



# INTEGRITY FINANCIAL SERVICE, LLC

*Planning • Protection • Peace of Mind*

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Did you know the color leaves turn during the autumn have been there all year? The pigments are masked during warmer seasons by the green chlorophyll that enables photosynthesis. As the fall begins and the days get shorter, there's dwindling sunlight for trees to convert to food. The loss of nutrients stops production of chlorophyll and, as their underlying pigments emerge, the trees begin to store energy for the winter.

The variety of colors displayed by different trees are produced by differing chemical make-ups within the leaves. Anthocyanins produce red and purple colors seen in red maples and sumacs. Carotenoids give leaves yellow and orange pigments, such as in Norway maples and ash trees. And tannins are responsible for the brown visible in leaves of many oak trees.

Leaf peepers know that New England reigns supreme for great fall foliage viewing. Vermont has the highest percentage of maple trees in New England, with mountains awash in vibrant oranges and yellows. New Hampshire's Kancamagus Highway (Route 112) is well known as one of the best Fall Foliage viewing areas in the country. In Massachusetts, follow the Mohawk Trail through the Berkshires and marvel at the brightly colored fall leaves and artsy small towns. The state of Maine has 57 species of broad-leaved trees with brilliant colors splashed across the forests each autumn.

Anywhere you live, you do not have to go far to view the beautiful forests filled with rainbow-colored leaves.



## Pumpkin Spice Latte

### Ingredients:

1 cup milk  
 2 tablespoons pumpkin puree  
 1 tablespoon sugar  
 1/4 teaspoon pumpkin pie spice, plus more for sprinkling  
 1/4 teaspoon pure vanilla extract  
 1/4 cup hot espresso or strong brewed coffee  
 Sweetened whipped cream, for serving

### Directions:

Combine the milk, pumpkin puree, sugar, pumpkin pie spice and vanilla in a medium microwave safe bowl, cover the bowl with plastic wrap and vent with a small hole. Microwave until the milk is hot, 1 to 2 minutes. Whisk vigorously until the milk mixture is foamy, about 30 seconds.

Pour the espresso or coffee into a large mug and add the foamed milk. Top with whipped cream and a sprinkle of pumpkin pie spice.

<http://www.foodnetwork.com/recipes/food-network-kitchens/pumpkin-spice-latte.html?oc=linkback>

# The Autumn Blahs are Real: 3 Simple Ways to Stay Upbeat all Season

Fall is almost here and the days are getting shorter. If you find you have less pep in your step, or you're struggling to get work done, you may be experiencing the autumn blahs — and those could lead to the winter blues.

People who suffer from winter depression actually experience the first signs of it just as

autumn sets in, says Dr. Norman Rosenthal, the psychiatrist who pioneered the idea of seasonal affective disorder (SAD).

It's all about light —or the lack of it, says Rosenthal, a clinical professor of psychiatry at Georgetown University School of Medicine and the author of "Winter Blues: Everything You Need To Know To Beat Seasonal Affective Disorder."

Stay upbeat all season long with these three simple tips:

### •Take a Walk Outside:

Even a 20-30 minute walk a day has health benefits. An autumn walk has an additional benefit - you're getting as much valuable sunlight as you can before winter. He suggests early walks. "The morning is the most potent time for many people." Says Rosenthal.

### •Make Sure Light Comes Into Your Home or Office:

Trim any bushes that may have grown high over the summer and clean windows. If you're the kind of person

who keeps the blinds closed all day long, rethink that. "Some people have heavy window treatments and that's not good if

you're a light sensitive person," says Rosenthal.

### •Put Your Bedside Light on a Timer:

Set your lamp to come on a half an hour before you wake up. "There's actual data that it works," says Rosenthal. "Get light through your closed sleepy eyelids even before you wake up and it will give your brain a kick start."

The bottom line? You have more control than you think when it comes to preventing seasonal mood changes. "It's very valuable to be proactive," says Rosenthal. "Now is the perfect time to do that."

**Warning Signs of Seasonal Affective Disorder:**  
 You need more sleep than usual.  
 You're irritable.  
 You're slowing down.  
 You're putting on a pound or two.  
 You're going for the munchies, the sweets and the starches.  
 Tasks feel like they're more difficult for you.

<http://www.today.com/health/autumn-blahs-are-real-3-simple-ways-stay-upbeat-t43951> Vivinnetto, Gina

# TOP 5 SCAMS OF 2015



## Scam Alert: Fake Windows 10 Upgrades

Avoid opening links in your e-mail promising a free copy of Microsoft's new operating system, Windows 10, warns software analyst Max Eddy.

Although the e-mail appears legitimate, clicking on the link actually downloads malicious software that locks you out of the files on your computer, then forces you to make a ransom payment to the sender to regain access.

The cybercrime campaign is being spread using an email claiming to be from Microsoft with the subject line: "Windows 10 Free Update". The 'from' field features the email address update@microsoft.com which appears to be a valid and official address.

The only ways you should download the upgrade: Click on the Windows 10 icon that appears in the notification area of your task bar in Windows 7, 8 and 8.1...or get the software directly from Microsoft.com.

*Eddy, Max bottomlinepersonal Oct 2015, pg 1*

Tough economic times are, unfortunately, boom times for scammers, as people desperate for money and jobs let down their guards and are more likely to pursue questionable financial opportunities that caution might ordinarily warn them away from.



As folks become more accustomed to monetary woes, their charitable inclinations are more easily exploited by scammers pretending to be persons in need of sympathetic helping hands. Listed below are several pervasive forms of scams that have proven particularly alluring to potential victims when times are tough.

### Facebook Fake Friend Scam:

Did you ever get a Friend Request on Facebook from someone you already thought was your friend? If you hit Accept, you may have just friended a scammer. Con artists nurture an online relationship, build trust, and convince victims to send money.

### Fake Prizes, Sweepstakes, Free Gifts, Lottery Scams:

You receive an email claiming you won a prize, lottery or gift, and you only

have to pay a "small fee" to claim it to cover "handling costs". These include scams which can go under the name of genuine lotteries like the UK National Lottery and the El Gordo Spanish Lottery. Unsolicited email or telephone calls tell people they are being entered or have already been entered into a prize drawing. Later, they receive a call congratulating them on winning a substantial prize in a national lottery. But before they can claim their prize, they are told they must send money to pay for administration fees and taxes. The prize, of course, does not exist. No genuine lottery asks for money to pay fees or notifies it's winners via email.

### Internet Merchandise Scam:

You purchase something online, but it is either never delivered, not what they claimed it was, or is defective.

### Phishing, Spoofing Scams:

Emails that pretend to be from a company, organization or government agency but ask you to enter or confirm your personal information.

### Computer Performance Scams: Equipment and Software:

Scammers claim to offer technical support for computer problems and charge a fee to fix non-existent problems.

<http://www.snopes.com/fraud/topscams.asp#phid3M2cRBTqHihQ.99>

# October Checklist:

## **Put the Beep Where You**

**Sleep:** Smoke alarms are the theme of this year's Fire Prevention Week (October 4 to 10). Position them on ceilings or high on walls in each bedroom and in the hall adjacent to the bedrooms.

## **Photograph Fall Foliage:**

Overcast days are best for capturing color. Fog and mist add mystery. Look for autumnal reflections in ponds and streams. For unique photos, shoot trees from above – atop a hill, promontory, etc. Photograph the same tree every few days to document the change.

## **Plant for Color Next Fall:**

Among the most brilliant trees and shrubs: Bald Cypress, euonymous (burning bush), Japanese/red/sugar maple, Sassafras, spicebush and sweetgum.

## **Fight Seasonal Depression:**

Eat foods rich in omega-3s (such as salmon, sardines, and walnuts) and tryptophan (pumpkin, spinach, turkey). Avoid processed foods. If you often suffer from winter blues, talk with your doctor about using a phototherapy light box as the days get shorter.

*BottomLinePersonal Oct 1, 2015, pg 4*

## **"I'll Get Out Before the Next Crash" and Other Lies Investors Tell Themselves.**



Whether the stock market is soaring or sinking, investors find ways to fool themselves. This goes for typical small investors (which describes most of us) as well as for investing enthusiasts and even investing professionals. We're all human, and what we tend to do as investors is exaggerate our skills, embellish our performance, and blame invisible forces for our misfortunes. After all, we don't want to chalk up our successes to dumb luck or take full responsibility for our failures.

Jonathon Clements, who wrote for The Wall Street Journal about personal finance for 20 years, reveals the three most common comments from investors – and how you might benefit from being more honest about your investment habits.

**"Even When the Stock Market was Down More Than 50% and Everybody was Panicking. I knew All Along That Stocks Would Bounce Back."** You might know the old saying that even a broken clock is right twice a day. We ignore our incorrect or foolish forecasts from the past, remembering only the

reality check, go back and look at your financial statements. Focus on the trades you made in 2008 and 2009, when share prices were plummeting. This was probably the buying opportunity of a generation.

## **"This Rally Has Further to Run"...or "This Rally Won't Last Much Longer."**

Investing is a nerve-racking endeavor, with big money at stake, so it's understandable that investors want to know what will happen next. But such predictions are no better than calling heads or tails on a coin flip, and they could cause great damage if they spur us to make big portfolio changes. Those changes could leave our portfolios badly positioned – and they might trigger hefty trading costs and big tax bills.

## **"I'll Get Out Before the Next Crash."**

As our portfolios grow fatter, we grow more confident and feel like we're ahead of the game. That might spur us to move even more of our money into stocks, trade more and buy more aggressive funds.

But instead of taking more risk, we probably should grow more cautious as our portfolios grow fatter, because nobody knows when the next bear market will hit.

*Clements, Jonathon  
"I'll Get Out Before the Next Crash"  
BottomLine Personal, Sept 1, 2015, pg 1*