

# The Competitive Edge

Helping you lower taxes, gain time, and have fun!

November 2021

## Tips for Safe Holiday Online Shopping

The holiday online shopping season is a prime time for cybercriminals and identity thieves to trick shoppers into giving up financial, identity or password information.

Our firm urges you to follow a few safe practices that will increase your security online and help protect you from identity theft.

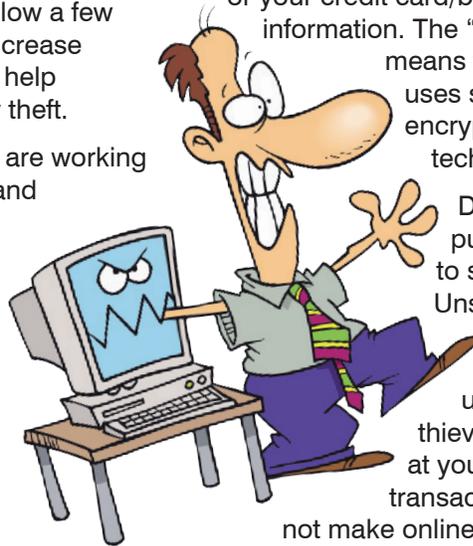
As tax professionals, we are working to combat identity theft and fraudulent tax returns. Working in partnership with you, we can make a difference.

That's why we launched a public awareness campaign that we call Taxes. Security. Together. We've also launched a series of security awareness tips that can help protect you from cybercriminals.

The Monday after Thanksgiving Day is known as Cyber Monday – the online equivalent to Black Friday -- as shoppers head to retailers' websites.

Here are a few basic steps to make your shopping season safer:

Look for the "s" in "https." The "s" in the opening URL stands for security. Always look for "https" – example, <https://www.irs.gov> – before sharing any information about your identity or your credit card/bank information. The "https" means the site uses secured, encrypted technology.



Don't use a public Wi-Fi to shop online. Unsecured hotspots can be used by thieves to peek at your transactions. Do not make online purchases or financial transactions while connected to a public Wi-Fi.

Avoid phishing emails. Your inbox will likely fill with all kinds of "special" offers that you never requested, from online companies unknown to you. Avoid clicking on any links within emails from unknown sources or downloading any attachments. Beware of emails asking you to update your accounts,

for example from your credit card company, bank, tax software provider or internet provider.

Skip online employment offers. Along with retail "special" offers in your inbox, the holiday season also brings special, unsolicited job offers – promising "mystery shopping" jobs or work-from-home employment for extra cash. These often are ruses to steal your identity. Think before providing your Social Security number, financial information or identity information to any online source.

Shop with reputable online retailers. If a retailer is unknown to you, check them out a bit before providing any information. The Better Business Bureau is a good place to start. You also can do a general internet search for customer reviews of the company.

Review financial statements frequently. Keep a close eye on your credit card and/or bank statements. Quickly alert your financial institution to any unauthorized charges or withdrawals.

We are doing the hard work to help protect you from tax-related identity theft during tax season in 2018. And you can help by taking these basic steps.

To learn additional steps you can take to protect your personal and financial data, give us a call or visit our office.

## Tax Alerts:

Great Words Of Wisdom From Your Favorite BeanCounter, Me!

### Protect Yourself Tax Tips

If you do your own bookkeeping during the year, it is important to protect your ongoing data by looking around your own home office. Securing office space is as important as securing computers.

In assessing how secure your office is, consider these questions:

- Are all the places where your accounting information is located, is it protected from unauthorized access by guests and visitors, as well as potential danger such as theft, flood and tornado?
- Do you leave your information, including data on hardware and media, unsecured? Check on desks, photocopiers, mailboxes, vehicles and trashcans around your home office. What about in rooms where unauthorized access could occur?
- Who can access or control delivery and removal of your information, including data on hardware and media?
- Are file drawers and/or computer access locked?
- Do you provide secure disposal of information by using items such as shredders, burn boxes or secure temporary file areas for information until it can be properly disposed?
- The answers can be very important to protecting your identity and your business. To learn more about how to protect both, call or visit our office and let us review your personal situation.



# November is Diabetes Awareness Month

More than 100 million Americans have diabetes or prediabetes

More than 100 million U.S. adults are now living with diabetes or prediabetes, according to the Centers for Disease Control and Prevention (CDC). The CDC reports that as of 2015, 30.3 million Americans – 9.4 percent of the U.S. population – have diabetes. Another 84.1 million have prediabetes, a condition that if not treated often leads to type 2 diabetes within five years.

While the rate of new diabetes diagnoses remains steady, the disease continues to represent a growing health problem: Diabetes was the seventh leading cause of death in the U.S. in 2015. And shows that some areas of the country bear a heavier diabetes burden than others.

“There are still too many Americans with diabetes and prediabetes,” said CDC Director Brenda Fitzgerald, M.D. “More than a third of U.S. adults have prediabetes, and the majority don’t know it. Now, more than ever, we must step up our efforts to reduce the burden of this serious disease.”

Diabetes is a serious disease that can often be managed through physical activity, diet, and the appropriate use of insulin and other medications to control blood sugar

levels. People with diabetes are at increased risk of serious health complications including premature death, vision loss, heart disease, stroke, kidney failure, and amputation of toes, feet, or legs.



Key findings from the CDC

- In 2015, an estimated 1.5 million new cases of diabetes were diagnosed among people ages 18 and older.
- Nearly 1 in 4 adults living with diabetes – 7.2 million Americans – didn’t know they had the condition. Only 11.6 percent of adults with prediabetes knew they had it.
- Rates of diagnosed diabetes increased with age. Among adults

ages 18-44, 4 percent had diabetes. Among those ages 45-64 years, 17 percent had diabetes. And among those ages 65 years and older, 25 percent had diabetes.

- Rates of diagnosed diabetes were higher among American Indians/Alaska Natives (15.1 percent), non-Hispanic blacks (12.7 percent), and Hispanics (12.1 percent), compared to Asians (8.0 percent) and non-Hispanic whites (7.4 percent).

Other differences include:

- Diabetes prevalence varied significantly by education. Among U.S. adults with less than a high school education, 12.6 percent had diabetes. Among those with a high school education, 9.5 percent had diabetes; and among those with more than a high school education, 7.2 percent had diabetes.
- More men (36.6 percent) had prediabetes than women (29.3 percent). Rates were similar among women and men across racial/ethnic groups or educational levels.
- The southern and Appalachian areas of the United States had the highest rates of diagnosed diabetes and of new diabetes cases.

November 7  
Daylight Saving Ends

November 10  
Marine Corps Birthday

November 25  
Thanksgiving Day

November 26  
Black Friday

November 29  
Cyber Monday

November 30  
Day of Giving

November 30  
National Mason Jar Day

## New Hampshire - New England Boiled Dinner

Prep Time: 45 min

Total Time: 5 Hr

### Ingredients

- |   |   |
|---|---|
| One 5-to-6-pound corned beef brisket, uncooked                          | 1 medium cabbage, stem intact, cut into 8 wedges (about 3 pounds) |
| 4 tablespoons pickling spice  | Chopped fresh parsley, for garnish                                |
| 1 head garlic, cut in half crosswise                                    | Horseradish Cream Sauce, recipe follows                           |
| 3 medium beets (about 1 pound)  | Horseradish Cream Sauce:  |
| 1 pound carrots, cut into 2-inch lengths                                | 1 1/2 cup sour cream  |
| 8 ounces frozen pearl onions  | 1/4 cup prepared horseradish                                      |
| 8 ounces parsnips, cut into 2-inch lengths                              | 2 tablespoons whole grain mustard                                 |
| 12 new red potatoes, halved (about 1 1/2 pounds)                        | 1 tablespoon chopped fresh parsley                                |
| 1 large rutabaga, peeled and sliced into 16 wedges (about 1 1/2 pounds) | 1 teaspoon kosher salt  |

### Directions

Place the brisket in a large pot and add enough cold water to cover the meat by 3 to 4 inches. Add the pickling spice and garlic and bring to a boil. Reduce to a simmer, cover and cook until the brisket is tender enough that a fork slides easily in and out when poked, 2 1/2 to 3 hours. Remove it from the broth and set aside while you cook the vegetables.

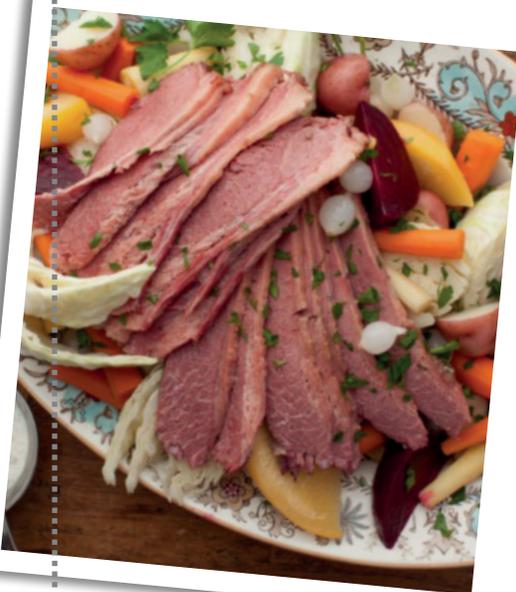
Place the beets in a medium saucepan and cover with water. Bring to a boil and simmer until tender, about 35 minutes. Peel and slice.

Strain the beef cooking broth through a fine-mesh sieve and return it to the large pot, discarding the pickling spices and garlic. Bring the broth back to a simmer and add the carrots, onions, parsnips, potatoes and rutabagas. Simmer, uncovered, until the vegetables are fork-tender but not mushy, 25 to 30 minutes. Remove and set aside. Add the cabbage and simmer for 6 to 8 minutes; it should still be firm but slightly wilted. Put the brisket back into the broth to gently warm while arranging the vegetables on a platter.

Trim and discard the fat from the brisket and slice across the grain into 1/4-inch slices. Top the vegetables on the platter with the sliced corned beef. Garnish with parsley and serve with Horseradish Cream Sauce and some broth on the side.

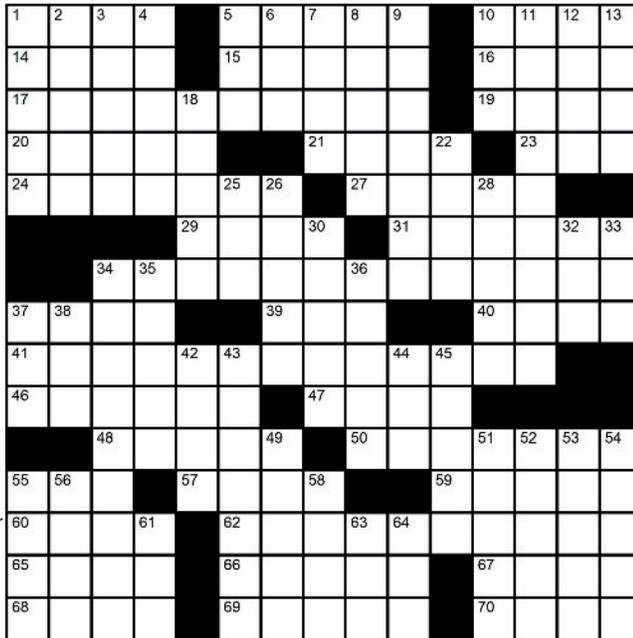
### Horseradish Cream Sauce:

Mix the sour cream, horseradish, mustard, parsley and salt in a large bowl.





- Across**
- 1 Antlered deer
  - 5 "Be silent," in music
  - 10 Out of whack
  - 14 Stackable cookie
  - 15 "Haste makes waste," e.g.
  - 16 Lieutenant Kojak
  - 17 Fruit in an Aesop fable
  - 19 "Got \_\_\_?" (classic ad catch phrase)
  - 20 Come next
  - 21 Business sign abbr.
  - 23 Pirouette pivot
  - 24 South-of-the-border snoozes
  - 27 Steak selection
  - 29 Battery fluid
  - 31 "This instant!"
  - 34 Feuding families, say
  - 37 "Serpico" author Peter
  - 39 Broken-down horse
  - 40 Unappetizing fare
  - 41 Cussword-laced verbiage
  - 46 Biblical dancer
  - 47 Chutzpah
  - 48 \_\_\_ length (photog's concern)
  - 50 Fixes, as brakes
  - 55 Architect I.M. \_\_\_
  - 57 Each, informally
  - 59 Concert venue
  - 60 Chopped down
  - 62 Valentine recipient
  - 65 Soccer immortal
  - 66 Coeur d'\_\_\_, Idaho
  - 67 \_\_\_ gin fizz
  - 68 Electrical letters
  - 69 Steven of Aerosmith
  - 70 Watch over



- Down**
- 1 Hydrant hookups
  - 2 Rice-\_\_\_
  - 3 Get extra life from
  - 4 Donut, mathematically
  - 5 Road crew's supply
  - 6 Toothpaste box
  - 7 Bullfighter's need
  - 8 Cast out
  - 9 Anti-nuke agreement
  - 10 24-hr. bank feature
  - 11 It flows to Khartoum
  - 12 Move, in Realtor-speak
  - 13 Oxen coupler
  - 18 Reach effectively
  - 22 \_\_\_ on (spoil)
  - 25 Take steps
  - 26 City in Tuscany
  - 28 Chinese menu phrase
  - 30 Sturm und \_\_\_
  - 32 Co. bigwig
  - 33 Paranormal power
  - 34 Batter's workplace
  - 35 Rejoinder to "Ain't!"
  - 36 Samantha of "The Collector"
  - 37 Submissions to eds.
  - 38 Super bond rating
  - 42 Village People classic
  - 43 Shows enthusiasm
  - 44 Suffix with glob
  - 45 Koran deity
  - 49 Humble
  - 51 "\_\_\_ my case!"
  - 52 Author Zora \_\_\_ Hurston
  - 53 Infamous name in corporate scandal
  - 54 Filled to the gills
  - 55 Hemingway sobriquet
  - 56 32-Down, for one
  - 58 Banana throwaway
  - 61 Caroling mo.
  - 63 Suffix with ethyl
  - 64 Three times, in an Rx for

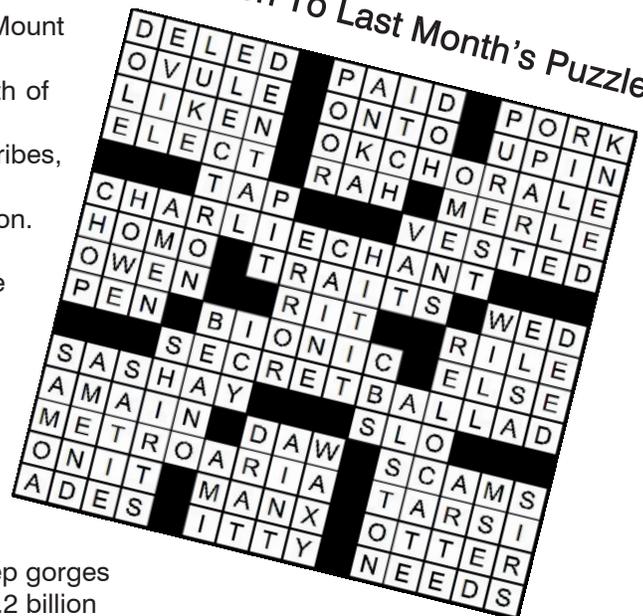


Suddenly, the line went dead.

## Fun State Facts - South Dakota

1. Sculptor Gutzon Borglum began drilling into the 6,200-foot Mount Rushmore in 1927.
2. Jack McCall was tried, convicted and hanged two miles north of Yankton in 1877 for the shooting of Wild Bill Hickok.
3. South Dakota is the home of the Dakota, Lakota and Nakota tribes, which make up the Sioux Nation.
4. Custer State Park is home to a herd of 1,500 free-roaming bison. Bison can weigh as much as 2,000 pounds.
5. The Crazy Horse mountain carving now in progress will be the world's largest sculpture.
6. The name "Black Hills" comes from the Lakota words Paha Sapa, which mean "hills that are black". Seen from a distance, these pine-covered hills, appear black.
7. Sturgis is home of the annual Black Hills Classic Motorcycle Rally.
8. The Prairie Rattlesnake is the only venomous snake native to South Dakota.
9. For millions of years, Split Rock Creek near Garretson cut deep gorges through Palisades State Park. The Sioux quartzite spires are 1.2 billion years old and is considered sacred by American Indians.

## Solution To Last Month's Puzzle



## St. Petersburg

by Tasha Alexander

Pub Date: Oct. 10th, 2017  
ISBN: 978-1-250-05828-7

The breathtaking beauty of St. Petersburg before the Russian Revolution provides a dazzling backdrop for murder.

Colin Hargreaves, a covert agent for Great Britain, has recently been spending a great deal of time in Russia. Delighted to be able to join her husband and see St. Petersburg,

Lady Emily Hargreaves gladly accepts an offer from her friend Cécile du Lac to accompany her there for the season. The elegant balls and cultural events are a joy to experience; the ladies' visit to the ballet follows a different script when the prima ballerina is found slashed to death in the snow.

The next day Prince Vasilii Ruslanovich Guryanov begs Lady Emily to investigate the murder of Irina Semenova Nemetseva, more familiarly known to him as Irusya. With Colin preoccupied by his own problems, Emily agrees to see what she can discover. Irusya's best friend, Katenka, danced Irusya's part in

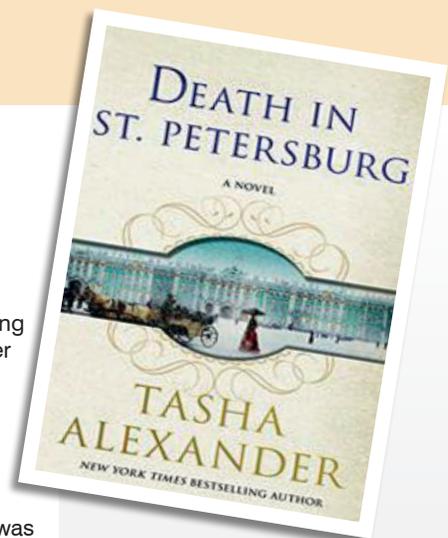
Page count: 304pp  
Publisher: Minotaur

Swan Lake the night she was killed, making a sensational debut bound to advance her career and provide a plausible motive for murder.

As Emily continues her investigation, Alexander provides the back stories of the two friends and their romances. Irusya, who came from a wealthy family, was in love with Lev, Katenka's brother but, unwilling to give up her dancing and lifestyle, carried on several affairs with wealthy aristocrats.

Lev has fallen on hard times and become involved with a group calling for peaceful reforms that stop short of revolution. Although Emily is presented with many motives for murder, none ring quite true to her.

The purest mystery among Alexander's adventures (*A Terrible Beauty*, 2016, etc.) presents a challenging puzzle, a historically interesting period, and detailed descriptions of one of the world's most beautiful cities.



### Sarcastic One Liners

- Have hope for the future, but maybe build a bomb shelter anyway.
- A straight face and a sincere-sounding "Huh?" have gotten me out of more trouble than I can remember.
- Smoking will kill you... Bacon will kill you... But, smoking bacon will cure it.
- Writing a horror screenplay. It starts off with a ringing phone. The person answers, and it's their mum saying "I have a computer question."
- Told my wife I wanted our kids every other weekend and she reminded me that we're married and live together so I'd have to see them every day.
- Going for a walk because I want to stay healthy. Taking along a box of M&M's because let's be honest here.