



Integrity Financial Service, LLC

Planning — Protection — Peace of Mind

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*“Decide Whether or Not the
Goal is Worth the Risks
Involved. If it is, Stop
Worrying.”*

-Amelia Earhart

SPRING IS IN THE AIR



March brings in spring and ends winter. In the Northern hemisphere, many animals end their hibernation, and many plants come to life again during March.

The month of March is the long-awaited change of winter to spring. Seeds sprout, flowers bloom, and the sun warms the earth. There is a sense of renewal and new life all around.

March also brings the celebration of St. Patrick’s Day, a cultural and religious celebration occurring annually on March 17.

In one of the world's most famous St. Patrick’s Day rituals, 45 pounds of eco-friendly vegetable dye are poured into the Chicago River to turn it emerald green for the occasion.

The dyeing of the river remains a beloved

tradition for many generations of Chicagoans (it dates back over 50 years ago) and draws nearly 400,000 spectators downtown looking to catch a glimpse before taking in the parade that follows.



Another March tradition is Spring Cleaning. The sun shining brings new energy and an opportunity to throw open the windows, let some fresh air in, and make our homes clean, happy and efficient spaces. For tips on how to make your spring cleaning routine more manageable we have included a great article on page 4.

One of the most famous sporting events occurs in the spring and is known as March Madness.

The NCAA Men's Basketball Tournament is a single-elimination tournament featuring 68 college basketball teams broken into 4 brackets.

The filling out of a tournament bracket has been referred to as a "national pastime." Filling out a tournament bracket with predictions is called the practice of "bracketology" and sports programming during the tournament is rife with commentators comparing the accuracy of their predictions. President Obama's bracket is posted on the White House website.



March also brings Daylight Savings Time which begins on March 8th. Daylight Savings Time was widely adopted during the energy crisis of the 1970s. Do not forget to Spring Forward on March 8.

Roasted Asparagus



Brighten your meals with these crisp and tender treats.

INGREDIENTS:

2 pounds fresh asparagus
Good olive oil
Kosher salt, plus extra for sprinkling
Freshly ground black pepper

PREPARATION:

Preheat the oven to 400 degrees F.

Break off the tough ends of the asparagus and, if they're thick, peel them.

Place the asparagus on a baking sheet, drizzle with olive oil, then toss to coat the asparagus completely.

Spread the asparagus in a single layer and sprinkle liberally with salt and pepper.

Roast the asparagus for 25 minutes, until tender but still crisp.

Food Network 2005 Ina Garten

Four Spices That Could Save Your Life

Fight Cancer, Arthritis, Heart Disease, Memory Loss and More.



Certain spices have been touted as good for our health. For example, cinnamon helps regulate blood sugar, ginger eases indigestion, and garlic can lower high blood pressure.

What most people don't realize: Several other commonly used spices are just as healthful. Here are four "secret" super-spices with healing powers.

1) Black Pepper: Rich in *piperine*, the pungent compound that triggers a sneeze when it hits the nerve endings inside your nose. Hundreds of studies show that piperine also triggers healing – energizing and protecting nearly every organ and system in your body. *How to Use:* For the highest level of piperine, buy whole black peppercorns and grind as needed. Add freshly ground black pepper liberally and often – in cooking and at the table.

2) Oregano: Two major components of oregano – *thymol* and *carvacrol* – have been proven to have healing powers. Researchers have found that oregano is more powerful than any other spice in stopping the oxidation of LDL (bad) cholesterol.

Oregano is antimicrobial. It decimates *Candida albicans*, a yeast that can multiply in the intestinal tract and trigger a range of health problems, such as arthritis and depression. *How to Use:* For optimal benefits, try to use at least one teaspoon oregano daily.

3) Basil: A traditional medicine in Ayurveda, where it's used to treat diabetes, digestive disorders, skin problems and infections.

Basil has four main healing components – the antioxidants *orientin* and *vicenin* and the volatile oils *eugenol* and *apigenin* that can help regulate blood sugar. *How to Use:*

Dried basil has a larger concentration of the health-giving volatile oils than fresh. Use one-quarter to one-half teaspoon daily.

4) Sage: The botanical name for sage – *Salvia officinalis* comes from the Latin *salvare*, meaning "to save" or "to cure." And sage lives up to its name.

An hour after people took a supplement of sage oil, they had better memory, and more focused attention and more alertness. *Why it Works:* Sage may block the action of cholinesterase, an enzyme that destroys acetylcholine, a brain chemical that plays a role in memory, attention and alertness. *How to Use:* A Sage herbal extract from Herb Pharm is made from the whole sage leaf and is grown organically. *Gottlieb, Bill, "4 Spices That Could You're your Life:" Bottom Line Health, March 2015, pg 1*

Beware of These “Chip” Credit Cards:



Despite a run of credit card data breaches, major card issuers are choosing not to offer the most secure version of new credit cards in the US opting instead for a version that is more convenient for consumers to use. The issuers, including American Express, Bank of America, Citigroup and JPMorgan Chase, are adopting so-called “chip-and-PIN” technology.

A chip-and-signature card includes an embedded computer chip that generates a unique transaction code, making it difficult for a hacker to access card information when a cardholder dips the card into a chip-enabled terminal. But it doesn't require consumers to input a PIN, as the more secure chip-and-PIN technology does. *Reason:* Issuers fear consumers would find it inconvenient to remember and input PINs. However, if a chip-and-signature card is lost or stolen, it can easily be used for fraudulent transactions because the thief does not need a PIN code and few retailers actually check the signature when a card is used.

Papadimitriou, Odysseus, “Beware of These “Chip” Credit Cards” BottomLine Personal March 1, 2015 pg 10

How to Deposit Checks With a Smartphone – Safely

You might already know that you can quickly deposit checks from home (or wherever) without having to go to the bank. Most major banks and even some smaller banks allow account holders to instantly deposit checks for free by downloading an app and taking pictures of the checks with a smartphone or tablet. However, there are mistakes to avoid, restrictions on what you can do and even dangers you need to be aware of:

1) Prevent Fraud:

Transactions via “mobile remote deposit capture,” as it's called, typically are encrypted and secure. Hacking incidents are very rare – and all that a hacker gains access to is the ability to make deposits into your account.

The bigger danger is that you forget to dispose of a check after you deposit it, leaving it vulnerable to theft. A thief could try to cash the check, possibly after altering it. With some banks, there is lag time in detecting that a check



has been deposited via smartphone, allowing it to be deposited again or cashed.

It's not just the check writer who is inconvenienced. If your bank suspects any kind of fraud, it can immediately freeze the funds deposited in your account until it determines that you are not the criminal.

What to do: After your smartphone confirms that you have completed your transaction, write “VOID” on the face of each check, which means it can't be cashed or deposited a second time – by a thief or by you if you forget that you already deposited the check remotely. Many banks require you to retain the check for several days after your deposit. But after that, shred it thoroughly.

2) Compare Bank Policies:

To limit the theft-and-redeposit problem, banks have adopted various measures, which

vary by institution and are not always clearly disclosed. Ask your bank about the following:

Deposit limits. Many banks limit the total value of checks that you can deposit through remote deposit.

Availability limits. Most banks provide next-day access of up to \$200 after your remote deposit is made. But the time varies on when you get the rest of your money.

3) Snap the Picture Carefully: The remote-deposit apps provide a frame within which to position your check, but people often have trouble getting it right and end up receiving an e-mail or a text saying that the deposit did not go through, requiring them to try again. *What to Do:* Position your smartphone camera directly over the check, not at an angle, Make sure all four corners of the check are within the frame.

Meara, Bob “How to Deposit Checks with a Smartphone Safely” Bottom Line Personal, pg 10
<http://www.weau.com/home/headlines/Top-ten-scams-of-2014-290092041.html>

Very Useful Websites



Get Less E-Mail:

Free service to manage e-letter subscriptions and junk e-mail. Choose to get them all together as a single daily message or unsubscribe to any that you no longer want.

Unroll.me

Compare Bank CD Rates:

CD rates, senior living information, calculators.

Bankrate.com

Get the Best Gas Prices:

Historical gas price data, local gas prices.

Gasbuddy.com

Summary of Federal Spending:

A project of The Center for Effective Government. Data and charts in an effort to keep our government accountable.

FedSpending.org

Find 1000s of recipes:

Ranging from gourmet to everyday. Save favorites to your recipe box and even create a shopping list.

Allrecipes.com

Learn to Improve Your Memory:

Fun and educational brain training.

Lumosity.com

Seven Spring Cleaning Tips

Spring cleaning is about clearing out the things you no longer use, while at the same time doing a deep cleaning of the entire house.

You can make it a part of your seasonal routine. Not only can it be manageable, it is essential to keeping your household fresh, clean, and healthy. Here are some tips to get you started:

1. Make a List:

List out all that you would like to accomplish during this year's spring cleaning, and then group the like tasks, such as washing window screens and washing the siding on your home. This will make it easier for you to go from one task to another without having to waste time wondering what to do next.

2. Assemble a Team:

If your family is willing and able, get them to work with you as a team. If you are single or live alone, get some of your friends to help you with the promise that you will help them in return.

Then, assign tasks according to the strengths of your team members. You may also



want to allow the team members to sign up for tasks, similarly to how they would sign up on a cleaning schedule. Remember, the more, the merrier!

3. Gather Your Supplies

Spend the week before spring cleaning begins gathering up the supplies you'll need.

4. Plan Ahead for Time-Consuming Tasks:

If you're planning any time-consuming tasks, set aside extra time outside of your actual spring cleaning schedule. For example, if you are going to shampoo your carpets, they will need a day or two to dry. You don't want to have to worry about avoiding them when you're trying to do everything else. Plan to do them before, or even after, you set

about completing the rest of your cleaning.

5. Focus on One Task at a Time: Make it a priority to focus on one task at a time. If you attempt to do too many things at once, you will only get lost and forget what you are doing.

This is a great time management skill to have as well.

6. Recognize Your Progress:

It is easy to get discouraged when you have a large project, and you are only focusing on what you have left to do. Instead, recognize your progress. Similarly, at the end of your spring cleaning shift, be sure to look back to reflect on all you have done, and be proud of your hard work.

7. Prepare Snacks and Meals Ahead of Time:

Try putting together a meal for the Crock-Pot slow cooker the night before so that you will not have to prepare dinner the evening of the cleaning.

Slide, Casey:
<http://www.moneycrashers.com/house-spring-cleaning-tips-checklist-printable/>