



8. Friday Footnotes

Tax Time is Fraud Time

This time of year is a hotbed for hacking and fraud. It is highly recommended to be extra diligent with your personal information and online activities.

Considerations:

- Update passwords on all financial accounts, banks and credit cards.
- Add extra security with dual factor authentication (sometimes called 2-Step Verification), having a code texted to you upon logging in. You can also add biometric logins with face ID scanning.
- Change passwords and add dual factor to any shopping websites you regularly use, such as Amazon and grocery sites.

Freezing Credit

If you are concerned your information has been compromised you must go to each of the three credit reporting agencies to freeze your credit. You do not have to sign up for a paid subscription, just elect the free option.

- **Experian:** <https://www.experian.com/freeze/center.html>
- **TransUnion:** <https://www.transunion.com/credit-freeze>
- **Equifax:** <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

If you are applying for credit, it's simple to "unfreeze" your credit temporarily, then restore the freeze. It is easiest online but there are also 800 numbers to call.

Tanner's 72 Hour Rule

One of Tanner Boston's duties as Portfolio Management Associate is to watch the news cycle and track what may affect markets and, ultimately, our decision to adjust portfolios. This morning, during the team huddle, he shared his 72-Hour Rule—

- **When you hear news from Washington, wait 72 hours before trying to understand it.**
- **If it won't matter after 72 hours, it never did.**
- **If you don't feel the need to react after 72 hours, don't at all.**

This is a little trick we use to keep our emotions in check when we listen to/read the inflammatory news cycle. It allows us to focus on the issues that impact our client's financial plans and portfolios.

Sarah Boston was named again this year on the Forbes Best-In-State Top Women Wealth Advisors list.

Sarah has been proudly listed since 2018 and is grateful for the recognition. She wants to thank clients for the opportunity to serve and positively impact their personal and financial lives. None of this is possible without the partnership of her sister, Heidi Hargis, and the talented, dedicated Bookends Team, for which Sarah is also endlessly grateful.

Thank you! -S.



Forbes

BEST-IN-STATE TOP WOMEN WEALTH ADVISORS

POWERED BY SHOOK® RESEARCH

2025

The Forbes ranking of Top Women Wealth Advisors Best-In-State, developed by SHOOK Research, is based on an algorithm of qualitative and quantitative data, rating thousands of wealth advisors with a minimum of seven years of experience and weighing factors like revenue trends, assets under management, compliance records, industry experience and best practices learned through telephone and in-person interviews. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. This ranking is based upon the period from 9/30/23 to 9/30/24 and was released on 02/11/2025. Research Summary (as of February 2025): 48,220 nominations were received and 2,436 women won. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Bookends Financial Planning, Wetzel Investment Advisors, Sarah Boston or Raymond James RIA division pays a fee in exchange for this award/rating. Bookends Financial Planning is not affiliated with Forbes or Shook Research, LLC. Visit <https://www.forbes.com/lists/best-in-state-women-advisors/?sh=64b505e81d11> for the complete list.

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