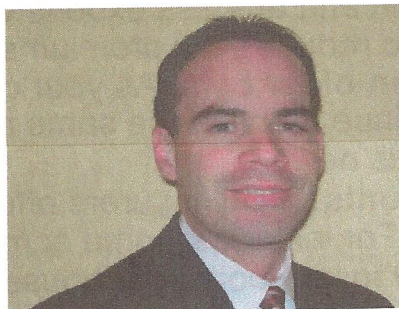
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