

From the desk of Jeanne M. Kerkstra, Esq., CPA

**Viewpoint
Gone Phishing?**

How good is your financial security? And, I don't mean when do you think you can retire. I'm asking how safe is your personal data. Not as safe as you think, I bet.

Hewlett-Packard is in the spotlight for how it handled an alleged boardroom leak. It seems that someone involved in the investigation used "pretexting", a scam where unauthorized individuals pretend to be someone they're not to obtain personal information. By pretexting, the investigators received phone records of the board members and several journalists. Now, both the federal and state Attorney Generals are looking into the matter. However, pretexting isn't new. It's long been used by P.I.'s and con-artists to get access to all types of confidential information.

Another way to wrongfully obtain data is phishing, which is an internet problem. Typically, it involves spam e-mail that tells readers they need to go to a site to verify information on an account that is about to lapse—often involving banks and on-line payment facilities.

Identity theft via pretexting, phishing and other means is certainly on the rise. Professional skepticism is warranted here. If you don't know, don't go to the site. And, if it doesn't seem right, don't give out the information.

This is along the lines of why we tell our children not to carry their social security cards: Don't make it easy for I.D. theft.

Beware that the flip side is also occurring. Perpetrators may try to hack into our records. However, what our loved ones don't know, can hurt them. William Talcott was a prominent San Francisco poet who passed away earlier this year. His daughter couldn't notify most of his colleagues because she didn't know his password, and his personal information was on his computer. Yahoo, Google, AOL all deal with it differently. But, for the most part, it's a fight. To avoid all of this is simple. Leave a list of your various passwords in a secure place along with your estate planning documents.

Otherwise, as in Mr. Talcott's case, you may be taking your passwords and vital information to the grave.

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