

Market Update

The second quarter of 2016 was rather subdued with little volatility, until June 24th when Britain unexpectedly voted to leave the European Union, resulting in a market sell-off. A week later at the end of the quarter, some stability had returned to financial markets and most of the losses were recovered.

After hitting the lows of the year in mid-February, stock markets worldwide rallied as noise about a slowdown in the Chinese economy and rising interest rates in the United States, seemed to fade into the background. The Toronto stock market continued to be one of the best performing indexes around the world, increasing 4.23% for the quarter and 8.11% for the year, as oil prices started to rebound and investors started buying stocks that were beaten down badly since late 2014. In the United States, the S & P 500 squeaked out a positive gain of 0.2% for the quarter and up 2.89% on the year, while investors continued to speculate if interest rates were rising. International markets continued to struggle as the MSCI EAFE index was up slightly, 0.27% for the quarter and is down 5.57% on the year, as negative interest rates were the common theme in Japan and parts of Europe.

Although the shock of the Brexit vote has started to set in and calm has been restored, the coming months may lead to further volatility as details about Britain leaving start to play out. However, central banks around the world have already stated they will do whatever is needed to ensure the economy continues to grow, which will mean lower interest rates for quite some time to come and accommodative for stocks.

Jamey Morse, Sandra Parsons, Alexandra (Sandy) Esposito

"The comments expressed here are the opinions of the Advisors and may not represent the views of IPC Securities Corporation."

Cruising

We have tried many cruise lines. There are plenty of itineraries out there. We like Celebrity the best, their level of service is two to one along with great food & entertainment. The larger ships carry about 3000 passengers. Celebrity has mastered getting all passengers and luggage on and off the ship in just a few hours.

When booking, you pick your cabin. Some suites come with a butler. Most cruise lines help with flights & transfers to the pier. Most require a down payment & balance due 70 days before your departure.

Once on board, you must do a life boat drill before sailing. Dine at 6 or 8:30 pm in the main dining room, or on your own time by yourselves. Food in the buffet, main dining room or poolside is included. There is specialty dining for an extra fee. Alcohol is available and added to your room account with 18% gratuities included. Cruise gratuities are split between your cabin steward, waiter & assistant waiter, approx. \$13 US a day per person.

The main theatre has a show each evening. Most ships have a casino and duty free shopping. Each day on the ship can include activities like playing trivia, cards, attending informative presentations on the port cities, glass blowing, or dancing lessons. At each port you can book excursions for a fee. The ship organizes the transportation and any admissions to museums etc. Loyalty points are earned, so after several cruises you can receive perks such as drinks, internet, laundry service etc.

With river cruising, the boats are much smaller as they must clear low bridges and fit through numerous locks. They carry about 150 passengers. Most river cruises include all land excursions, beer & wine with your meals. Everyone gets an outside cabin. Breakfast & lunch time is usually buffet style; dinner offers a choice from a couple entrees, usually reflecting the country you are in. Seating is open, no assigned table. Sometimes you have a couple stops each day. Often you can leave the boat for an evening stroll into the town you are docked near, buy a drink at a bar, or walk around con't...

Did you know? Effective August 1st there will be new eligibility income thresholds for Ontario Drug Benefits via the Senior Co-Payment Program. The single senior threshold will be less than or equal to \$19,300 and the senior couples threshold will be \$32,300. No annual deductible, pay \$2 co-payment fee per prescription. Call 1-888-405-0405 or http://www.health.gov.on.ca/en/public/programs/drugs/programs/oddb/opdp_after65.aspx for applications.

Email Address Update:

Please DELETE any ipgstouffville.com email addresses you have for us from your contact list, as they are no longer in service. Thank you.

Notice of Assessments: Please forward your NOA's to us, if you have not already done so.



What is Digital Estate Planning?

Digital Estate Planning is not quite unlike herding cats. This would be an apt description of the challenges we have today in keeping track of the traces we leave behind on the Internet. Unfortunately, these digital crumbs add up and catch the attention of increasing numbers of identity thieves and cybercriminals.

As a result, Canadians spend 85% more time AND money than ever before in dealing with identity crimes, an average of \$2000 and 600 stressful hours. And when identity theft targets deceased individuals, the victims are living successors, the family and executors who have to scramble to regain control of online passwords, stolen accounts, stolen funds from the estate, and the identities of loved ones who are being maliciously impersonated.

In this information age, most of us now depend on intangible identities. Our Estate Plans need to address protection of these assets/identities. Some of the elements of digital estate planning include data stewardship and how you can inventory and prepare to manage the intricate, and often technical details of a digital estate, as well as your online presence and how to control the facets of your identity information across web sites and on social media networks. Be aware of risk and fraud management and learn how to anticipate and deal with the creeps and parasites that invariably sniff out opportunities for mischief.

Key tips and tools for managing the problem include:

- a) a site that reveals whether your email address was compromised in a known attack: <https://haveibeenpwned.com>
- b) a tool to keep track of your unique passwords for every site you have ever visited: <http://keepass.info>
- c) a service that provides disposable email addresses so you don't have to share yours: <https://mailinator.com>
- d) a directory of direct links to delete your account from websites and social media: <http://justdelete.me>

Claudiu Popa, CISSP CIPP PMP CISA CRISC

*See pages 3 and 4 of this newsletter for more details.

Office Holiday Schedule

Summer's here...finally. So before you utter the words "it's too hot" recall when the Ford felt more like an igloo than a luxury sedan. What will your summer adventures be? Please share them with us whenever you get a chance and read on if you'd like to know what we're up to.

Imagine immersing yourself in a hot spring, strolling atop ancient glaciers and enjoying endless daylight hours. This tops our list of summer fun and is what Stephanie has in store with her excursion to Iceland! Sandy (Parsons) is a diehard Jays fan so she'll be watching Donaldson and Bautista pave the way to the World Series. Sunny days and warm summer nights at the Sky Dome combined with barbecuing by her backyard pool will slow the pace for a while. Andria will visit Ontario's beautiful provincial parks, that is when she finds time between attending multiple weddings and hosting family from Ireland. Hiking the trails of our East Coast will be taken on by Sandy (Esposito) while she tours the rugged beauty of Newfoundland's Gros Morne National Park and surrounding countryside. Question is....will she kiss the cod? Deborah's heading to the Rock and Roll Museum in Cleveland while doing some Lake Erie island hopping along the way and Jamey will be enjoying some long weekends and day trips with his wife and kids. Whatever your plans, leave "busy" behind for a while and let the summer sun soothe your soul.

Cruising *con't...*

and enjoy the sights. Local entertainment is only on the ship for a few hours. River cruises cost about 3 times more than ocean liners with no casino on board.

We love that there is no jet lag when you get to the final port as time changes have occurred over many days. Cruising has allowed us to enjoy a "taste" of many different countries and cities, e.g. Italy, France and Spain. We have enjoyed both types of cruising, it depends where you want to explore. Book a 7-day cruise at first, to see if you like being at sea. Happy cruising - Bruce & Sharon MacKay

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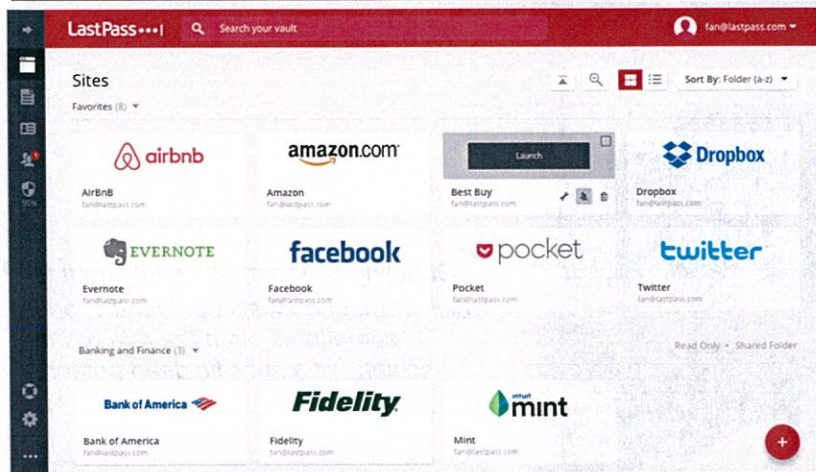
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Digital Estate Planning

Asset Protection in the Information Age

managing online identities



“Data stewardship is the management and oversight of your intangible assets for consistency, usefulness and safety.”

“Digital assets are tied by permission to digital identities.”

protecting online identities



Enter your password

Whenever you sign into Google you'll enter your username and password as usual.

Enter code from phone*

Next, you'll be asked for a code that will be sent to you via text, voice call, or our mobile app.

That's it, you're signed in!

Now your account has additional protection against hijackers.

“Online identity or internet persona is a social identity that an Internet user establishes in online communities and on websites.”



Visit us on the Web at knowledgeflow.ca.

Presented by **Claudiu Popa**, CISSP CIPP PMP CISA CRISC, author of The Canadian Cyberfraud Handbook and Managing Personal Information (Reuters, 2012)



identity theft for online fraud

WHAT IS THE COST of ELDER FINANCIAL ABUSE?

\$36.5 BILLION

EXPLOITATION

When businesses, individuals, or charities use pressure tactics or misleading language to lead seniors into financial mistakes.



FRAUD

When criminals commit identity theft or con seniors into sending money or sharing personal information.



TRUST ABUSE

When family, friends, or paid helpers take advantage of a trusting relationship to get money from the senior.



“Cyberfraud: deceptive activity that uses computing technology to defraud any person out of assets (i.e. using Internet connectivity to manipulate someone to give something of value.”

reducing online identities



justdelete.me

A directory of direct links to delete your account from web services.



“Ghosting is a form of identity theft in which someone steals the identity, and sometimes even the role within society, of a specific dead person.”

notification & memorialization

facebook   Search for people, places and things 

My Personal Account is in a Special Memorialized State

Your account login email address
(The email address associated with your account)


Are you able to send and receive email from this email address? ☐ Yes ☐ No

Your full name

Web address (URL) of your profile

Your date of birth + Add year

Additional info



Useful Links

RCMP-GRC.gc.ca/scams-frauds
PhoneBusters.com
ServiceCanada.gc.ca (SIN)
Passport.gc.ca
Gov.on.ca
CIC.gc.ca (immigration)
Everplans.com
TransUnion.ca & Equifax.ca