



AUGUST 2019 - PONDERINGS & MUSINGS

DOG DAYS OF SUMMER

"The more I know about people, the more I love my dog."

- Mark Twain

"Outside of a dog, a book is a man's best friend. Inside of a dog it's too dark to read."

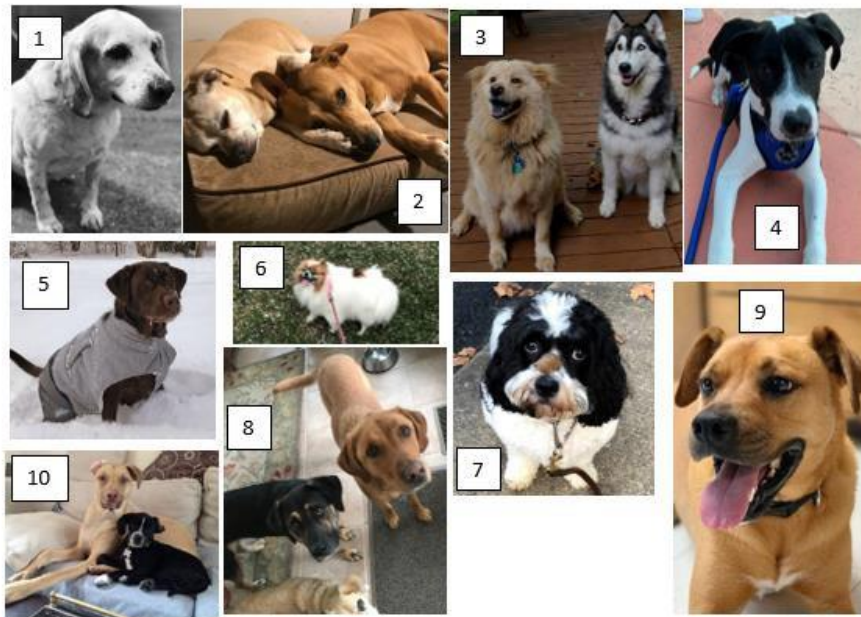
- Groucho Marx

"Don't accept your dog's admiration as conclusive evidence that you are wonderful."

- Ann Landers

The Dogs of VWG

Did you know the "Dog Days of Summer" are the 40 days of summer that coincide with the dawn rising of Sirius, the Dog Star? Regardless of the origin, we thought we'd take a pause during these days "not fit for a dog" to highlight our shared love for man and women's best friends – our dogs and cats. We have a special prize for anyone who can correctly match these pets to their VWG owner.



Answers: (1) Christina; Sir Ubu James (2) Justin; Molly & Kaia (3) Lynette; Maya & Whitford (4) Ryan; Frankie (5) Delaney; Bambrino (6) Kay; Aiko (7) Jeff; Colby (8) John; Rockne, Louie, & Rudy (9) Suzanne; Jasper (10) Rashmi; Bubba & Duncan

The Many Benefits of Pets During Life Transitions

Numerous studies highlight the benefits of owning a pet to reduce stress, improve mental and physical health, and help carry one through life's transitions and difficulties. According to the Veterinary Medicine School at Texas A&M, having a pet during retirement can increase your mental alertness, decrease loneliness, and build your self-esteem. "Pet ownership for older people can be very beneficial by giving them something to love and care for, as well as a companion in the home, especially if they live alone," states Dr. Sonny Presnal, Director of the [Stevenson Companion Animal Life-Care Center](#) at the Texas A&M College of Veterinary Medicine & Biomedical Sciences.

The respondents of a recent University of Michigan-AARP poll indicate that having a dog to walk or a cat to care for helps build a daily routine. This is especially beneficial for people who are newly retired and have yet to adjust to their non-working schedule. According to the poll, daily walks with your dog also improves your physical health (*even if you do not feel like going for a walk, your dog will let you know it's time!*). About two-thirds of the respondents say that their pets help them stay physically active. A study published by the Swedish publication *Scientific Reports*, found that dog ownership reduced the risk of death for people living alone by 33%, and cut their risk of a cardiovascular-related death by 36%. Their chances of a heart attack were reduced by 11%.

Walking your dog (*or even your cat!*) can also increase social interactions. Pets help facilitate conversations with your neighbors. You can discover new and interesting places with your pet. According to Janis Bradley, of the [National Canine Research Council](#), "there are more and more places where people

can take a dog, including pet-friendly restaurants and stores, and outdoor cafes.” Consider utilizing the publication “Traveling With Your Pet – The AAA Petbook” which lists more than 13,000 AAA-approved hotels with specific pet policies, about 1,000 restaurants that allow pets in their outside dining areas, and more than 800 pet-friendly campgrounds. Keep in mind that if you are traveling out of the state or country, you will need to [obtain a health certificate for your pet](#).

Volunteering with your pet can also be a great way to interact with others and give back. D.C.-based organization People, Animals, Love (*PAL for short*), sponsors several programs including Pet Visits where you and your dog (after you both go through a certification process) can visit people in nursing homes, families going through hospice care, children who are hospitalized or military veterans (www.peopleanimalslove.org).

If you are not ready for the full-time commitment of caring for a pet, consider volunteering at a local animal rescue facility. In the D.C. Metro area, there are numerous facilities in need of volunteers to provide care directly to the animals, to provide support for visitors and staff of the shelter, and to help with adoption events. Here are links to a few of these facilities:

lostdogrescue.org

fairfaxcounty.gov/animalshelter/volunteer

luckydoganimalrescue.org/volunteer

mchumane.org/volunteer/

humanerescuealliance.org/support-us

Whether you are transitioning to retirement, grieving the loss of a loved one, or looking for ways to enrich and add meaning, bringing an animal into your life can provide you with unconditional love, security, support and a lifetime of wet kisses! We ask that if you are considering adding a new dog, cat or other pet to your household, please try *to adopt - don't shop!* There are so many wonderful animals in need of rescue!!

Enhancing Security Measures

Cybersecurity threats are evolving, and cyber criminals are employing more sophisticated techniques to obtain personal and/or financial data. At VWG, we pride ourselves in the security and protection of your assets and your personal information. However, as the sophistication of cybercrime increases, so must our internal security measures. As partners in addressing cybersecurity, we will be rolling out security enhancements and recommending additional precautions our clients can take to protect their data. As

always, please feel free to reach out to us with any questions and make sure to alert our team should your personal information be stolen or compromised.

VWG Enhancements

- **Dual authentication.** VWG will be rolling out dual authentication for our client portal in August. Dual authentication (*also known as two-factor or multi-factor identification*) is a security process that requires clients to verify themselves using two different devices or passwords. Active users of our client portal should be on the lookout for an email announcing this new process and providing set up instructions. Starting on August 21st, you will need to reset your password and set up this authentication in order to access our portal.
- **Client security tutorials.** Wombat Security, a supplier of training modules and preventative tools in the cybersecurity space, has put together short tutorials that cover a variety of strategies our clients should use to protect their identity and financial assets. Take a few minutes to review these concise [tutorials](#). We will provide additional videos and tips as they become available.

Recommendations for Enhanced Client Security

- **Set up dual authentication on Fidelity accounts.** VWG suggests you set up dual authentication for directly accessing your Fidelity account. You can set this up by selecting “Security Settings” from the Fidelity.com Accounts & Trade menu and “Enable” 2-Factor Authentication under Extra Login Security. Follow the instructions on the screen to complete the registration. We also suggest setting up dual authentication with any of your other financial institutions, when available.
- **Increase password security.** While we know it is easier to use the same password for multiple sites, we encourage you to use unique, strong passwords. These should never include any personal identifiers such as your birthday, anniversary, zip code or any other public information. We strongly recommend password managers, such as Last Pass, to securely manage all your passwords, instead of storing them in files or note-keepers on your personal computers, tablets and smartphones.

Wading Through the Complex Maze of Mortgage Financing

Purchasing a home can be very stressful. The looming questions of affordability, financing, liquidity, down payments, credit scores, and income are all legitimate concerns that warrant consideration as part of your overall financial plan. With historically low interest rates, having a mortgage is also a way

to use credit strategically. VWG stands at the ready to help you and your family wrestle with these complexities. Our planners can help model different options and their impact on your long-term financial picture. We have a network of external bankers and other experts that we can access on your behalf.

Our Christina James recently sat down with Patrick Maloney from Ameris Bank to discuss the mortgage process. They discussed the questions one should be asking as they evaluate mortgage options. Refinancing options and considerations were covered. Patrick offered tips on what young adults can do to build their credit and prepare for a first-time home purchase. Listen to their conversation, [Things You Need To Know Before You Get A Mortgage](#) here.

The Evolution of Dogs

The breeds of dogs have been constantly changing ever since they began to hang around us humans. The first dogs are thought to have originated from wolves somewhere around the Middle East. From there, dogs split into a European line and an Asian line, 20 to 40 thousand years ago. Dogs followed human camps as they migrated across each relative continent. Almost all dogs in the United States have evolved from the European line. As human life has vastly changed and become “modern”, so has our relentless cross-breeding of them to suit our changing needs, styles and desires. Here are a few interesting pieces discussing changing dog breeds:

“*The Invention of the Modern Dog*” is a fascinating book exploring the origins of today’s dogs: <https://www.theguardian.com/books/2019/jan/04/invention-modern-dog-review-worboys-strange-pemberton-history-canine-design>

Dog Breeds have Changed Remarkably in just the Last 100 Years:

<https://brightside.me/wonder-animals/how-dog-breeds-have-changed-over-the-last-100-years-172705/>

“**A Carolina Dog,**” is an engaging story about a very rare unhybridized American dog breed thought to have come directly from Asia, migrating across the Bering land bridge:

<https://bittersoutherner.com/carolina-dogs#.XTYlduhKi72>

Wishing you quality canine (*and human*) companionship during these Dog Days of Summer!

Regards,

VWG Wealth Management

Suzanne, Ashley, Lynette, Michelle, Rashmi, Kay, Christina, Justin, Sarah, Ryan, Delaney, Patricia, Elana, John, Rick and Jeff

[Who We Are](#)



** Index Data Sourced from FactSet Research and Strategas Research*

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