

## Upcoming Events

**October 10:** Ryan's 1 Year Anniversary with DFP

**November 7 - 11:** Commonwealth's National Conference (Kim and Ryan attending. Kim speaking on Practice Management.)

**November 22-23:** Thanksgiving Holidays. Our office and the NYSE will be closed.

**December 24:** Dignum Financial Partner's Pie Party!

**December 25:** Christmas Day – Our office and the NYSE closed.

**January 1, 2019:** New Year's Day – Our office and the NYSE closed.

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## Dignum Financial Partners

*Partnering with You*

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### Kim's Korner

Many of you have commented favorably on the changes to our quarterly newsletter. We've taken a much more personal tone, while still providing valuable information. In keeping with this trend, our articles this month will center on ideas and considerations during the holidays.

It's hard to believe they are just around the corner. During the next three months we'll spend valuable time with family and friends. We'll eat too much and give and receive gifts and show our appreciation of each other. Here's another type of gift you may want to consider.

### A Different Kind of Giving

Every month, I receive 11 different financial magazines. (I counted them.) They, along with many online resources, make up my reading. One of my goals for 2018 was to broaden my reading beyond financial information. I was going to add some fiction, non-fiction, inspirational and self-help books to my reading pile.

In May, I read [29 Gifts: How a Month of Giving Can Change Your Life](#). I'm not sure it changed my life, but it was so provocative, I found myself sharing stories with everyone around me. The premise of the book is that if you focus on what you have to offer others, your life will be better. We all know how good it feels to do things for others. The author, Cami Walker, proposes that we practice 29 consecutive days of giving. If we miss a day, then we start over. The idea, is to be present in the moment where you recognize the opportunities that life hands us. It's not just about financial gifts, it's about whatever we have to offer.

My 29 days were amazing. I believe that all of us are good natured and very cognizant of our fellow man, but I will tell you, when you wake up every day and commit to looking for these opportunities, you will be blown away at how many you see. What about letting the person behind you in line with only one or two items go first? How about telling someone they handled a situation so well after one of their customers took their frustrations out on them? How fun is it to pay for the person's order behind you in the drive through? The opportunities are endless.

## My Thanksgiving Challenge

While I am not proposing we all embark on a 29-day challenge (although, that would be pretty special), I am challenging you to come up with a way to show your appreciation of someone during the Thanksgiving holidays. It could be for a family member, a friend or even more special, someone you don't even know.

Send me a brief description of your gift and I will share them (anonymously) in our January newsletter. What a positive way to begin the holidays!



## Be Proactive When Traveling

Many of you will travel during the holidays. Unfortunately, this is a prime time for cybercriminals and burglars looking for opportunities. The following is a list of things to consider before you head out of town:

### Cybercriminals

- **Don't discuss travel plans on social media.** Social media is great for keeping family and friends informed about travels, but sharing can backfire if cybercriminals find out when you are away. Do not post travel dates or itineraries and warn your children not to share their own or their parents' travel plans – never reveal when no one is home.
- **Be wary of public Wi-Fi.** Always use secure connections when going online in public places. If you have to use an unsecured connection, never check bank balances, login to credit card or other accounts, or share important personal information. This information can easily be stolen over an unsecure network. Turn off Bluetooth and other connectivity features when in a public area, as these features can be just as vulnerable as Wi-Fi.
- **Be careful getting cash and making payments.** Be cautious of where you make payments or get cash, since these are the key access points for identity theft among cybercriminals. Using ATMs at a bank branch is safer than using standalone ATMs. Using a credit card for purchases is safer than using a debit card, which provides direct access to a bank account.
- **Turn off home computers.** Many people leave their computers on as a matter of habit, but always-on computers are more susceptible to hacking.
- **Back up all data.** Storing sensitive files in a secure facility on the cloud is recommended, as is backing up data onto a removable storage device that can be kept in a safe place.
- **Change passwords.** If you are taking an iPhone on your trip, change your password to something long and difficult to hack. Remove credit card information associated with your cell phone account and turn on the lock-screen passcode. That way, if your phone is lost or stolen, little information can be accessed. Turn on the "Find My Phone" feature, which can help you find a misplaced or stolen device and the information stored on it.
- **Register for the Smart Traveler program.** The State Department's Smart Traveler Enrollment Program (STEP) at <https://step.state.gov/> is a free service that allows citizens traveling abroad to enroll their trip with the nearest U.S. embassy. Enrollment enables embassies to reach travelers in an emergency, as well as help family and friends contact the travelers. *Investment Advisor, July 2017*

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## Be Proactive When Traveling (Continued)

### Protecting Your Home

- **Leaving the burglar alarm off when you're running out for a few minutes.** Nearly all the houses robbed have expensive alarm systems – and more than half the time, the alarms aren't turned on.
- **Posting detailed alarm signs.** When you post a sign that identifies the alarm company, you've just given the burglar the information he needs to disable the alarm. All the burglar has to do is buy a diagram of how that particular system is wired. Buy a generic sign from a home-supply store that simply says "This House is Protected by an Alarm System."
- **Hiding valuables in the bedroom.** It is the first place burglars look – the underwear drawer, under the mattress, high closet shelves, etc. Keep money or jewelry you rarely wear in a safe-deposit box. Hide other valuables in places where burglars don't think to look – in the garage, above removable ceiling tiles, the freezer, etc.
- **Getting a big dog.** A 100 pound Rottweiler or German Shepherd might look scary, but burglars know better. Most big breeds, unless they are trained as guard dogs, aren't barkers. What you want are "yappers," small dogs that make a lot of noise.
- **Hiding windows with landscaping.** Tall bushes and shrubs allow burglars to jimmy windows without being seen. Keep all bushes trimmed to below window level. Also don't count on thorny plants to prevent entry. Professional thieves routinely wear gloves and 2 layers of clothes – and carry cutting tools to remove obstacles that may get in their way.
- **Leaving the lights on.** A light that stays on all the time is no more of a deterrent than a dark house. In fact, it helps burglars see better once they're inside. Use timers that turn lights on and off in different parts of the house at different intervals. Electronics and home-improvement stores sell motion detectors that turn on lights or appliances if someone enters the house.
- **Having newspaper and mail delivery stopped when you go away.** You may trust your mail and newspaper carriers, but the fact is that you don't know who else is getting the information. So keep your plans quiet. Have a neighbor or close friend pick up your paper or mail. Ask them to drop by at different times of the day. The more activity, the less likely your house will be a target.

*Bottom Line – Winter 2017*

### Online Account Access

Need a copy of a statement? Looking for a trade confirmation? Filing an extension and lost your 1099 tax form?

All of these things and more are available online. Access your online account through our website:

<http://www.dignumfinancialpartners.com/>, and click on the "account access" button.



If you have never accessed your account online and would like to get started, please feel free to contact us. We will be able to get you all set up in less than 5 minutes!

**Don't forget to follow us on Facebook and Twitter!**



## Planning – That’s What We Do!

In August, Dignum Financial Partners held their annual retreat. We spent the afternoon pool side, planning our goals and opportunities for 2019. During this retreat we make decisions on our annual events. We are really excited about next year’s line-up, which we will share in January.

As a sneak preview, we will be hosting a wellness seminar in January. One of the biggest challenges in retirement is deteriorating health. I like to believe that health and wealth go hand in hand. We provide numerous educational opportunities on the wealth side; this wellness seminar will provide some insights to the health side. Stay tuned.

## Will Plan for Food

In keeping with tradition, Dignum Financial Partners will once again have our “Will Plan for Food” drive. The idea is that if you have a financial planning question or appointment, you must bring a can good or goods to be able to get in! You have all been extremely generous and we have historically filled a pick-up truck with your donations. Our drive which benefits the Tarrant County Food Bank will begin November 1<sup>st</sup>, 2018 and run through December 31<sup>st</sup>, 2018. This allows us to help the food bank stock up for the New Year.



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