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Happy Mother's Day!

Mothers are the cornerstones of our families and a foundation in our communities. A mother's bond with her child is unwavering; her love, unconditional.

In gratitude for their generous love, patient counsel, and lifelong support, we honor our mothers on the second Sunday in May each year.

More phone calls are made on Mother's Day than any other day of the year. These holiday chats with Mom often cause phone traffic to spike by as much as 37 percent.

We also remember those mothers who, though no longer with us, inspire us still.

This Mother's Day, create a written legacy by writing a letter to your children.



Do you appreciate the way they communicate to their loved ones?

Do they have an accomplishment that makes you proud?

Is there some way they are uniquely who they are that opens your heart?

Write to your children now for when they're older. Letter writing provides the perfect opportunity to let your children know how deeply you care and appreciate them.

Prepare by taking all the time you need to remember something specific you love about each of them.

Here are some suggestions to get you started writing:

Do they have a quirky, lovable idiosyncrasy that you find endearing?

After you've written a draft, set it aside at least overnight. You'll come back to it refreshed, and you may see something to add, delete, or change before your letter is in a form that best expresses your love in your own words and style.

Your letter will become a written legacy to your children that they will cherish and get comfort from long after you are gone.



Traditional Mexican Guacamole



Celebrate Cinco de Mayo (May 5) with this simple and delicious Guacamole recipe.

INGREDIENTS:

- 2 Avocados
- 1 cup tomatoes chopped
- 1/4 cup onion
- 1/4 cup cilantro
- 2 Tablespoons Lemon Juice
- 1 Jalapeno Pepper, Seeded and Minced (Optional)
- Salt and Ground Black Pepper to Taste

DIRECTIONS:

1. Mash avocados in a bowl until creamy.
2. Mix tomatoes, onion, cilantro, lemon juice, and jalapeno pepper into mashed avocado until well combined.
3. Season with salt and black pepper.

<http://allrecipes.com/Recipe/Traditional-MexicanGuacamole/>

How to Grow Delicious Tomatoes...Problem-Free

Homegrown tomatoes are typically better than store-bought. But sometimes things go awry just when you're looking forward to that wonderful flavor.

How to diagnose and address four common tomato woes...

1) Splitting Fruit: The cause? Inconsistent watering. Soak your plant roots thoroughly every few days (more often in hot, dry spells). Either run the hose at a trickle for a while or use soaker hoses. Apply an inch or two of mulch (straw is ideal) around plants.

2) Yellow or Whitish Blotches: This is most likely due to sunscald. Insufficient coverage from the leaves often is to blame. Not only does it mar the look of the fruit, it spoils the flavor. Pests and disease can also cause leaf loss, which can lead to sunscald. Tomato hornworms – green caterpillars with



a hornlike tail – can strip a plant. Keep a lookout, and the moment they appear, handpick them, and then drop the worms into a bucket of soapy water. Soil nematodes (root-infesting worms), tiny flea beetles and various fungal diseases can damage leaves. In the future, look for resistant plants labeled VFNT (for verticillium wilt, fusarium wilt, nematodes, tobacco mosaic virus).

3) Puckering at the Blossom End: This is called *catfacing*, and the tomato may go on to develop crevices, holes and scars. This malady usually is caused by cold weather. High nitrogen levels in the soil also can cause it.

Avoid it by waiting to plant your seedlings until danger of frost is past. If an unseasonable cold spell is predicted, protect plants with cloches (bell-shaped clear glass or plastic covers) or row covers – available wherever gardening supplies are sold.

4) Disappointingly Small Crop: The most and best tomatoes are produced when daytime temperatures are in the 80s and drop to the 50s and 60s at night. If your summer is hotter or cooler, quality can suffer and the plants may produce less. Dry soil, too discourages fruit set. Insufficient sunshine is a problem as well – tomato plants produce plentiful crops when they receive eight hours of sun a day.

Dunn Chase, Teri, "How to Grow Delicious Tomatoes...Problem Free." BottomLine Personal, May 2015 p 10

Why Your Fingerprint Won't Protect Your Accounts



Biometric security confirms your identity by scanning some characteristic of your body – such as your fingerprints, irises or the shape of your face – or by listening to your vocal patterns.

Recent iPhones and iPads and some other devices already include fingerprint scanners, and a few investment companies have launched biometric-security programs – Vanguard offers voice verification, for example. Facial or iris scanners would use the cameras built into computers.

There are problems, however...

The Bad Guys can Beat Biometrics:

Biometric technology is improving, but for now, the face, iris and finger-print scanners sometimes can be fooled with photos.

You Can't Change Your Biometric Data if it's Stolen:

if an investment company uses biometric security, it must store your biometric data in its computers. If that computer gets hacked, the crooks might get their hands on details about your fingerprints, face, eyes or voice that they could use to invade accounts. *Millefsky, Gary "Why Your Fingerprints Won't Protect Your Accounts" Bottom Line Personal, May 2015, pg 6*

Avoiding Reverse Mortgage Scams: The FBI Provides Tips on How to Protect you and your Family from Fraud.

The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as home equity conversion mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators.

Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.



In many of the reported scams, victim seniors are offered free homes, investment opportunities, and foreclosure or refinance assistance. They are also used as straw buyers in property flipping scams. Seniors are frequently targeted through local churches and investment seminars, as well as television, radio, billboard, and mailer advertisements.

A legitimate HECM loan product is insured by the Federal Housing Authority. It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or

older who occupy their property as their primary residence and who own their property or have a small mortgage balance. See the FBI/HUD Intelligence Bulletin for specific details on HECMs as well as other foreclosure rescue and investment schemes.

Tips for Avoiding Reverse Mortgage Scams:

Do not respond to unsolicited advertisements.

Be suspicious of anyone claiming that you can own a home with no down payment.

Do not sign anything that you do not fully understand.

Do not accept payment from individuals for a home you did not purchase.

Seek out your own reverse mortgage counselor.

<http://www.fbi.gov/scams-safety>