



A Message from Dennis

Have you ever noticed how business and life are like nature, like a garden?

In nature, and in your garden, you have to cultivate the soil, plant seeds, water and fertilize the seeds, pull the weeds, and deadhead the flowers. If you don't do these steps, the flowers stop growing, the weeds take over, and soon there is no more garden. Sometimes it's hard because weeds can look like flowers in the beginning.

If we want to flourish, we need to pay attention to the garden that is our business. We need to nurture, cultivate, water, and nourish our customers, and occasionally do a little pruning, or pull a few weeds. The same applies to our staff, and to us, the owners, the executives, too.

The best way to make a business grow and to make your life better is have a plan and to continually cultivate that plan. And if you get stuck, get a landscaper, aka a business coach, to help.

Good gardening! May the Miracle grow be with you!

~ **Dennis**

Are Your W-2s Safe From Theft?

In his article "Fraudsters Steal Tax, Salary Data From ADP," Brian Krebs discussed W-2 vulnerability. In one of the nation's largest banks, several employees' W-2 information had been compromised because of a vulnerability in their payroll provider's online link. Further investigation revealed that the bank's actions also contributed to the theft.

A spokesperson from the payroll firm explained that new users to the online customer link were asked to create an account using an employer-specific link and access code. To make it easier for employees to set up their account, the bank's Human Resources department published the link and code online. Cybercriminals used the link and access code to create accounts for those employees who chose not to readily set up an account.

"Once armed with someone's W-2 information, criminals have most of the data needed to file a fraudulent tax return with the Internal Revenue Service and obtain large tax refunds," wrote Krebs.

The Federal Trade Commission (FTC) received over 490,000 identity theft complaints in 2015, representing a 47 percent increase from 2014. Almost half of those complaints involved tax or wage identity theft, which FTC officials are calling "the largest and fastest growing ID theft category."

The IRS also reports a substantial increase in tax-related ID theft in 2015. During the 2015 tax season, the IRS identified \$908.3 million in fraudulent refund claims, and successfully prevented issuing 86.6 percent of them.

How well do you protect your W-2 forms? Beyond online data security, Krebs suggests that employers keep hard copies of W-2 information in a locked, limited access room inside a locked cabinet. (krebsonsecurity.com -May 3, 2016),

It's About Time (Management, That is)

H. Jackson Brown, Jr. wrote, "Don't say you don't have enough time. You have exactly the same number of hours per day that were given to Helen Keller, Pasteur, Michelangelo, Mother Teresa, Leonardo DaVinci, Thomas Jefferson, and Albert Einstein."

Time management, in a nutshell, is how we get things done. When you develop good time management skills you are in control of your time, your life, and your stress level. So, if you feel the need to be more organized, more productive, start by considering the following:

1) Meet your Time Bandits. Do you set out to check your e-mail, or your Facebook page updates, or your favorite Internet news site, and suddenly find that ninety minutes has flown by? Do you set out to play fifteen minutes of your latest online game "just to clear my mind" and suddenly three hours has passed you by? These Time Bandits are insidious time-wasters that steal time we could be using much more productively.

2) Establish routines and stick to them as much as possible. While unexpected interruptions or crises will arise, you will be more productive if you have a plan of action to follow.

3) Set time limits for tasks. Reading and answering e-mail can consume a large portion of your day if you are not mindful. Set a time limit of one hour a day for this task and stick to it. If checking e-mail is part of your work routine, plan no more than 4 to 6, ten-minute intervals each day.

Making these simple, small changes can help lower your stress. ~ Rita Schiano

For more information on other personal and/or professional development strategies, visit Rita's web site: www.ritaschiano.com.

Of Interest . . .

A study published in the September issue of [Social Science and Medicine](#) found that people who read books live longer than those who do not.

Researchers at the Yale University School of Public Health, Laboratory of Epidemiology and Public Health followed 3,600 people over twelve years, examining their reading habits, health and longevity. They found that people who read more than 3.5 hours per week lived twenty-three months longer than those who didn't read. What's more, reading books rather, than magazines or other reading material, was associated with the longest lifespan.

The conclusion: the benefits of reading books include a longer life in which to read them.

Bob Wants You To Know . . .

In a cyber-hacking case with Aqua Star (USA) Corp (Case No. C14-1368 (W.D.



Wash. July 8, 2016), Aqua Star was sent an email from a hacker disguised itself as a vendor of Aqua Star, by using a spoofed e-mail domain similar to the

vendor's real one. The fake vendor instructed Aqua Star to change bank account information for future wire transfers to the vendor. Aqua Star did so and was ultimately defrauded out of over \$700,000.

We recommend that you always confirm any transaction changes with the other party firsthand and via telephone with a known person.

Hackers are getting more and more devious and you need to protect your information and that of your customers.

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