



# Time & MONEY

A NEWSLETTER FOR THE CLIENTS OF JOHNSON BIXBY & ASSOCIATES, LLC

## Time to Talk

**MOVING ON:** After 8 years with our team, Sheila will be leaving us at the end of June to join her husband in Omaha, where he's taken a new job. Over the years, many of our clients have come to rely on Sheila's expertise and reliability for getting things done – qualities we also appreciate and will miss greatly! Although we're very sad to see her go, we do wish her and her husband the best of luck in their new community, where they'll be closer to their Mid-western roots.

In an attempt to fill her shoes, and to take advantage of her ability to train others, you'll notice some new names and faces in the coming months.

**STILL LEARNING:** During this first quarter of 2005, many of us have been busy attending seminars and taking classes. Heidi and Kim visited the Denver home office of one of the many mutual fund

continued on back



Megan Woodard, Kimberly Baker, Deborah Johnson, & Heidi Bixby

## Protecting Yourself & Your Information

Stories about identity theft have been in the news lately, and some of you may have experienced it in your own families. We are very sensitive to this issue and its possible ramifications. Although it's impossible to completely eliminate the risk there are some ways to help safeguard your identity and possibly reduce your vulnerability. Here are some ideas:

- Buy a cross-cutting shredder – shred all paperwork that may have credit card information, Social Security numbers, or account numbers.
- Don't carry your Social Security card with you! You never know when your wallet might get lost or stolen. Keep it in a safe place instead.
- Order a credit report on yourself – check to make sure all of the accounts are valid. Once per year, you can order a free report from each of the three main credit bureaus. Go to [www.freecreditreport.com](http://www.freecreditreport.com) to order yours.
- Review bank and credit card statements carefully – be sure all of the charges belong to you and are accurate.

continued on back

## So, How Long Has It Been?

From time to time, clients ask us how long we've been in practice (and like age, the number keeps changing!). Here's how the numbers break down for the planners on our team:

	Debbie	Heidi	Kim	Megan	Total Years
Years with Johnson/Bixby	22	13	11	1	47
Years in financial planning	22	13	11	8	54
Years holding CFP designation	18	8	8	5	39

It's also interesting to count up the number of years we've known many of you! We've lived a lot of life together, and are so honored to be a part of your lives.

## Protecting Yourself & Your Information, cont'd.

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Client confidentiality is one of our highest priorities. We've implemented several procedures over the years in an effort to reduce the chances of your information being stolen, including:

- We shred a lot of information – papers with identifying information such as client's name, address, Social Security number, or account number.
- Our computer system is designed with high security firewalls and limited access.
- We are watchful and thoughtful when we receive notice of a client's change of address – if the change seems out of character or unexpected, we call to speak to the client and verify they've moved. This helps prevent diversion of mail to someone who shouldn't receive it.
- We aim to have a high degree of familiarity with our clients – the more we know about you and what kinds of activities and requests are typical for your lifestyle, the better.
- We don't release your information to just anyone - we make note of those family members and professionals you've authorized us to talk to on your behalf, and won't give out personal information without your prior consent.
- Your information is only used for the purposes of our financial planning relationship with you – we do not sell your information or our mailing list.

If you think you might be a victim of ID theft, take a moment to assess your risk exposure. If the consequences could be severe, act quickly to minimize the damage. Notify all three credit bureaus, your bank and your creditors. File a complaint with the Federal Trade Commission ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT). Call the Social Security Administration fraud line to place a fraud alert on your SSN at 1-800-269-0271. And be sure to let us know, too – we'll make notes on your computer record and see to it that extra precautions are taken in how your information is handled.

### Longview Dates

The following dates are available for appointments in the Longview office (1417 – 15th Avenue, Suite 2A)

March 8 – Heidi	April 20 – Debbie
March 16 – Debbie	April 28 – Kim
March 23 – Kim	May 4 – Kim
March 29 – Heidi	May 11 – Debbie
April 6 – Debbie	May 19 – Kim
April 13 – Heidi	May 26 – Heidi

### Time to Talk... cont'd.

companies we use, Debbie attended a 5-day seminar which discussed demographic, societal, and workplace trends that are changing the way we think and prepare for retirement, and Megan attended updates on both Long Term Care and the Oregon PERS system.

**CONGRATS:** to Kellie, who took and passed her first CFP exam! Over the next couple of years, she'll take four more tests before sitting for the 2-day comprehensive CFP Board Exam.

## Save the Date!

After the success of last year's client appreciation event, we're excited to announce that we're planning another informational seminar in the spring. This year, Johnson Bixby & Associates will be presenting an evening to talk about:

### The Bigger Picture of Retirement Planning-

New Ways of Thinking About Your Future, Your Work, & Your Money

**Mark your calendars for:  
Tuesday, May 24th – 6:30pm – 8:30pm**

Be sure to join us for this thought provoking event. We'll be sending out more information as we draw closer to the date of the presentation.