

# STAYING *in Touch*

December 2016 Newsletter | VOLUME 5 - ISSUE 12 | [www.pzlaw.com](http://www.pzlaw.com)

This publication is intended to educate the general public about various issues. It is not intended to be legal advice. Every case is different.

## Errors on your credit report?



## JOIN ME January 28<sup>TH</sup>!

Presenting "Fraud Prevention/Credit Report Errors"  
by Kellam T. Parks

*Free educational seminar and materials*

**January 28<sup>th</sup>, 2017, 10:30am**

RSVP to reserve your spot:

[JLeitzel@pzlaw.com](mailto:JLeitzel@pzlaw.com) or 757-426-4526

Open to the public and all sessions will be held at  
**M.E.O. Central Library, 4100 Virginia Beach Blvd,  
Virginia Beach, VA 23452.**



**Brandon's Soapbox:** As we near the end of 2016 it feels that the year flew by. With the help and trust of our clients we at Parks Zeigler had a very good year by all measure. And for that we thank you. Starting in October and finishing, while watching college football, on January 1 is a blur of food, family and fun. The holiday season flies by and it is always a pleasant reminder of how much there is to be thankful for.

My mother and I jointly presented a successful Thanksgiving meal, shared with family and friends, and am looking forward to celebrating Hanukkah and Christmas. The entire team at Parks Zeigler was engaged in many community outreach events. Each time we participate we get more out of it than we contributed. We've built wonderful relationships with new clients and strengthened our relationships with those of you who we've known for some time. Thank you so much for joining the PZ family circle. Have a safe and Happy Holidays.

*Brandon*

## *Personal Injury*



According to a New York Times' article, highway fatalities had been on the decline over the last four decades, but now last year's statistics show the highest increase in 50 years. Cell phone apps are the cited reason. In October, the Department of Transportation outlined a plan to work with the National Safety Council to devise a "Road to Zero" strategy to work at eliminating traffic fatalities in 30 years. As our loved ones take to the road this holiday season, please remind them to stay off their phones while driving!



## *Did you know?*

Cyber Monday came about in 2005 because many consumers only had access to reliable fast internet at work, and many would begin shopping that Monday upon returning after the Thanksgiving weekend.



*"Blessed is the season which engages the whole world in a conspiracy of love."*

*— Hamilton Wright Mabie*



### *Deb Dishes:*

Holiday baking is in full swing at my house! I was on a tangent looking for old school flavors, as well as tweak some of my standbys. I can still taste the real pralines from my trip to New Orleans at age 15 – now I have a recipe that makes me smile. Remember vacations with butter pecan fudge, yum. And the Chex cereal concoction we call Muddie Buddies, you can make a variety of flavors, like Cherry Vanilla. You need 8 cups Chex rice cereal, 1- 0.3 oz Cherry Jell-O mix, 2 cups powdered sugar, 16oz of vanilla white chips or candy coating and sprinkles in your choice of colors. Measure out cereal in large open bowl. Take a gallon size storage bag and dump 1 cup of powdered sugar in that and set up so that bag forms a bottom. Melt chips carefully in the microwave about 1 minute, stir, repeat for 20 seconds until creamy. Mix in cherry Jell-O. Pour mixture over cereal. Add sprinkles. Stir once again. Put 1/2 in the bag and shake it up to coat the pieces. Pour onto wax paper. Repeat with remaining mixture. You must work fairly quickly, as once coating begins to set up it will clump together. Allow to dry, then store in covered containers for up to 2 weeks. You can find these recipes on our website at <http://www.pzlaw.com/library/recipes/>.

## CREDIT DURING THE HOLIDAYS

As we are all aware, this time of the year is prime shopping season. Black Friday, the unofficial start of the holiday shopping season, shop Local Saturday, and Cyber Monday began the frenzy to get the best deals for presents and home improvements. This year online sales are expected to reach 91.6 million dollars, up 11% from last year.

As millions of Americans begin looking for the perfect gift, the increased use of credit and debit cards increases the potential for identity theft and credit fraud.

Consumers have become relatively comfortable with shopping online; however, concerns over their security seems to be growing. New data gathered from PayPal shows that 25% of shoppers were concerned about personal data security and 26-30% were concerned about identity theft or fraud; their concern is not unfounded. According to LexisNexis, e-commerce fraud is on the rise as both the number and average monthly value of fraudulent transactions rose by 6-9%. These numbers reveal that cybersecurity is becoming an issue warranting better notice by retail owners.

As a consumer, what can you do with this information? We've been blogging about identity theft and cybersecurity for some time now and have offered some tips to help protect your personal information. For instance, try to use credit cards instead of debit cards (thereby limiting access to your bank account), avoid making purchases over public Wi-Fi, and don't store your information on various websites online. You can also do a little bit of research to find out which online retailers are more se-

cure. Be sure the site you are on has https: and/or shows you a lock symbol. The password management company LastPass ranked the most secure and least secure email retailers (and is what we recommend our clients use). Among the most secure sites include QVC and Apple, and perhaps surprisingly, the least secure online retailers include Amazon and Walmart. Both Amazon and Walmart are among the most trafficked e-commerce sites.

Unfortunately, the adage now becoming all too accurate regarding credit fraud or identity theft is that "it's not a matter of if it'll happen, but when it'll happen," and even when you are careful when shopping online, your information may still be stolen. Given this, we strongly recommend that you keep an extra close eye on your banking and credit card statements during the holiday season to make sure there hasn't been any fraudulent purchases made with your information.

Once thieves have some of your information, it does not take them long to access more and set in motion a great mess of fraud for you to deal with. The sooner foul play is identified, the less the damage will be, and the sooner you can fix the problem.

If you find you have been a victim of fraud or identity theft, please feel free to contact our office. We can assist you in disputing the fraud with the credit reporting agencies and getting your life back on track.

### *On The Local Front*

#### **TOLL HIKE COMING**

Commuters that rely on the downtown and midtown tunnels between Portsmouth and Norfolk are going to see an increase in tolls effective January 1st. Drivers that have an EZ-Pass will pay \$1.65 during off peak hours (up from \$1.25) and \$1.95 during peak hours (up from \$1.50). Registered "Pay-by-Plate" will be \$3.60 during peak hours (\$3.30 off peak hours), and unregistered commuters will pay \$5.25 during peak hours (\$4.95 off peak hours).

Virginian Pilot reports that this increase will mark the highest increase thus far. When the tolls were enacted in 2014, they were only .75. They increased by .25 in 2015, and again by the same amount in 2016. The reason for this year's larger increase is that the state's "buy down" period ends this year. VDOT's agreement with the private ERC (Elizabeth River Crossing) was the topic of much discussion when it was being negotiated, and the final terms left many local residents with a bad taste in their mouths. We shouldn't expect the tolls to stop increasing. The Pilot reports that "off-peak tolls can continue to increase 3.5 percent each year for the next 50-plus years. Peak tolls will rise 4 cents a year for the next 10 years in addition to a 3.5 percent increase."

If you haven't registered for Pay-by-Plate, and don't have an EZ-Pass, now would be the time to do so. You can go to their website to learn more on your options: <https://www.driveert.com/>.

### *Family Corner*



Lia's family took a hike on the Blue Ridge parkway recently. Here's her son Grant and her boyfriend's daughter Emma at milepost 8.8 at Greenstone Overlook enjoying some rock climbing, kid style.



Deb, her grandson Bryant, and Jackie hit the early morning cold and participated in the 5K Reindeer Run at Mt. Trashmore. Bryant ran it and had his best time yet!

### *We welcome your referrals!*

*We value our clients and want you to come to us for any legal need you may have, no matter the type of case. If it is in an area we do not practice, we will refer you to a trusted colleague to take care of you as we would. If you refer someone to us, we promise to answer his or her questions and provide first-rate, attentive service. Thank you for your referrals and for continuing to come back to Parks Zeigler.*



### *Finer Things in Review*

Brandon enjoys a good bourbon then and again (especially with a fire and a cigar) and has had the pleasure of enjoying the taste of Jefferson's Ocean recently. The bourbon was seasoned on the deck of an ocean going research vessel. I am not certain if it is only marketing or really a touch of the ocean but the sea flavor does come through as a nice accent. It is a very enjoyable drink that pairs well with a medium body cigar.

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## INSIDE THIS ISSUE:

- Credit during the holidays
- Toll hikes coming
- Apple's Mobile OS

## Tech Tip:

This month I'm tackling iOS 10, the newest iteration of Apple's Mobile Operating System. Some tips to get the most from your device:

- Deleting Unused Apple Apps – Apple finally allows us to delete their “pre-loaded” apps – you can delete them like any other app (hold the icon until it “wiggles” and then click the “X” in the upper corner). Before now, you had to store them in a garbage folder wasting space.
- Clearing All Notifications – You can now delete all notifications at once, instead of app by app. If you have the 3D Touch capability (iPhone 6s or newer), just tap and hold the X at the top, then select “Clear All Notifications.” If you have an older device, you have to delete them day-by-day, but at least better than app-by-app.
- Instant Camera Access – On the lock screen, swipe left for the cam-

era. Makes getting those quick pictures even easier.

- Text to Emoji – For those Emoji lovers out there (you know who you are), now you can get to them even easier. The Messages app will highlight the words you could swap out for an emoji – it'll glow orange/red. Just tap to pick which one you want (as there may be more for a single word, such as “smiley”).
- Instant Unsubscribe from Mailing Lists – In the Apple Mail app, if you get a message from a list, instead of scrolling to bottom to find the unsubscribe option, the app will provide a pop-up that offers to unsubscribe you automatically.

I hope that these few tips help you. There are many other additions/changes out there, just do an internet search if interested.

*New address? New phone number? New Email? Help us stay current by letting us know. Call Deb at 757.453.7579 or email her at [dmontagna@pzlaw.com](mailto:dmontagna@pzlaw.com). If you wish to unsubscribe to this newsletter, please call Deb. Thanks!*