

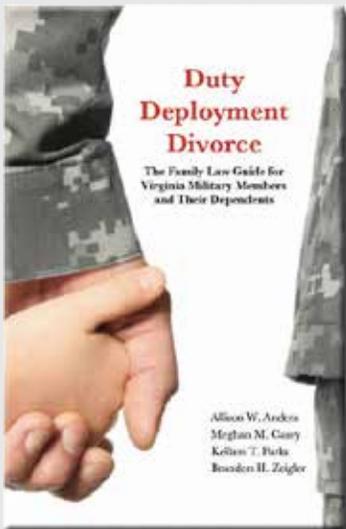
STAYING *in Touch*

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

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Technology

<http://loooooooooong.url>

<http://short.url>

Shortened URL links are everywhere and we click on them without giving it any thought. What many people don't realize is that hackers often shorten malicious links (using popular legitimate shortening services like bit.ly) to direct people toward malware. Before clicking on shortened URLs from an unfamiliar source, use a tool like urlxray.com or checkshorturl.com to show where the link leads.



Kellam's Corner: Another back-to-school season. I've enjoyed seeing everyone's pictures of the kids heading off for the new year. At our house, Avery started her third year at ODU – we have no idea how our daughter is almost 21 and on the back end of college.

This time last year the firm announced that we closed on our new office space. Another milestone reached for the firm's growth. As we've mentioned before, we're still expanding, looking for an excellent litigation paralegal and experienced Trusts & Estates lawyer. All details are on our website. You can also stay up to date with what's going on with the firm on our social media pages as well.

We are excited to announce the publication of our military law book, **Duty Deployment Divorce: The Family Law Guide for Virginia Military Members and Their Dependents**. This 108 page book is a collaboration between the four family law attorneys at our firm to assist the military and dependent community. Hard copies are available for purchase on Amazon at <https://amzn.to/2M-mdORC>; however, if you would like a digital copy please email our office at info@pzlaw.com and we will happily send you one.

Kellam

Did you know?

It comes as no surprise that New York is a melting pot of diverse cultures; however, it is also incredibly rich in linguistic diversity. In fact, the borough of Queens has more than 800 languages spoken there! That's more than anywhere else in the world according to the Endangered Language Alliance.





*"NOTHING IS IMPOSSIBLE,
THE WORD ITSELF SAYS "I'M POSSIBLE!"
— AUDREY HEPBURN*

PEER TO PEER PAYMENT APPS

Mobile banking apps, peer to peer payment apps like Venmo, Zelle, or Cash App, and other financial management apps such as Digit or Mint, have undoubtedly made our day to day lives more convenient. It is no longer necessary to drive to banks to deposit checks; paying bills requires nothing more than signing into your mobile banking app and clicking "submit payment;" and making payments to friends or to a business can be done while stopped at a red light. It has given us more time in our day to take care of other tasks, and in many ways, it has given us more control over our financial lives.

The other side of this convenience is, you guessed it, increased data vulnerability and various cyber threats. News of data breaches, phishing attacks, and ransomware have been in our news feeds for years now and they don't seem to be slowing down. On the contrary – the more private information we allow third parties to have access to, the more vulnerable we become. The case of mobile banking/payment apps is a perfect example.

Unfortunately, there are too many methods of hacking to discuss in detail here. From fake mobile banking apps that leak credit information online, "accidental payment" scams that occur on Venmo, or mobile account porting; the number of places where attacks originate from can be daunting when thinking about how to protect your information. So, what can you do?

First and foremost, because each app is different, we recommend researching the apps you use to learn specific methods of protection. However, there are general steps you can take to provide an overall layer of protection.

- Check the privacy settings on your device, as well as the privacy settings for each particular app. For example, Venmo transactions default to "public" when signing up to use the app. If you don't set parameters within the app itself your financial transactions are public for everyone to see, which is a security issue.
- Execute transactions within your banking app itself when possible. Additionally, when using a third-party app, it's best to link to your credit card, rather than drawing directly from your bank account.
- Ensure that notifications are turned on for all transactions, deposits, and withdrawals. This allows notification of bogus transactions, which could help spot instances of theft.
- Finally, use two-factor authentication and unique passwords.

Unfortunately, security is not guaranteed. However, putting these measures in place accomplishes two things. First – it will keep you notified of financial activity, which can then allow you to spot inconsistencies or suspicious activity. Second – obstacles deter thieves. A thief will go where there is the least amount of work. The more difficult it is for a thief, the higher the chance they'll look elsewhere. As always, please contact us if you have any questions.

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.



Deb Dishes:

September... I know the world is going pumpkin spice crazy, but I'm still into summer and seafood! I love tempura, but not the calories or the heaviness. Also, it's messy and time consuming to make tempura battered foods. I prefer quick and easy when cooking in warmer weather days. I set out to find a recipe that would provide the crunchiness satisfaction that tempura gives me and also tastes good. Thanks to Christine Skari, and her funny writing, I found the perfect substitute – 5 Ingredient Lemon Panko Shrimp. Place 1 pound of peeled (I peel even the tails off), deveined shrimp evenly in a baking dish, sprinkle with salt & pepper. Drizzle about 1 Tbsp lemon juice and 1 Tbsp olive oil over the shrimp, mix it around and set aside. Mix 2 Tbsp chopped Italian parsley, 1 Tbsp lemon juice, 2/3 cup panko bread crumbs, 1 ½ Tbsp olive oil, and a little salt & pepper. After mixing well, evenly layer the panko mixture over the shrimp. Bake at 400° for 12-15 minutes, or until shrimp is cooked through and the panko is golden brown. To maximize your crunch factor, eat this soon out the oven, while still hot! Enjoy a tasty Forrest Gump moment. Find this and many other recipes on our website: <http://www.pzlaw.com/library/recipes/>.

BIBA SMART PLAYGROUNDS

For some parents, getting their children outdoors and away from the screen is a challenge. While there can be educational advantages to digital games, studies show that children today are less physically active. To address this problem, a company called Biba is using technology in a way that combines physical play and augmented reality gameplay.

Biba's games are designed for children ages three to nine and they use augmented reality to create interactive scavenger hunt-type games that parents and children play together. The games are great for parents because they require that the parent hold the mobile phone while the child runs about to interact with virtual characters and complete tasks. The company follows what they refer to as an "80/20" rule which means that 80% of the game is physical play, while the other 20% is spent with the screen.

Biba games also allow parents to track in-game progress and organize play dates. Additionally, data generated is used to build playground profiles for communities to identify play patterns that describe peak hours and daily demographics to, as they say, "make play work better for people in the community." All data is encrypted, anonymized, and segmented to ensure security.



This Biba playground is located at the First Presbyterian Church of Norfolk, 820 Colonial Ave., Norfolk, VA 23507.

Recently Bibi installed a "smart playground" in Norfolk. You can locate Biba playgrounds (identified by the orange markers) by using the GPS map function when you download any of the Biba game apps. Their playgrounds offer mini-games and additional "treasures" unlocked through gameplay. Visit www.bibaventures.com to learn more about how the games work!

Family Corner



Allison and her family enjoyed their summer vacation in the Upper Peninsula of Michigan, visiting friends and family.



Meghan and her family cheered on the Fighting Irish of Notre Dame as they defeated Michigan over Labor Day weekend.



Perfectly Paired Beer

I (Kellam) tackled wine over the last number of months. For the next few months, I'll tackle another indulgence of mine; beer. I'll be diving into a few types of beer that are my favorite and some general info/tips. To start for this month is how to pour a beer. Be sure to pour your beer into a glass and let it foam. The foam allows the CO2 to escape, giving the beer a better taste and avoiding beer bloat in your stomach (as the gas is released in the glass rather than in your stomach). Perfect amount is 1-1.5"

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Allison's Adage:

Sometimes our clients tell us that they want us to be “aggressive.” They may wonder why we are giving opposing counsel an extension to respond to discovery or ask why we are being friendly with the other side. We want our clients to understand that while we always put forth 100% effort to achieve their goals, that doesn’t always mean being “aggressive.” We have an obligation to be professional at all times and the Virginia Rules require us to confer with the other side to resolve an issue before heading to court. Fighting every issue does not always work to our clients’ benefit and is guaranteed to be a lot more expensive. There are plenty of times when being aggressive is warranted and we’ll don armor to do battle, but oftentimes working with the other attorney to resolve issues, large or small, helps to resolve the bigger issues and possibly the entire case.

By working with opposing counsel, we often save our clients money and reduce the emotional toll the legal proceedings take. Fighting over every issue is rarely the right call. Having experienced and capable counsel who are able to determine which issues need to go to the mat and are able to win that match is the difference maker. Make no mistake, all of our attorneys are prepared to fight as hard as necessary to achieve our clients’ goals, but that doesn’t mean we have to fight every issue to get there. We use our years of experience, relationships with opposing counsel, and knowledge of the local courts, to guide how best to approach each and every issue in a matter.

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. If you wish to unsubscribe to this newsletter, please call Deb. Thanks!