



Integrity Financial Service, LLC

Planning — Protection — Peace of Mind

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If we desire to avoid insult, we must be able to repel it; if we desire to secure peace, one of the most powerful instruments of our rising prosperity, it must be known, that we are at all times ready for War.

- **George Washington, 1793**



President's Day 2015

George Washington's crossing of the Delaware River, which occurred on the night of December 25–26, 1776, during the American Revolutionary War, was the first move in a surprise attack organized by George Washington against the Hessian forces in Trenton, New Jersey on the morning of December 26.

It was a desperate act at a time when his country needed it most.

During his service as President, Washington was, more than anything, a model of democracy to future presidents, setting precedents in many areas including a faith in civil, not military, rule and a focus on the will of the people above all things.

President's Day was originally established in 1885 in recognition of President George Washington, it is still officially called "Washington's Birthday" by the federal government.

Since 1888, Washington's Farewell Address has been read aloud in the U.S. Senate on February 22nd. In his speech, Washington warns the American people that their independence, peace at home and abroad, safety, prosperity, and liberty are all dependent upon the unity between the states.

American's celebrate President's Day on the third Monday in February. The holiday became popularly known as Presidents' Day after it was moved as part of 1971's Uniform Monday Holiday Act, an attempt to create more three day

holidays for the nation's workers.

Schools, government offices, financial markets and most banks will be closed. Post offices will be closed and there will be no mail delivery.

President's Day is the first big sale event of the year.

If you're in the market for a new car, then February is the magic month. Car dealers are loaded up with inventory of the latest models, but they typically have a slow start to the year thanks to the weather. Dealers offer deep Presidents Day discounts to move things along and get ready for a busier spring and summer.

Enjoy your Holiday!

Turkey and Bean Chili



Make this low-calorie chili in just 20 minutes for a quick, one-pot supper.

INGREDIENTS:

1 cup prechopped red onion
 1/3 cup chopped seeded poblano pepper (about 1) 1
 teaspoon minced garlic
 1 1/4 pounds ground turkey 1
 tablespoon chili powder 2
 tablespoons tomato paste 2
 teaspoons dried oregano 1
 teaspoon ground cumin
 1/4 teaspoon salt
 1/4 teaspoon black pepper
 1 (19-ounce) can cannellini beans, rinsed and drained
 1 (14.5-ounce) can diced tomatoes, undrained
 1 (14-ounce) can fat-free, lower-sodium chicken broth
 1/2 cup chopped fresh cilantro
 6 lime wedges

PREPARATION:

Heat a large saucepan over medium heat. Add first 4 ingredients; cook for 6 minutes or until turkey is done, stirring frequently to crumble. Stir in chili powder and next 8 ingredients and bring to a boil. Reduce heat, and simmer 10 minutes. Stir in cilantro. Serve with lime wedges. *Cooking Light, Sept 2010*

Superfoods You Can Prepare in Seconds

Try these delicious, disease-fighting meals

In a perfect world, our diets would consist of nothing but those nutritional powerhouses known as “superfoods.” But what if you don’t have the time or culinary know-how to prepare these foods day in and day out?

What’s New: Grocery stores are now stocking hundreds of prepared superfoods – frozen or shelf-stable, premade meals and snacks – that provide serious nutrition. Yes, these easy-to-prepare foods are “processed,” in a manner of speaking – but they are tasty and infuse your diet with vitamins, antioxidants, fiber and more.

1) Trader Joe’s Organic Superfood Pilaf:

Featured Superfoods:

Red, black and white quinoa, sweet potatoes and carrots. Compared with other whole grains, this tricolor quinoa blend provides more heart-healthy benefits and an anti-oxidant mix that fights inflammation and cancer-causing free radicals. The sweet potatoes and carrots are high in vitamin A, which promotes the health of your skin, teeth,



and vision. Enjoy this as a light vegetarian meal or side dish, or saute it with chicken or salmon for a filling main meal. At Trader Joe’s - \$3.99 for a 16 ounce bag.

2) Artisan Bistro Wild Alaskan Salmon & Pesto:

Featured Superfood:

Wild-caught Alaskan salmon. Farmed seafood is less expensive and easier to find than wild, but farmed fish are often given antibiotics to combat the effects of being raised in overcrowded, bacteria-laden environments. Many farmed fish are also fed synthetic dyes to enhance their color. For these reasons farmed fish are banned in some foreign countries. This frozen, wild-caught fish comes on a bed of organic brown rice with

organic green beans, sugar snap peas and garbanzo beans. It’s rich in heart-healthy omega-3s and provides 16 g of protein per 10-ounce serving. At many supermarkets - \$4.99 for a single serving.

Good Food Made Simple Egg White Patties:

Featured Superfood:

Egg whites. When it comes to low calories and high protein, egg whites cannot be beat. These convenient, mess-free frozen patties deliver 6g of hunger-squashing protein with only 35 calories per patty (two-ounce serving size). It’s a high protein, nonfat, low-calorie way to start the day. Pop one on a light Multi-Grain English Muffin with a slice of avocado, which contains the “good” fats known to improve cholesterol levels and cut heart disease risk, along with nearly 20 essential vitamins and minerals. At many supermarkets - \$3.99 for six servings.

Taub-Dix, Bonnie, “Superfoods You Can Prepare in Seconds, Bottom Line Health, Jan 2015, pg 15

Why Scams Work:



There is a science to scams, and it may surprise you to know that scammers use many of the same techniques as legitimate sales professionals. The difference, of course, is that their “product” is illegal and could cost you a fortune.

Here are the major techniques they use to draw you in:

Establishing a connection: The scammer builds rapport and a relationship with you. This is usually used face-to-face, as in home improvement scams and many investment scams, but also online romance scams.

Source credibility: The scammer uses techniques to make themselves look legitimate, such as fake websites or hacked emails that come from a friend’s account.

Playing on emotions: Scammers rely on emotion to get you to make a quick decision before you have time to think about it. An emergency situation or a limited time offer is usually their methodology. They count on emotional rather than rational decision-making.

Better Business Bureaus Top Six Scams of 2014

Better Business Bureau hears from thousands of consumers and business owners every year about a variety of scams and frauds. Many are new twists on existing scams, but scammers get more sophisticated every year in how they spoof trusted names and how they fool consumers.

Here are the six scams BBB thinks were most pervasive this past year:

#6 Emergency Scam: This one is sometimes called the “grandparent scam” because it often preys on older consumers. You get a call or email from your grandchild or other relative who was injured, robbed or arrested while traveling overseas and needs money ASAP.

#5 Medical Alert Scam: Another one that preys on older folks. You get a call or a visit from a company claiming a concerned family member ordered you a medical alert device in case you have an emergency. They take your credit card or banking information but you never receive anything.



#4 Copycat Website Scam:

You get an email, text message or social media post about a terrific sale or exciting new product. You click through and it looks just like a popular retailer’s site. But when you order, you either get a cheap counterfeit or nothing at all... and now they have your credit card number!

#3 “Are You Calling Yourself?” Scam:

Scammers can make a call look like it’s coming from anywhere. The latest trick puts your number in the Caller ID, which piques your curiosity and gets you to pick up the phone or return the call... and then they’ve snagged you in whatever scam they are running.

#2 Tech Support Scam:

You get a call or a pop-up on your computer claiming to be from Microsoft (or

Norton, or Apple) about a problem on your computer. They say if you give “tech support” access to your hard drive, they can fix it. Instead, they install malware on your computer and start stealing your personal information.

And the top Scam of the Year, because it’s just so terrifying, is:

#1 Arrest Scam: You receive an ominous phone call from someone claiming to be a police officer or government agent (often the IRS in the United States or the CRA in Canada). They are coming to arrest you for overdue taxes or for skipping out on jury duty... but you can avoid it by sending them money via a prepaid debit card or wire transfer. Another variation on this is that you’ll be arrested for an overdue payday loan. Whatever the violation, it’s scary to be threatened with arrest, and many people pay out of fear.

<http://www.weau.com/home/headlines/Top-ten-scams-of-2014-290092041.html>