



# Integrity Financial Service, LLC

*Planning — Protection — Peace of Mind*

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## Happy Independence Day!

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*In childhood the daylight always fails too soon—except when there are going to be fireworks; and then the sun dawdles intolerably on the threshold like a tedious guest.*  
~Jan Struther

On Independence Day, Americans celebrate the anniversary of publication of the Declaration of Independence from Great Britain in 1776.

In 1870, Independence Day was made an unpaid holiday for federal employees. In 1941, it became a paid holiday for them.

This year, July 4<sup>th</sup> is on a Saturday. When July 4 is a Saturday, it is observed on Friday, July 3. If July 4 is a Sunday, it is observed on Monday, July 5. Government offices and schools are all closed.



The first description of how Independence Day would be celebrated was in a letter from John Adams to his wife

Abigail on July 3, 1776. He described "pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations" throughout the United States.



New York City's fireworks have returned once again to the East River and the city is celebrating big time with the Macy's 39th annual display that promises to brighten up the Big Apple with plenty of evening sky sparklers.

Residents and tourists alike have a plethora of great viewing options along the river, and even from boats sailing in New York harbor.



There are ways around the mass crowds to get a great view of the fireworks, and, all involve being on the water.

In Chicago, the Navy Pier offers a great fireworks display which is choreographed to music that will light up the Chicago night sky. If you don't have your own boat, you can still enjoy the show aboard one of the many cruises offered at Navy Pier.

The annual fireworks display over Marina del Rey in Los Angeles lets you celebrate with a bang aboard your boat in the marina.

## CHICKEN KABOBS



Here's a colorful, quick, and easy way to do your Veggies and chicken on the grill.

### INGREDIENTS:

- 4 Skinless, boneless chicken breasts - cubed
- 1 Large green bell pepper cut into 2 inch pieces
- 1 Onion, cut into wedges
- 1 Large red bell pepper, cut into 2 inch pieces
- 1 cup barbeque sauce
- Skewers

### DIRECTIONS:

Preheat grill for high heat. Thread the chicken, green bell pepper, onion, and red bell pepper pieces onto skewers alternately. Lightly oil the grill grate. Place kabobs on the prepared grill, and brush with barbeque sauce. Cook, turning and brushing with barbeque sauce frequently, for 15 minutes, or until chicken juices run clear.

*Allrecipes.com/Recipe/Chicken-Kabobs/Detail.aspx?evt19=1&referrerHubId=2841*

## Health Records Go Electronic

Have you started getting your medical lab and test results and access to your medical records via the internet yet? Sounds great, right? Well, it's good news that the health-care industry has now entered the decades-old Information Age. But because the changeover is still new, there are pitfalls, too.

If you're not really sure how electronic health records (EHR) will affect you and your family, here is a quick rundown of what you need to know. Having all your health-care information stored in one, shareable electronic file – the ultimate, but not yet achieved, goal – will allow you and all your health-care providers 24/7 access to your important medical data. This will help ensure that your care is coordinated between doctors and that hospital emergency rooms can use your name to access your data even if you arrive unconscious...and allow you to interact

electronically with your providers.



If your doctors haven't yet offered you access to your EHR, chances are they will soon. The federal government is giving practitioners financial incentives to put EHR systems in place.

### ***What you need to know about EHRs...***

**1) You're in the Driver's Seat.** Most EHR systems not only give you access to your lab and other medical test results when they are sent to your doctor but also allow you to schedule and change appointments online. In addition, you have access to your health records so you can instantly check on dates of past surgeries and records of immunizations over the past several years. If you

want to send information in your health records to another doctor, you can electronically instruct the EHR system to do so. Most EHR programs also allow you to communicate directly with your doctor via e-mail, text message or, in some cases, video.

**2) Stay Alert!** Some doctors see EHRs as a consumer PR gimmick and don't take full advantage of their capabilities. Continue to bring your lists of medications and mention other key issues related to your care such as family history of cancer.

**3) Be Your own Data "Control Center."** Right now, the EHR systems being used by practitioners and hospitals are not all compatible with one another. This means that your data can be shared only among providers using the same system. Until this is rectified, you need to control the flow of your health data.

*Inlander, Charles "Health Record go Electronic" BottomLine Health, July 2015 p 12*

## Summertime Scams: How to Avoid Hot-Weather Scams:



Someone claiming to be from your utility company may call or knock on the door, saying you need to pay a late bill to avoid shutoff. Or maybe, they're trying to switch you to an unregulated gas or electric company.

Impersonators want your money, your account numbers or other personal information. Imposters may demand imaginary deposits for the new digital electric "smart meters."

### What you can do:

- 1) Never give account or other personal information or make a payment to someone who comes to your door or calls you and claims to be from the utility.
- 2) Customers shouldn't send money or information to another person or entity other than to the address provided on bills.
- 3) Avoid signing anything on your doorstep.
- 4) Ask for company photo-ID and call the utility to confirm the representative's employment. (Be wary of anyone wearing clothing with old or defaced company logos.)

<http://www.forbes.com/sites/johnwasik/2015/07/01/summertime-scams-how-to-avoid-hot-weather-fraud/2>

## As Debit Card Theft Hits 20-Year High, How Safe Is Your ATM?

While breach-fatigued retailers work to reduce the theft of their customers' plastic-payment data, scammers have turned their focus to stealing card details at the ATM.

During the first four months of 2015, stealing debit card info at automated teller machines hit a 20-year high, reports credit score firm FICO, which also monitors roughly two-thirds of America's debit cards. Compared with the same period in 2014, skimming attacks increased threefold at ATMs not located at banks and 174 percent at on-branch machines, FICO revealed to the *Wall Street Journal*.

Like gas pumps, ATMs can be rigged with readily available "skimming" devices that collect data from a payment card's magnetic stripe. PINs are recorded with overhead spy cameras to make counterfeit cards, to drain the affiliated bank account, to use for online purchases or to sell on the black market.



### How can you tell if your ATM is safe?

\* Newer ATMs have a flashing light at the card slot. If the light is obscured, suspect tampering.

\* Wiggle the card slot — and don't use those not securely attached. Beware of slots with a different color from the rest of the ATM.

\* Look for unusual equipment around the keypad; it could hide fraudster-placed cameras. To be safe, cover your hand as you enter your PIN.

\* Be wary of out-of-service signs. They could be bait to steer cardholders to nearby machines that have been rigged, or to help crooks avoid suspicion while they install skimmers.

\* Before entering your card, try several keys, especially "enter," "cancel" and "clear." A sticky keypad could indicate a non-skimming

ruse that prevents you from completing a transaction after inserting a cash card and keying in a PIN. As you leave to report the problem, a nearby con artist can use the touchscreen or other buttons on some machines to complete a cash withdrawal.

Of course, the best defense is a good offense: Monitor account activity regularly (if not daily). You're also safer requesting that your bank issue a *daily* ATM withdrawal limit, rather than the more common *per-transaction* cap. Should your card be compromised, this helps prevent scammers from making successive withdrawals within minutes of one another.

When buying gas and doing other transactions elsewhere, choose the "credit" option when using a debit card with a Visa or MasterCard logo. This way, you don't have to enter your PIN.

<http://blog.aarp.org/2015/06/19/as-debit-card-theft-hits-20-year-high-how-safe-is-your-atm/>

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

## Better Ways



**Better Memory:** For an easy trick to help you remember, close your eyes.

**New Research:** Adults who closed their eyes after watching videos of crime reenactments had 23% better recall of what they'd seen and heard than those who kept their eyes open.

**Explanation:** Closing your eyes helps block distractions, improves focus and helps you visualize what you're trying to remember about past events and experiences.

### A "Stay-Cool"

**Supplement:** *Alert:* In high heat and humidity, it's especially difficult for older adults to dissipate body heat, increasing their risk for heat-related illness, such as heatstroke. **New Research:** Adults over age 60 who took 5 mg of folic acid daily for six weeks had better blood vessel dilation (necessary for efficient heat dissipation) when exposed to heat than those who took a placebo. *Why:* Folic acid boosts production of nitric oxide. A molecule that dilates blood vessels. *Note:* Talk to your doctor before trying folic acid if you take medication or have a chronic disease.

Bottomline Health, July 2015

## The Heart Health Workout

**This Treadmill Regimen Cuts Your Risk of Dying From Heart Disease Nearly in Half**

What if there were a piece of exercise equipment that could cut your risk of dying from heart disease by nearly half?

That is actually possible by simply using a treadmill – in a *strategic way*. The approach is not complicated or even that difficult, but few people take advantage of it.

### The "MET" Secret.

The treadmill's winning secret is that it gives you the ability to monitor energy expenditure, also called a MET, which stands for metabolic equivalent. Every one MET increase in your fitness level cuts your risk of death from heart disease by 15%, so increasing METs by three will cut risk by 45%. Many treadmills display METs readings. You can also estimate METs with an app for your smartphone. The Exercise Calculator for the iPhone displays METs when you enter your weight, type of activity and length of time exercising.

Simply put, METs allow you to track the intensity of your workout by estimating the amount of



oxygen your muscles are burning to fuel you through various activities. For example, sitting requires one MET and normal walking requires two to three METs – that is, two to three times as much oxygen and calories as you'd burn while relaxing in a chair. Light jogging requires eight METs, and running at a 6 mph pace, 10 METs.

With immediate feedback from your METs reading, you can effectively gauge how hard you're working out, and receive the motivation to push yourself at the safest and most effective intensity levels.

**IMPORTANT:** If you've been sedentary, start your treadmill walking at 2 mph to 3 mph with no incline. Gradually increase your speed over the next eight to 10 weeks, then progress to graded treadmill walking or

slow jogging. If symptoms such as shortness of breath, dizziness and/or chest pain develop, stop and tell your doctor.

*Here's how to most effectively use a treadmill for specific exercise goals:*

**Quick but Effective Workout.** *What to Use:* Incline and speed. When it comes to getting the most out of exercise, intensity and duration are inversely related. By combining higher treadmill inclines with increased speeds, you'll bolster your MET level and reach your target heart rate sooner.

**Weight Loss:** *What to Use:* Incline. With incline walking, more muscle mass – especially in the quadriceps and glutes – is activated with each stride. And the more treadmill incline you use, the more calories you'll burn. Regular brisk walks of at least 30 minutes five or more days a week is the best approach to *weight loss*.

Franklin, Barry Phd, "The Heart Health Workout" BottomLine Health, July 2015 p13