



# Integrity Financial Service, LLC

*Planning — Protection — Peace of Mind*

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## HAPPY NEW YEAR!

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Happiness resides not in  
possessions, and not in gold,  
happiness dwells in the soul.

Democritus

BrainyQuote



*Do you make New  
Year's Resolutions?*

Tradition dictates that every year on January 1, you should try to kick bad habits and start your life anew.

The top 5 New Year's Resolutions for 2015 are:

#### 1) Lose Weight:

More than 2/3 (69%) of Americans are considered to be overweight or obese.

If weight loss is one of your goals for 2015, here are some tips for you to make your weight loss goals come to fruition:

Make small changes in your diet and activity levels every single day.

Eat more fruits and vegetables.

Don't give in to all or nothing thinking.

Keep a journal.

Drink more water.

#### 2) Get Organized:

If your goal for 2015 is to finally get organized here are a few tips:

Set small realistic goals. Clean just one small area at a time. When you see how nice it looks, you may want to continue.

Set a timer for 30 minutes so you won't be overwhelmed.

Organize on a regular basis. Remind yourself that although being organized takes some time, it also saves time when you're able to find things quickly and with less stress.

#### 3) Spend Less and Save More:

Overspending on material possessions may make you happy for the short term, but eventually they will steal your ability to become financially free. Here are some ideas to help you save some money:

Create a "want" waiting list before making purchases. After 30 days, you might find you changed your mind or the item's price has dropped.

Don't buy things new when used will do. From cars to clothes to computers, help your budget and the planet by buying pre-owned.

Try generic brands and ask for rain checks on out-of-stock sale items.

#### 4) Stay Fit and Healthy:

The trick to healthy living is making small changes. Here are some tips for you to use on your path to good health:

Exercise on a regular basis. Exercise improves circulation, body awareness, and can help combat depression.

Go to your doctor for your annual physical.

Eat breakfast every day. It helps to maintain healthy blood sugars.

#### 5) Enjoy Life to the Fullest:

The meaning of your life is something you create day after day with your own actions and thoughts. Here are some tips to help you to enjoy your life to the fullest:

Be positive. Focus on good thoughts and good things will happen.

Laugh. Laughter really is the best medicine.

Make a bucket list. Make a list of all the things that you want to do before you die.

## Chicken with Garlic, Basil & Parsley

4 Servings



An easy to make dinner that is healthy and delicious!

### INGREDIENTS:

- 1 tablespoon dried parsley, divided
- 1 tablespoon dried basil, divided
- 4 skinless, boneless chicken breast halves
- 4 cloves garlic, thinly sliced
- 1/2 teaspoon salt
- 1/2 teaspoon crushed red pepper flakes
- 2 tomatoes, sliced

### DIRECTIONS:

1. Preheat oven to 350 degrees. Coat a 9x13 inch baking dish with cooking spray.
2. Sprinkle 1 tsp parsley and 1 tsp basil evenly over the bottom of the baking dish. Arrange chicken breast halves in the dish, and sprinkle evenly with garlic slices. In a small bowl, mix the remaining 2 tsp parsley, remaining 2 tsp basil, salt, and red pepper; sprinkle over the chicken. Top with tomato slices.
3. Bake covered in the preheated oven 25 minutes. Remove cover, and continue baking 15 minutes, or until chicken juices run clear.

Allrecipes.com

## GENTLE WAYS TO GET BETTER SLEEP

When you're really wrestling with insomnia, it's tempting to go to your doctor and ask for one of the sleep medications we see advertised on TV – Ambien or Lunesta – or an older tranquilizing drug such as Valium. While short-term use of one of these drugs might make sense for a person who feels his/her overall health is being threatened by insomnia, they are not a cure for insomnia.

Dr. Jamison Starbuck, ND has these 5 tips to help you get a good night's rest:

### 1) Do Some Detective

**Work:** Thinking about your own sleep issues and making some written notes can be a big help. When do you typically go to bed? How often do you have insomnia? Do you have trouble falling asleep or wake in the middle of the night? Also, look at when your problem started to determine whether it coincided with any health issues, use of new medications or habits, such as working late hours that could lead to insomnia.

### 2) Get Your Doctor

**Involved:** Discuss your



notes with your doctor. Chronic pain, hormonal changes (including those related to hyperthyroidism and menopause) and serious illness, such as cancer and heart or lung disease, can cause insomnia. If any of these conditions is to blame, getting proper treatment may well take care of the insomnia, too.

*After you've consulted your doctor, try these gentle methods:*

### 3) Avoid High-Protein

**Dinners:** Protein is often hard to digest. Eating a lot at dinner can lead to gastrointestinal distress that may result in insomnia. Instead, eat foods that are easy to digest (such as soup and salad) for dinner, and have larger, protein-rich meals midday. *Also helpful:* Take a 2,000 mg omega 3 supplement with your evening meal. When taken before bedtime, these healthful fats can

have a calming effect on the brain, promoting sleep.

**4) Try Calms Forte:** This homeopathic preparation is effective and extremely safe. *Typical dose:* One tablet under tongue at bedtime and whenever you wake up in the middle of the night (up to six tablets per 24-hour period). Calms Forte, made by Hylands, is available at natural groceries and pharmacies.

**5) Use Melatonin With Care:** If you'd rather try this popular sleep aid, do so thoughtfully. Melatonin is a hormone. Taking too much can trigger irritability. Melatonin supplements may also raise women's estrogen levels, increasing overall inflammation in the body.

*Recommended Dosage:* Take no more than 3 mg of melatonin in a 24 hour period. Take melatonin 30 minutes before bedtime.

*Starbuck, Jamison ND. "Gentle Ways to Get Better Sleep" Bottom Line Health, Jan 2014, pg 10*

**Beware:**

**Zero-Interest Credit Cards Are Tricking** consumers with surprise charges, says consumer advocate Dan Rutherford. The issuers typically charge no interest or low interest for six months, 12 months or longer on a balance transfer or one big purchase. But if you make additional purchases, the issuer will start charging the card's full interest rate on those purchases – there is no grace period.  
*What to do:* Don't charge new purchases until you have paid of the promotional balance.

**Hotel Business-Center Security Risk:** Hackers have been installing keystroke-logging malware on many hotel computers so that they can monitor users' sessions and steal passwords, financial information and identities. Thieves use stolen credit cards to register as hotel guests, then go to the business centers to install the tracking malware.  
*Self-defense:* Use hotel and other public computers only for Web browsing, not for anything personal or password-protected.

*BottomLine Personal, Dec 1, 2014, pg 15 Frauds" AARP, Oct 2014 pg 28*

## Travel Alert: Thieves at the Baggage Carousel

Airports and airlines are reducing baggage-carousel security to save money, increasing the risk for theft. Thieves often can simply take a bag off the carousel and walk out of the airport without having to prove to anyone that the bag is theirs.

In the past, air travelers typically had to show a security guard a luggage ticket to prove that they owned the bags they took from the carousel.

Most thieves are not caught – and victims have no way of knowing that their luggage was stolen and not just lost by the airline. But recent arrests of large-scale luggage thieves in Miami and Chicago hint at the scale of the problem.

*Here Are 6 Things That You Can Do To Keep You and Your Belongings Safe When You Travel:*

**1) If You Check a Bag, Get to the Carousel as Soon as Possible** after landing.



Position yourself as close as possible to the ramp or chute where luggage enters the carousel.

**2) Purchase Distinctive-Looking Luggage,** or put distinctive tags or tape on your bags. Thieves generally shy away from distinctive bags because they can't claim they thought the bag was theirs if they're stopped...and it makes them easy to spot if security camera footage is later reviewed.

**3) Avoid Checking High-End Designer Luggage.** Thieves target these because they often contain expensive goods. Do not pack jewelry, cash, cameras, antiques, or electronics in checked bags. Your pricey luggage and expensive jewelry are often not

covered by airline and credit card reimbursement programs.

**4) Buy a TSA-Approved Lock.** If your bag is chosen for a search, it won't be cut off. Many airports now have baggage wrapping service. They wrap your bag in plastic which reduces to risk of theft and misuse.

**5) Know What You Packed by Writing it Down on a List** (you can add items you buy along the way). Keep the list on your mobile device or simply photograph everything before you pack it all in. This helps you confirm a theft has occurred and makes it easier to report what's missing.

If your luggage does disappear, contact the issuer of the credit card you used to book the trip as well as the airline. Many credit cards now cover luggage losses above reimbursement limits imposed by airlines.

Hobica, George "Thieves at the Baggage Carousel" *BottomLine Personal, Dec 1, 2014, pg 10*

## Very Useful Websites



### Internet Librarian:

Gigantic resource gives quick, easy access to tens of thousands of websites on everything from health to sports news to prescription drugs to product reviews to free Internet ad blockers.

**RefDesk.com.**

**Easier Traveling:** Traffic and road conditions –

**www.Fhwa.dot.gov/Trafficinfo**

Airport delays –

**www.Fly.faa.gov.**

**Fabulous Photos:** How to take the best shots of people, animals, landscapes, etc. Also covers nighttime photography, telephoto lenses and other special topics.

**DigitalCameraWorld.com**

**Get With the Lingo:** New words and slang –

**nws.merriam-webster.com/pendictionary**

Smileys/emoticons/emojis-  
**NetLingo.com**  
**/smileys.php**

## Clever Ways to Get More Done In Less Time

(How to Correct 3 Common Money Mistakes)

Of course, it's not a secret that the modern world can be an overwhelming place.

The average American is confronted by at least five times as much information each day as he/she was in 1986.

The typical supermarket now stocks more than four times as many items as in 1976, greatly increasing the number of decisions faced during a chore as seemingly simple as grocery shopping.

There are various ways to cope that will reduce stress, save time and bring your life back into balance.

Here are 3 practical strategies rooted in cutting-edge neurological and psychological research that can help you thrive and be happier in today's overloaded world:

### 1) Write Down Everything that's on Your Mind to Clear Your Mind:

When something is nagging at your mind, it significantly reduces your ability to focus on anything else – the



Brain's capacity for attention is limited.

To clear your mind of distractions, jot down every idea, doubt and responsibility that is competing for your attention before turning to an important project or at any other time that your feel overwhelmed.

The human mind's desire to hold on to thoughts is greatly reduced when we know that those thoughts have been written down.

**2) Assign Everything a Precise Place.** Start with items that you chronically misplace. Choose a specific hook for your keys. A specific spot in a specific drawer for your reading glasses. The brain has structure called the *hippocampus* that does a wonderful job of remembering where

things are – but only if things are always in the same spot. The hippocampus is relatively ineffective at locating things that lack a fixed location.

### 3) Store Items by Usage, Not by Type:

People tend to store items together with other similar items. All household paperwork often is stored together in a single file cabinet. All tools together on a tool bench. But while that seems sensible, it actually can make things more challenging to find in some circumstances.

If an item is always used in a particular place, it probably should be stored near that place, even if various other, similar items are stored elsewhere. If an item is used only at one particular time of year, it should be stored with various other items that are used at the time of year. For example, holiday cookie cutters should be stored with holiday items, not baking items.

*Levitin, Daniel, PhD "11 Clever Ways to Get More Done in Less Time" BottomLine Dec 15, 2014, pg 11*