



# INTEGRITY FINANCIAL SERVICE, LLC

*Planning • Protection • Peace of Mind*

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## *How Can Holiday Traditions Benefit Our Health?*

The decline of the nightly dinner ritual means many families rely on holiday traditions to reap the benefits of structure, fun, and teamwork that have proven to keep us all more grounded and emotionally balanced. If you grow up in a family with strong rituals, you are more likely to be resilient as an adult; multiple studies have shown strong rituals in families can combat the spread of alcoholism and improve student's ability adjusting to college. <sup>1</sup>

This new understanding has led some therapists to help families establish rituals as a way to heal family tensions and promote resilience in individuals. Holiday traditions foster relationships, provide access to role models, and encouragement - all things that help bolster resilience. <sup>2</sup>

However, too much pressure for "perfect" rituals can backfire, building tension rather than the close family ties and emotional well-being we were aiming for.

Flexibility is necessary. Consider the purpose of your own traditions and be willing to change if doing so will ease tension and anxiety. Incorporate new traditions that increase the active participation of outside family members or blend traditions from merged families to keep the benefits of tradition without all the stress.

1) [www.nytimes.com/1992/03/11/news/family-rituals-may-promote-better-emotional-adjustment.html](http://www.nytimes.com/1992/03/11/news/family-rituals-may-promote-better-emotional-adjustment.html) 2) [www.apa.org/helpcenter/road-resilience.aspx](http://www.apa.org/helpcenter/road-resilience.aspx)

## In Season: *Pomegranates*

Commonly available in late October through January, the sweet, ruby red seeds are a great addition to salads, fruit cups, and festive holiday drinks.

The pomegranate is a fruit that contains hundreds of edible ruby toned seeds called arils. They are rich in fiber, vitamins, minerals and bioactive plant compounds, but they also contain some sugar.

Pomegranates contain punicalagins and puninic acid: unique substances that are responsible for most of their health benefits.

**Punicalagins** have been shown to reduce inflammation; a leading driver of many diseases.

**Punicic acid** (pomegranate seed oil) is the main fatty acid in the aril-conjugated linoleic acid, which has been known to help with weight loss.



There is preliminary evidence that pomegranate juice can be useful in men with prostate cancer, potentially inhibiting cancer growth and lowering the risk of death. Regular intake of pomegranate juice has been shown to lower blood pressure levels in as little as 2 weeks.

**Looking for the benefits of pomegranate without the sugar?** Pomegranate extract and powder is typically made from the peel due to its high antioxidant and punicalagin content.

<http://authoritynutrition.com/12-proven-benefits-of-pomegranate/>

Prior to the turn of the 20th century, people engaged in a holiday tradition known as the Christmas "Side Hunt". Choosing sides, they would go afield with guns, and whomever brought in the biggest pile of feathered and furred quarry, won.

health of bird populations and guide conservation action. During this time, all Christmas bird counts are conducted. Free of charge and open to anyone, volunteers register with The Audubon Society and are connected with the nearest established 15-mile wide

## The North American Bird Count: A Christmas Tradition since 1901

Conservation was in its beginning stages during that era and many observers and scientists were becoming concerned about declining bird populations. Beginning Christmas Day, 1900, ornithologist Frank M. Chapman, an early officer in the then nascent Audubon Society, proposed a new holiday tradition. The "Christmas Bird Census" would count birds during the holidays rather than hunt them.



From an initial group of 25 dedicated participants, this tradition has grown in popularity. From December 14 through January 5 each year, tens of thousands of volunteers throughout the Americas brave snow, wind, or rain, and take part in the effort. Audubon and other organizations use data collected in this long-running wildlife census to assess the



diameter circle, organized by a count compiler. Volunteers follow specified routes through a designated 15-mile (24-km) diameter circle, counting every bird they see or hear all day. The count is not just a species tally--all birds are counted all day, giving an indication of the total number of birds in the circle.

Beginning birders can join groups that include at least one experienced birdwatcher. Residents within the boundaries of a circle can stay at home and report the birds that visit their feeders on count day, coordinating with that circle's count compiler.

*Find Out more about the CBC or volunteer to count this season at <https://www.audubon.org/content/join-christmas-bird-count>*

## FIVE HEALTH MYTHS THAT FOOD COMPANIES PEDDLE & WHAT SCIENCE REALLY SAYS

### The Benefits of Ginger

**Best known for its anti-nausea effects, ginger has been used to ease common ailments from colds and flu to motion sickness and digestive woes.**

Ginger improves cold and flu symptoms by stimulating perspiration and warming the body from the inside. It also helps keep the respiratory tract moist and relieves nausea, vomiting, and diarrhea.



One of the easiest ways to reap these benefits is to drink ginger tea. Look for it in your health food or grocery store or brew your own: simply slice a two-inch piece of fresh ginger, add to four cups of water, bring to a boil, and simmer for 15–20 minutes.

To avoid motion sickness, try eating a 1/4 inch slice of ginger, or take 1,000 mg of standardized ginger extract three or four hours before travel.

Ginger extract has also been shown to be as effective as conventional analgesics in relieving arthritis pain.

<http://www.drwhitaker.com/health-benefits-of-traditional-holiday-favorites-did-you-know/>

#### **MYTH #1: Exercise Is More Important Than Diet When It Comes To Weight.**

While inactive lifestyles may play a role, the body of scientific research shows poor dietary choices are far more to blame for the obesity epidemic. The contrast is even clearer when it comes to losing weight. After all, it takes three miles of walking to burn off the 140 calories in just one 12-ounce can of Coke. Exercise is essential for a healthy life, of course, but if you want to lose weight, start with what you eat and drink... especially sugar-laden beverages. As the saying goes, "You can't outrun a bad diet."

#### **MYTH #2: Single Nutrients Make A Food Healthy.**

Food companies use single nutrients to trump up the value of their unhealthy offerings. For example, most breakfast cereals are highly processed and stripped of many nutrients, sugary and devoid of healthful fats. Even when they add in a nutrient and tout it, they're just hoping we overlook all that added sugar.

#### **MYTH #3: Taking Out Well-Known "Bad" Ingredients Makes A**

#### **Food "Good" For You.**

A gluten-free donut is still, after all, a donut. No matter what is not in your food, what really matters is what is in it... and a donut is never going to be a peach.



#### **MYTH #4: Low Fat Or Fat-Free Makes A Food Healthy.**

Fat is not the enemy of the heart—different fats have different



effects on heart health. Healthy foods that are high in fat include nuts, seeds, avocado, cold-pressed extra-virgin olive oil and sardines. Because fat makes food taste good, manufacturers add in more sugar to make low fat foods taste better. Considering the growing evidence that diets high in sugar can damage your heart, those low-fat cookies may do more harm than good, while tasting pretty mediocre.

#### **MYTH #5: It's Fine to Eat Junk As Long As You Don't Take in Too Many Calories.**

There's a huge difference between snacking on a Three Musketeers bar and eating the same amount of calories in almonds. The candy bar will spike your blood sugar while providing almost no nutrients. but the almonds will give you protein, fiber, healthy fats, vitamin E, magnesium and more. If weight is your concern, the more nutrient-dense choice is better for you even if it contains a bit more calories—especially if it has significant amounts of fiber and protein, which will help keep you fuller longer.

Source: August 31, 2015  
[bottomlinehealth.com/5-health-myths-that-food-companies-peddle-and-what-the-science-really-says/](http://bottomlinehealth.com/5-health-myths-that-food-companies-peddle-and-what-the-science-really-says/)

# DECEMBER DECEMBER

## FINANCIAL CHECKLIST

As we approach the end of 2015, here is a checklist of financial items to address:

- *Max out contributions to your retirement plans.* These can be 401k, 403b, 457, Traditional IRA, or Roth IRA plans.
- *Rebalance asset allocations if market movements have altered your portfolio risk.* Remember, rebalancing is about resetting portfolio risk to the level you initially decided was right for you. Make sure your risk levels are still appropriate as you rebalance your assets
- *Harvest losses in your taxable accounts* to help offset any gains that your funds distribute or that you have realized by selling, or up to \$3,000 per year of ordinary income. Unused losses can carry over to the next year.
- *If you are 70.5 or older, take the Required Minimum Distribution (RMD) from your qualified retirement accounts, to avoid a penalty of 50% of the RMD that you did not take.*
- *Pay Estimated Taxes.* If required to do so, make sure to meet your deadlines and avoid penalties.

<http://www.forbes.com/sites/thebogleheadsview/2015/11/30/year-end-financial-checklist/>

Morningstar's 2015 analysis of Mutual Funds shows an overall reduction in fees, but this is due to increasing investments in low cost mutual funds rather than managers decreasing the hidden fees that have whittled away at investor earnings in the past. Reductions are due to smarter shopping as investors continue their 10-year trend of

funds, which can include broker commissions, bid-ask spreads, and losses associated with trading in high volumes.<sup>3,4</sup>

Identifying all of the fees and subtracting them from average earnings will allow you to compare earnings estimates across investment options. However, Mutual Funds are securities, and as such their

## “More Mutual Fund Investors Minimize Their Fees In 2015.”

opting for lower fee indexed funds. When it comes to fees, Mutual Fund investors must continue to scour disclosures and add up all of the hidden fees that degrade their earnings over time.

Many investors who include Mutual Funds in their portfolio are moving to reduced index funds, which, in addition to the lower fees, tend to outperform higher-cost actively managed funds.<sup>1, 2</sup>



Actively managed mutual funds will generally have a higher level of fees and expenses to consider, plus a host of other factors, such as over-diversification, cash on hand requirements, taxes, and phantom income that can contribute to a lower than expected performance, compared to investing in passive indexes. Transaction costs are often difficult to determine for actively managed

performance is tied to the Market. They do not offer the same tax advantages and income guarantees provided by insurance products such as Fixed Indexed Annuities, so make sure that you compare risk as well as reward. Mutual Funds may seem easier for investors who lack the time, resources, or expertise to pick individual stocks, but considering the research one must perform to identify all potential fees, fund selection can still require considerable effort. Investors who consider Mutual Funds need to make sure that a fund's projections include all the hidden fees and realize that even the diversified nature of Mutual Funds cannot protect their investment from the volatility of the market itself.

1 - Fees on Mutual Funds Fall. Thank Yourself. Jeff Sommer [5/9/2015]  
<http://www.nytimes.com/2015/05/10/your-money/fees-on-mutual-funds-fall-thank-yourself.html>

2 - Fee Study: Investors Are Driving Expense Ratios Down, Morningstar [2015]  
[http://news.morningstar.com/pdfs/2015\\_fee\\_study.pdf](http://news.morningstar.com/pdfs/2015_fee_study.pdf)

3 - Five Reasons Your Mutual Fund Probably Underperforms The Market Richard Finger [4/15/13]  
<http://www.forbes.com/sites/richardfinger/2013/04/15/five-reasons-your-mutual-fund-probably-underperforms-the-market/>

4 - The Mutual Fund Fees We Don't Talk About. These fees can cost you a lot of money in the long run. How much can you afford to lose to expensive fund fees? Brett Carson [3/4/15]  
<http://money.usnews.com/money/blogs/the-smarter-mutual-fund-investor/2015/03/04/the-mutual-fund-fees-we-dont-talk-about>