## Finance for Life<sup>TM</sup>

Achieving Financial Success™



Finance for Life. Wealth for Living.™



## **Practical Wealth Creation Ideas**

...for Simplified Financial Success™



## Increase YOUR HOME & BUSINESS SECURITY

Increasingly a new crime is emerging in the USA (and

is showing up in Canada) where your very identity is at stake. Thieves will rummage through your household garbage as well as business dumpsters as they search for information, which would enable the successful reconstruction of your identity. Once thieves obtain your credit profile: your date of birth, social insurance number, employment history (or business financials), income, and assets owned, they begin to order credit cards and charge them to the hilt. They purchase cars, clothing, and every imaginable luxury, including posh travel as they escape. How can you prevent this from happening?

- Purchase a shredder for as little as \$50, and shred all your documents including all copies of credit applications you ever filled in; do not dispose of them in any garbage bin.
- If you keep hardcopy financial information, use a safe or a safety deposit box.
- Do not fax important financial information to merely anyone.

- Do not keep all your financial specs in a word processing document on a computer unless it is password protected. Computers are being stolen for the purpose of identity theft.
- Tighten the security of your household or business office where important documents are stored:
- Activate lights by using electronic timers, especially if you will be out late or away.
- Hire a locksmith to reinforce your door frames and doors with metal and add deadbolts.
- · Add interior locks to windows.
- Add metal or wooden rods behind sliding doors.
- Consider installing a security system with a direct link to the police. Ensure your voice mail or answering machine does not say you have gone away. Add peepholes to your doors so you need not open them when the doorbell rings or you hear a knock.
- Trim shrubs and hedges that could double as cover for thieves.
- Use a garage door opener to create a safer space prior to going out and after returning.

Please seek professional advice prior to investing. Where mutual funds are considered, please read the funds' prospectus before investing. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments which are not guaranteed; their values change frequently and past performance may not be repeated. Any indicated rate of return is for illustration purposes only and is not intended to reflect future values of returns on investment. Financium, the publisher does not guarantee accuracy of information, and will not be held liable in any way for any statements or statistics in this publication, though we seek to present reliable, precise and complete information. Written permission of Financium who retains all rights, must be obtained prior to any reproduction. ©Financium. email: admin@adviceon.com [03/01/10]