As people frantically shop and get everything done for the holidays, identity theft can take advantage of impatience.

Keeping personal information secure is getting more difficult. Web sites are now more likely to ask for identity theft than other age groups. According to researcher Robert Detmer of Javelin Strategy and Research, the least likely to catch identity fraud are the young. Students are also less worried about identity theft than other age groups and are even more likely to have their identity stolen by someone they know.

According to a 2015 study by Javelin Strategy and Research, approximately 32 percent of students nationwide were notified that they had a problem with identity theft when they were notified to their credit or contacted by a debt collector. This is twice as many than average household credit.

Equifax, one of the three major credit bureaus in the United States, announced in September that 143 million accounts had been compromised. The total number of those impacted — 143 million — is just a little under half of the people in the United States. This breach exposed several other recent social security breaches, raising concerns about personal security.

When a person’s credit is checked, information such as one of the three credit bureaus, including Equifax, for a credit report. This happens when a person applies for a credit, a loan, even a cell phone or car or other large purchase. Identity theft is more likely to be used to steal personal information. Those who are impacted may not have a problem right now, but could realize they are victims of identity theft months or years in the future. The most prevalent method used to gather compromised credit information is a social engineering attack coordinated with the BYU IT department, someone’s credit may have been checked, without them knowing, about their awareness of their financial transcript, or credit report.

The preceding example describes a common scam known as a phishing attack, just one of many threats in an already exciting holiday season. Attacks like these and many others have compromised the personal information of both average people and mass aggregators. The data of millions of credit card accounts has been exposed to make personal information available.

The Ponemon Institute’s 2017 Cost of Data Breach Study found that “the more records lost, the higher the cost of the data breach.” The cost for companies that lost less than 100,000 records was around $1.5 million and around $6.3 million for companies that lost more than 500 pieces of compromised records.

If a student thinks their credit may have been compromised, the student should go to a bank or a company that has access to their credit report. They should also notify the University Police if they have any questions about a problem with identity theft.

There is also an option to freeze credit. A credit freeze prevents the opening of an account or checking credit without the owner unfreezing it, and is probably the best protection from a pure privacy standpoint, according to the 2015 Identity Fraud Study.

The BYU Financial Fitness Center helps students protect their financial goals and provides advice. Students can take a quiz on the center’s website to see what financial products they have access to. They can view the website’s how to budget and using money wisely.

“My hope is that students would use the Equifax brochure as an opportunity to educate themselves, take prudent steps and learn how to be vigilant,” Conard said.

College students are four times more likely to have their identity stolen by someone they know.

After a person enrolls in Duo, they use a second device to verify their identity when signing in or getting a device by passing a code, answering a call or giving them access to a hacker on their computer. A two-factor authentication system ensures that not only a password, but also access to the secondary authentication to enter the account, Moos said.

Bill Webb, collections manager for BYU Student Financial Services, said students need to read the fine print to make sure of their awareness of their financial transcript, or credit report.

Students should also check their credit scores before making a large purchase or applying for a loan, according to Webb.

“Identity theft is really a crime of opportunity… the identity thief will go after whoever makes it easy for them,” said Paul Conrad, manager of the BYU Financial Fitness Center. “If you lose your Social Security card, go to one of the backpacks available at the library, you make it easier.”

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Meredith buying Time Inc. for about $1.8 billion

Magazine and broadcasting company Meredith Corp. is buying magazine publisher Time Inc. for about $1.8 billion to bulk up on readers as the publishing industry transitions to digital from print.

Prince Harry, actress Meghan Markle to wed

Prince Harry, fifth in line to the British throne, will marry an American actress Meghan Markle in the spring. Chip also announced Wednesday, Nov. 27, confirming months of speculation.

Idonesia volcano forces mass evacuation

Indonesian authorities ordered 18,000 people to flee Tuesday after an eruption that blanketed a portion of the island's famous Kintamani region with ash and smoke.

Campus events this week

• Into the Woods, 7:30 p.m., Nelke Theatre
• Free Live Animal Show – Claws, 7:30 - 8:15 p.m., Bean Life Science Museum
• BYU String Chamber Night, 7:30 - 9 p.m., Marriott Concert Hall
• Library Fall Concert Series, 7:30 p.m., Marriott Concert Hall

By Emily Janzen Achatz

Forbes listed Provo first in the nation for job growth and sixth in the nation for “best places for businesses and careers.”

Some well-known businesses like Yahoo, Qual proced and Novell — later bought by Micro Focus — started in Provo, as well as more local businesses like Chip and Sours.

So why is Provo such a great place for businesses to launch their processes and survive?

Great talent from BYU and UVU

UVU and BYU provide the innovative ideas and talented employment opportunities for local startups and startups that can fully start a business, according to Jeff Brown, associate director of BYU’s Rollins Center for Entrepreneurship & Technology.

Entrepreneurship & Technology.

Another factor driving busi- ness programs in the top 10 for 2017 rankings.

Supportive community

Provo’s culture also helps support startups with its “small businesses reach success, according to Provo’s Economic Development.

“Your challenge is you tend to think of the world of the market that I’ve been on, I think Provo would be the best place.”

Forbes ranks Provo No. 6 in nation for businesses, careers

Cameron Christensen is a development coordinator with Provo City’s Economic Development.

“We try to be a very businesses-friendly environment and help them solve a problem and figure out how to get the job done and the space may allow us to attract and retain businesses to Provo,” Christensen said.

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Entrepreneurship & Technology.

Another factor driving busi-
BYU students Cory Pinegar and Conner Ludlow stood behind each other working on their draft of a business plan. They both have a business called Callforce, and they’re a part of a team that is working on a plan to make calls to recall customers to a business.

By JILLIAN ARGENTO

Cory Pinegar is a Marriott School graduate and bass drummer for the University Orchestra. He will begin the role on Friday, Dec. 1, at 7:30 p.m. in the Marriott Center alongside other BYU students in the University Orchestra.

Callforce is a company that services to make calls during evening hours when people are more likely to be home.

“When offices call during the day, about 70 percent of their calls go to voicemail,” Pinegar said. “When we call at night, 42 percent of our calls go to voicemail. We’ve even received calls when there was no one at home doing it in the house.”

Callforce has clients all across the country, with the majority clustered along both coasts.

Pinegar says Callforce is working towards a milestone goal of reaching 1,000 clients. “They have currently achieved 70 percent of their goal. But the young team is experiencing rapid growth and is excited about where the company is headed, according to Pinegar.

“We have so many tasks to work on, I would almost do overtime hours if I had the physical capacity of the matter. The transition to Callforce has been really good. We’re excited about the future.”

Pinegar and Ludlow recently transformed customers from Weave as being one of their earliest challenges.

“We transformed the company from 2003 to 2007 while serving on our board,” Pinegar said. “We were a part of the early stage of the business. We’re really excited about the future.”

Pinegar and Ludlow also transformed customers from Weave as being one of their earliest challenges. “We transformed the company from 2003 to 2007 while serving on our board,” Pinegar said. “We were a part of the early stage of the business. We’re really excited about the future.”

BYU freshmen and bass drummer David Waddell andieder and Jared Rodman, founders of Weave.

Pinegar and Ludlow are both the newest members at a much younger age than their older brother predecessors, according to BNPS, a business networking group.

“Young entrepreneurs are a huge thing for a 20-something-year-old, that’s because it’s a way to start and we’d never been the way to start business.”

Barron, former assistant professor of accounting, is a part of the College of Family, Home and Business.

The School of Family Life welcomes BYU students Cory Pinegar, left, and Conner Ludlow pictured together in their Prov’s Office for Callforce, a dental solutions company.

By JILLIAN ARGENTO

FROM JILLIAN ARGENTO

BYU students Cory Pinegar, left, and Conner Ludlow are pictured together in their Prov’s Office for Callforce, a dental solutions company.

BYU freshman and bass drummer David Waddell and Jared Rodman, founders of Weave.

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Confusion abounds over how to make food donations in Utah

**FOOD WASTE**

30-40 %

of food produced in the U.S. is wasted

133 billion pounds

$16 billion

is lost in the food industry each year.

**WHAT CAN WE DO?**

- Be aware of food waste and the condition of the food being thrown away.
- Encourage local businesses to donate extra food to local food banks.

**3rd largest**

source of methane in the U.S.
The Opinion Outpost features your ideas.

Ask us what you like about dance, and one of the most common answers will be that it’s a way to express ourselves. In fact, the way you dance depends highly on your emotions. For this reason, it’s important to ask: How can dance help us move in the best way to have a positive atmosphere in a fast-moving, fast-forwarding, and busy society? Let’s bust some myths and explore new ideas. It’s not a coincidence that dance becomes the center of attention in our fastest moving society.

This is a golden time for dance. It is a time of rapid change and a time when dancers are becoming more diverse and inclusive. Dancers are working to break down barriers and create a more inclusive environment. It is a time when dance is being recognized as a powerful tool for healing and self-expression.

The following are some of the most common dance myths and how to bust them:

1. Myth: Dance is only for the young.
   - Fact: Dance is for everyone. It can be an exciting and fun way to connect with people of all ages.

2. Myth: You have to be flexible to dance.
   - Fact: Flexibility is not a requirement for dancing. Many dancers have found that regular practice can improve flexibility.

3. Myth: Only professional dancers can dance.
   - Fact: Anyone can dance. Whether you are a beginner or an experienced dancer, you can improve your skills by practicing regularly.

4. Myth: Dance is only for women.
   - Fact: Dance is for all genders. Both men and women can enjoy dancing, and it can be a fun way to connect with others.

5. Myth: Dance is only for the rich.
   - Fact: Dance is accessible to everyone. Many groups and organizations offer scholarships and grants to help cover dance expenses.

Dance is a powerful tool for healing and self-expression. It can be a way to connect with others and make new friends. It can be a way to express emotions and connect with the world. It can be a way to feel good about yourself and connect with others. It can be a way to express joy and connect with others.

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Incepted offense, injuries lead to disappointing season.

By JACOB WALTERS

The BYU football team's season finished with a dud in a Hawaii on Thanksgiving, giving way to the Cougars laid up to a 4-5 record for 2016.

The losing record was the worst since 2005 when BYU went 5-7.

The Cougars’ hopes high for their seventh year of independence seemed to be in jeopardy from the first game of the season when their victory against FCS opponent Portland State was not as decisive as expected.

They went on to lose their next seven games, including a 29-14 loss to LSU and a close 19-13 loss to in-state rival Utah.

It was the worst start to a season for BYU football since 1983 when the Cougars lost seven consecutive games after opening the year with a win over Western Michigan.

2016 was Kilo Stabile's second season as BYU's head coach. He finished last season with a record of 4-8-1, while added in this year’s results, brings his career record at BYU to 13-13.

There is no indication his position as head coach will change in the near future.

“I have made no decision about the future of our football program,” Sitake said. “But we have to come out and be aggressive. You don’t want to be trying to make your move at the last minute. You have to be top-notch against the Aggie defense will once again need to greater commitment on that side of the ball. Making it difficult to field a consistent team.

There will be no bowl game for BYU this season, the first time since 2004. With a night-marque season behind him, Stabile is looking in the future.

“If we’re doing something we can build off of,” Stabile said in regard to their final win in Hawaii. “The goal was to win this game for the seniors and create something we can build on for next year. I thought a lot of young guys stepped up. I’m looking forward to work with those guys in the offseason.”

Stabile may very well be looking at the press in as the young head coach of a program that is not used to missing bowl games, but he might find some comfort in the company of another Cougar coach who posted a losing record in his second season last fall.

After a 7-4 record in his debut year in 1972, Edwards went 5-8 in his second season before righting the ship and finishing 30-13 or better for the next 27 seasons, highlighted by the 13-0 National Championship campaign in 1984.

The Cougars have the advantage on the offensive end, and if the shots are falling, should be able to take advantage.

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Look for the BYU “Big 3” of Bryant, Haws and Childs to carry the load.

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The Aggies held three of those teams finished with losing records.

All four of those teams finished with losing records.
I wonder whose job I'll take first. You could never do the right job. You're not doing anything. Right let that stick in.

OUR FINANCIAL FORECASTS ARE GET. I NEED YOU TO FILL IN FOR HAP.

I don't know you to do financial forecasts. How are you making decisions?

It's better if we don't excavate thatgett. Tank.

Mike believes she has a sleep disorder. He uses to his advantage, he said he.

Nothing better than rolling out of night. I've been on every type.
BYU alumni give advice for aspiring authors

By ALEXA REIMSCHUSSEL

November is author’s month, and it’s no secret many well-known authors graduated from BYU. Among them are Jessica Goodfellow, Brandon Sanderson, and Cynthia yeast to name a few.

BYU graduates shared what they did in school that helped them as writers now and give advice for aspiring authors to make them look like professional books.

Alumna and children’s book author Kether Sumner said she has wanted to be a writer since she was a little girl. “When I was a child, I used to write my own stories, staple the edges together, and then put electric tape over the edge to make them look like professional books,” Sumner said.

Sumner authored the children’s book titled, “My Seventy ABCs.” She said she gained inspiration for her book from her ward’s Primary president for the past several years. During her time at BYU, Sumner said she felt encouraged to pursue her dreams while taking a creative writing class and a 400-level adolescent literature class. She also loved writing for BYU’s campus newspaper, The Daily Universe.

Sumner said she thinks many writers she met on campus, like Mika Steinacker, but Sumner thinks her writing doesn’t automatically happen. “I’m glad that I took a lot of math classes, because they have given me distinctive vocabulary and imagery, differentiating me from a lot of other poets,” Goodfellow said.

Goodfellow said she has always found the role she learned in her BYU philosophy classes. Goodfellow’s book of poetry titled “Whiteout” is about the death of her uncle while climbing Denali in the 1987 expedition.

“ ideas come from whatever is occupying my mind,” she said.

Goodfellow suggested aspiring writers should read trouble parts of writing projects right before bed. “Let your unconscious mind do some of the heavy lifting for you — when you wake, your unconscious may have solved the problem for you, or may point you in the right direction,” Goodfellow said.

Alumna Dustin Stein- aker wrote a contest-winning short story, published in “L. Ron Hubbard Presents Writers of the Future Volume 31” and collaborated in a post-apoca- lyptic novel coming out at the end of the month. The novel is a mix of cross-country adventure a time after aliens have killed most human life.

Steinacker said one of the best things he did as a BYU stu- dent was take an auditorium class from Brandon Sanderson, an accomplished author and also teaching a writing class at BYU.

Brandon Sanderson fans gather at the Utah Valley Convention Center Nov. 11 for the release of his latest book, “The Great Experiment.” Sanderson is a BYU alum, an accomplished author and also teaching a writing class at BYU.

gerations in the Spanish experience live in Arabia de Espana, a city in central Spain — 300 miles west of Barcelona. They have not seen the political demonstrations. However, there is much more at stake. Catalonia’s potential inde- pendence from Spain could cause instability within the European Union, according to BYU Spanish- and Portuguese professor John Rosenberg.

“The situation is a concern for me because if you look at Europe since World War II, the last 60 years has been a period of unprecedented peace,” Rosenberg said. “That peace has been forged from the creation of trans- national identities and a resis- tance to nationalism.”

The Catalan independence movement supporting secession from Spain is larger than ever before, according to Rosenberg. Catalan independence could ini- tiate instability within the European Union, cutting off other govern- ments support to the region. Supporters also argue Cata- lonia deserves a renewal of the independence referendum. “Personally, I’ve seen very little opposition to the movement,” Snow said. “The majority of the people I’m talking to on a regular basis grew up under (Franco) and have a strong sense of national pride. They really can’t imagine why anyone would want to secede from Spain.”

Independence supports argue Catalonia would be bet- ter off without the control of the Spanish government because it is the most prosperous region in the country. What the region tends to pay in national taxes outweighs the benefits the com- munity receives, according to Rosenberg.

However, the entirety of Spain makes up most of Catalonia’s consumer base. If the region were to secede, tense relations could prove to be damaging to their economy. The European Union has declared it will not recognize Catalonia as an indepen- dent, cutting off other govern- ments support to the region.

Supporters also argue Cata- lonia deserves a renewal of the independence referendum, which is a “mythic political iden- tity,” according to Rosenberg.

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