



Quarterly Update

BOB DREIZLER, CHARTERED FINANCIAL CONSULTANT

Specializing in socially conscious investors

THE FIFTH OF JULY *Thoughts on Pride and Patriotism*

Welcome again to Bob's Quarterly Update. My website www.bobdreizler.com was recently updated with a commentary about the stock market's current five-year negative performance. During my twenty-seven years in the financial business, this is one of the few times when five-year performance indicators have been negative.

BQU is primarily a political newsletter, but we will continue to include helpful financial resources and news. My office manager Vickie Valine has written an excellent article about how to protect yourself from identity theft. The next newsletter will include advice on how to check your credit report.

*"Silence is the voice of
complicity."
--Latin Proverb*

*"Dissent is the sincerest
form of patriotism."
--Thomas Jefferson*

The Fourth of July is my favorite holiday. I wear my Thomas Jefferson shirt and start the morning perusing the Declaration of Independence on my front porch. Then I attend the 41st /42nd Street parade in East Sacramento. Children on their decorated bikes dominate the scene. There is a glow of neighborhood camaraderie as neighbors greet neighbors without regard for their political views. Red, white and blue dominate. The American flag is displayed as a patriotic symbol rather than a political statement.

The next day I was bothered. I still am. I kept thinking about an older gentleman in the parade who wore a shirt that read, "Proud to be an American." It was a simple and obvious statement that I'm sure he believed, but it made me wonder. As patriotic and loyal to the country as I feel, am I proud to be an American at this point in history? Are you?

Try listing actions our country has taken since George Bush II came into office that make you proud to be an American. I'm not talking about courageous deeds of individual Americans; I'm talking about government policies.

During the last month I've been mulling over issues related to national pride and patriotism. Unable to develop a coherent articulation of my views, I'm left with more questions.

Is it more patriotic to protest against a war that makes the United States less safe or to tell those protestors to leave the country if they don't agree with the President?

Is it patriotic, during this "War on Terror," to expose a CIA agent who is an expert on weapons of mass destruction? How about if you are the closest of presidential advisors or a high-profile conservative columnist? Some might call this treason.

Is it more patriotic to support every American President's policies or to question our country's leaders when they do things undeniably opposed to the principles that this country was founded on?

Is it patriotic to start a war based on false pretenses and phony intelligence data, even if you are the President of the United States?

The only conclusion I came up with was that patriotism is immutable. It transcends administrations, parties and politics. Whoever is in charge, our loyalty is to the values of our country. If our country is attacked, we must defend the land. If our constitution is attacked, we must defend our freedoms (even when it is our government who is attacking).

National pride is transitory; it must constantly be earned. If the leadership of our country is not true to American principles, it is our duty as patriots to redirect our government so that we can be proud to be Americans.

PROTECT YOUR GOOD NAME

A “bad dream” that thousands of people are having each year is becoming more common: A stranger living the high life using your identity and good credit. We can all learn how to protect ourselves with a few lessons learned from others. Things you can do now to guard your identity from theft:

- 1) Check your credit report for suspicious activity at least once a year, if not more often. (See Bob's website, the next newsletter, or go to www.FTC.gov/credit for more information.)
- 2) When you buy items online, use your credit card, not a debit card. With a credit card, your maximum liability for unauthorized purchases is \$50; debit cards can drain your account dry.
- 3) Don't respond to a “phishing” e-mail. These emails look like a message from a company you already do business with. They often warn that your account will be terminated if you don't “update” or “verify” your financial information with them within 24 hours. DON'T click on the links in the e-mail. Type in the company's web address yourself, or, better yet, call the company.

For someone to steal your identity takes just one fact about you. Your credit history and future can be altered, and setting the record straight can be a problem that can take years to correct. Stolen wallets and checkbooks remain the most frequent sources of identity theft. Here are some other measures to protect your identity:

- 1) Whenever possible, don't carry your checkbook or your Social Security card with you. Photocopy your Social Security card and cut out all but the last four digits.
- 2) Don't give out your Social Security number without first asking “What happens if I don't give it?” Most of the time, their answer will be “Nothing.” Your number is routinely used by government agencies, health care providers, utility companies, employers, financial institutions, and sometimes even your video rental store. See if they can use a

password or other identifier for you.

- 3) Buy a paper shredder and use it—destroy all unsolicited pre-approved credit offers and blank “courtesy” checks from your credit card company. Never recycle/throw out any potential confidential information (bank statements, tax documents, etc.) without first shredding it beyond recognition.
- 4) Keep your mail away from “itchy fingers”—make sure your mail is delivered to a locked box or put directly into a mail slot in your house. If you can't isolate your mail, keep track of when confidential information comes in your mail (credit card bills, bank statements, checks) and follow-up with the lender/bank when you don't receive it. Some thieves steal credit card bills or the mailed credit cards themselves, and then change the address, while running up your credit card bills.
- 5) Try to add passwords to online and offline accounts, so that anyone who calls your bank or mutual fund needs more than your name, address and Social Security number to impersonate you.
- 6) Don't use your mother's real maiden name or your real city of birth as identifiers. Use made-up names; be creative. (Examples: Nirvana or Brigadoon.)
- 7) A somewhat controversial form of defense is to place a fraud alert (“freeze”) on your credit file. Credit bureaus strongly oppose freezes because the bureaus make a fortune selling access to your credit report. A fraud alert lets creditors know to contact you before opening new accounts under your name. The alert lasts up to 90 days, but be forewarned: There's no legal requirement to honor alerts, and merchants eager to make sales often ignore them. (Contact by phone: TransUnion [800-680-7289]; Equifax [800-525-6285]; Experian [800-397-3742]). A freeze normally costs \$10 and a “thaw” normally costs \$10. It can take up to three days to “thaw” your account, so you need to plan ahead if you want to shop for a car or a home loan.

Best piece of advice: Be vigilant. It's easier to avoid it now versus having to “clean up” after an identity theft. If your identity is stolen, the Identity Theft Resource Center in San Diego (www.idtheftcenter.org) can help, as well as Mari Frank's book *From Victim to Victor: A Step by Step Guide for Ending the Nightmare of Identity Theft*. The Guide lists the agencies to call for help and provides many legal form letters.

--Vickie Valine (with credit to Lyn Brenner, “How to Guard Your Identity,” *Parade*, July 31, 2005.)

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Feedback is always appreciated.

WHAT WOULD YOU DO IF YOU WERE THE PRESIDENT?

- Assume you are the President of the United States.
- Your country is attacked by terrorists.
- Later, your primary political advisor is accused of leaking the name of a CIA agent to a conservative columnist who publishes her name.
- This destroys a key resource in your War on Terror.
- You said you would fire anyone involved with this deed.
- So, wouldn't you ask Karl if he was involved?



Photo: Mannequin with Palm Tree Reflection

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"Red Martini" oil painting 16 x 20

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If you haven't visited my website lately, here's a chance to take a break from inflammatory political rhetoric. There is now a link to several dozen pieces of my art and my photographs. Most of these are available for purchase or exhibit.

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HYPOCRISY QUOTE QUIZ

“It doesn’t make any sense to have a timetable. You know, if you give a timetable, you’re — you’re conceding too much to the enemy.” ---President George W. Bush 6/24/05

WHAT YEAR ARE THESE QUOTES FROM?

“I think it’s also important for the president to lay out a timetable as to how long they will be involved and when they will be withdrawn.” ---Texas Governor George W. Bush

“Victory means exit strategy, and it’s important for the president to explain to us what the exit strategy is.” --- Texas Governor George W. Bush

“[The] President . . . is once again releasing American military might on a foreign country with an ill-defined objective and no exit strategy. He has yet to tell the Congress how much this operation will cost. And he has not informed our nation’s armed forces about how long they will be away from home.” --- Sen. Rick Santorum (R-PA)

“I had doubts about the bombing campaign from the beginning . . . I didn’t think we had done enough in the diplomatic area.” ---Senator Trent Lott (R-MS)

“Well, I just think it’s a bad idea. What’s going to happen is they’re going to be over there for 10, 15, maybe 20 years.” ---former Congressman Joe Scarborough (R-FL) and current conservative commentator/TV show host on MSNBC

“Explain to the mothers and fathers of American servicemen that may come home in body bags why their son or daughter have to give up their life?” --- Sean Hannity, Fox News Host

These 1999 quotes refer to President Clinton’s UN and NATO-supported Kosovo military policy. They were made by prominent neo-conservatives who support George Bush’s Iraq War.

(Sources available upon request)