



Your

Healthy & Happy Home News™

From the Desk of Roy & Pam Wood

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Yes, You Can Bank on Your Phone . . . but Should You?

Cyber safety is something everyone should be conscious of—especially if you're contemplating joining the throngs who monitor and manage their finances on smartphones. Mobile banking may be popular, but is it secure? True, hackers are getting much more sophisticated, but if you practice commonsense security protocols, mobile banking can be convenient and secure. Here are some safe banking tips:

Never send account or password information via text or e-mail. Banking apps are much more secure. Most financial institutions have safeguards in place to make sure data sent across a network via their proprietary app is encrypted.

Make sure you're not connected to a public network, and log on directly to your bank's website. Never respond to a request for banking information or follow a suspicious text or e-mail link; it could lead you to a bogus website where your financial records could be hijacked.

Be cautious when downloading apps to your device. Some may contain malware that can compromise your information; keylogger software, for example, tracks your keystrokes and could be used to identify bank passwords and account information.

Finally, use your phone's digital locking mechanism to minimize risk if your phone is lost or stolen. It may seem like a nuisance to swipe a fingerprint or enter a PIN every time you activate your phone, but that might be enough to keep a hacker at bay until you report your phone missing. Mobile banking can be convenient. But whether it's sufficiently secure is up to you and the safety protocols you follow.

It's a Strange Old World: Bizarre News You Might Have Missed

The luckiest couple in Canada must be Barbara and Douglas Fink of Alberta. They recently won \$8.1 million CAD (\$6.1 million USD). Why luckiest? The couple's latest win follows two previous ones in 1989 and 2010.

A U.K. man recently dropped out of a group vacation, and not wanting to waste his paid-up Mallorcan (Majorcan) vacation, his friends decided to invite a stranger with the same name. Joe McGrath of

Manchester accepted the invitation; his Spanish island vacation with strangers apparently proved a great success for all concerned.

Astronomer Ian Griffin recently offered a New Zealand flight providing in-plane views of the Antarctic winter's southern lights. Passengers paid \$2,776 to \$5,972 USD for pairs of tickets to see the stunning light show.

What Is the Best Exercise on the Planet? You Decide

It's generally agreed that cycling is the best exercise on the planet—unless you ask walkers, who say nothing beats walking for a whole-body workout. And the debate goes on.

As it turns out, the workout you get depends on the modality you choose, and both activities are good forms of exercise—for different reasons. Do you want to bulk up or slim down? Are you looking to increase endurance? Is your concern long-term cardiac fitness or short-term shaping?

Both biking and walking provide aerobic exercise, so they increase heart rate and are likely to improve cardiac function. They also exercise muscle and burn calories, which can be important if weight loss is your ultimate goal (although there's debate on that, as well).

According to Jessica Martinez with Livestrong.com, "A 130-pound person, walking at a moderate pace...burns 60 to 70 calories per half-hour." Martinez adds, "Walking can reduce belly fat, lower blood pressure, and raise your production of HDL, or 'good' cholesterol."

But, in another [Livestrong](http://Livestrong.com) article, Deborah Green writes, "A person who weighs 160 pounds will burn about 288 calories in one hour of cycling at a leisurely pace." And strenuous biking can make muscles work harder, so if you're going for that "ripped" look, biking may beat walking.

John Metcalfe (sort of) sums it up in [CityLab](http://CityLab.com). "As efficient as walking is, biking is more efficient, having the lowest energy cost of all transportation options, including walking, swimming, driving, ride-sharing, taking the train, and trotting through a sun-dappled meadow on a horse." Biking? Walking? The debate continues. Swimming, anyone?



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Worth Quoting

This month, some famous quotes on the topic of The Self:

We have to dare to be ourselves, however frightening or strange that self may prove to be.

May Sarton

Yesterday I was clever, so I wanted to change the world. Today I am wise, so I am changing myself.

Jalaluddin Rumi

You are who you are when nobody's watching.

Stephen Fry

This above all: to thine own self be true.

William Shakespeare



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The Credit Card Conundrum: It All Comes Down to Habits

Some people make a practice of using different credit cards for different types of purchases and accruing reward points across multiple categories. Others pride themselves on carrying only one or two cards. Which strategy is better?

If you have just one or two credit cards, it's fairly easy to monitor, manage, and control your spending, whereas it's more difficult to keep track (and all too easy to spend too much) when purchases are distributed among various cards.

Plus, juggling due dates can be a nightmare, and late or missing payments often trigger onerous interest and penalty fees and may damage your financial reputation. What's more, if you have a pocket full of credit cards, the credit bureaus may consider you to be overextended and could lower your credit score as a consequence.

Another argument for the minimalist approach is that fewer cards can decrease your exposure to credit card fraud.

On the other hand, one of the primary factors in determining your credit score is the number of credit cards you have. If you carry only one or two cards, credit-scoring bureaus may decide they don't have sufficient information to assess your creditworthiness, and no credit or an incomplete credit history can be just as damaging as bad credit.

There is no one-size-fits-all solution for everyone's wallet. It's dependent on your spending and payment habits. But one thing is sure: credit card debt is expensive.

It's wise to be thoughtful about the plastic money you carry around.

This Month's Sudoku

			6	1		9		4
9	6		5				7	
			2				5	
				8		3	9	
8			3		2			5
	4	6		9				
	3				7			
	2				3		8	1
4		8		5	6			

Is Lack of Space Cramping Your Green Thumb?

If your green thumb is out of joint thanks to limited (or nonexistent) outdoor space, try some out-of-the-yard thinking, and you'll soon be digging in the dirt. You can garden anywhere if you're resourceful.

Go vertical: If you're in an urban setting, take inspiration from the high-rises that surround you. When there's no room to spread out, go up. Use tiered planters and a trellis to create a living wall or a "room" divider on your balcony. Add wall pockets to grow small plants such as herbs. When you think of your outside walls as garden space, you suddenly have lots of room!

Think outside the window box: Who says plants only grow on prairies and in pots?

Create a unique arrangement of washbasins, bowls, cookware, repurposed rain boots, previously loved furniture—nothing's off limits for the innovative container gardener.

Automate it: If you have neither the space nor the green thumb, this solution may be for you. The recently invented Modgarden is a small indoor farm in a cabinet, and it's fully automated. You simply fill the water reservoir, add seeds, and wait for your veggies and herbs to grow. Some restaurants in colder climes are trying it to grow off-season produce.

Redefine the fruit basket: Fit a large wicker basket with a plant-friendly container filled with potting soil, and add your favorite

herb and edible flower seeds. Soon you'll have a microgarden that's useful, decorative, and different all in one.

Bring the outdoors in: If you love greenery but lack green space, why not bring the garden inside? Add small potted trees to sitting areas. Integrate potted plants into your décor. Fill your foyer with foliage. You may not have much square footage, but you can transform the space you do have into a garden that flows from room to room.

Just remember to provide your plants with the right soil and lighting conditions, water regularly . . . and enjoy!

TRAPPIST-1e May Soon Become Earth 2

Traveling to Mars is so yesterday. Today the talk around space travel focuses on TRAPPIST-1, a neighboring star somewhat similar to our sun.

But it's not the star alone that has lit up everyone's imagination. It's the recent discovery that TRAPPIST-1 is orbited by seven Earth-like planets. And three or four of them may have conditions suitable for human life.

As a result, some researchers are now considering the possibility of human travel to a TRAPPIST-1 planet. According to a recent *Forbes* article by planetary geologist James Conca, the most likely candidate is the fourth planet out from the star, TRAPPIST-1e.

Granted, it's some 230 trillion miles from us. But, as Conca suggests, it would only take us 40 years to reach it if we were traveling at the speed of light. Unfortunately, at today's slower speeds, it's more like 600,000 years.

Now that the TRAPPIST-1 worlds have been discovered, can a space vehicle capable of traveling at the speed of light—and a trip to TRAPPIST-1e—be closer than we think?

Is Your Pet Trying to Tell You Something?

Pets can be loyal companions, but sometimes humans aren't. You're not mean; you just don't always get it. So Reader's Digest has compiled a list of things we furry family members would like you to understand, such as:

Teach us good behavior early, and be consistent.

We dogs wag our tails to show approval, but also when we're afraid. Tail-wagging doesn't always mean we want to be petted.

Cats are hunters—we want toys we can grab, not laser lights.

Soft Frisbees don't hurt doggy gums so are better for playing fetch.

Don't waste money on gluten-free pet food.

Treat us as you'd like to be treated if you were lucky enough to be a dog or a cat!

Sweet and Spicy Grilled Pork Tenderloin

It's grilling season. Enjoy!

Serves 4

1 whole pork tenderloin trimmed of fat (about 1 pound)
Zest of 1 lemon
½ cup lemon juice
¼ cup honey
2 teaspoons salt
3 garlic cloves, crushed
1 tablespoon chili powder, or to taste

Directions

Combine lemon zest and juice, honey, salt, garlic, and chili powder in a re-sealable plastic bag. Add pork tenderloin, remove as much air as possible, and seal. Marinate in the refrigerator for at least 6 hours (up to 24 hours). Rotate occasionally. Remove tenderloin, preheat grill to medium, and discard bag with remaining marinade. Brush grates with vegetable oil, and place tenderloin in center of barbecue. Cover grill. Turn pork every 2 minutes until it reaches an internal temperature of 120 degrees (10-12 minutes). Place on a cutting board. Cover the tenderloin with foil for 8-10 minutes. Slice and serve with lemon wedges and sides of your choice.

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Worth Reading

Five Reasons to Write a Letter to Yourself

By Scott Hughes
pickthebrain.com

Writing a letter to yourself—to read five years later—can give you current insight into you. Be grateful for the people and events in your life now, and remind your future self of that gratitude. Finally, think now about who you want to be when you open that letter five years later. **More:**

<https://tinyurl.com/June-self1>

Five Ways to Be Positively Selfish (for Good Reason)

By Susie Moore
Greatist.com

Some days, it can be challenging enough to like yourself, let alone love yourself. But, points out Moore, not loving yourself makes it harder to love others. So be selfish—for others' sake. Here's how: Do something fun for one hour a week. Think outside your routine to find new opportunities. Explore a new neighborhood. You don't need much to care for yourself, but the impact on you—and on others—can be enormous. **More:**

<https://tinyurl.com/June-self2>

We Like Taking Selfies but Not Looking at Them

By: Science Daily staff
Frontiers/Science Daily

Today's selfie is the popular item that no one really likes. Researchers in Germany have found that while virtually everyone takes selfies—usually a lot of them—people feel there are too many on social media. Study participants suggested that selfies by others are self-promotional, while one's own selfies are “authentic.” Another finding: close to 70% believe selfies can be harmful to self-esteem. So don't look; just snap. **More:**

<https://tinyurl.com/June-self3>

Second Mortgages: Make Your Dreams Happen—Carefully

RateHub defines a second mortgage as “an additional loan taken out on a property that is already mortgaged.” Sounds risky—and indeed it comes with plenty of risks. But it also comes with rewards.

There are two major kinds of second mortgages: The home equity line of credit (HELOC) has a variable interest rate and acts much like a credit card, allowing you to withdraw the cash you need, when you need it. And the fixed-rate home equity loan allows you to borrow a lump sum and make set monthly payments.

Second mortgages provide speedy access to money at a generally favorable interest rate—and the interest you pay on mortgages may also be tax deductible. Compared with money borrowed on a credit card or a standard

consumer loan, a second mortgage may be easier to obtain, and you can use the money for whatever you want: home remodels, tuition—even a dream trip.

The most important disadvantage: because your home secures the loan, the second mortgage lender takes on less risk than with a personal loan, and may offer you more money than you need. Many borrowers are happy to comply, only to find themselves in trouble.

Ensure you can make your monthly mortgage payments easily, even when interest rates go up or personal circumstances change. And note that if interest rates increase, so will your monthly HELOC payments. Home equity loan payments aren't affected by rate increases during the term of the loan. So go ahead and make that bucket-list trip a reality—but plan carefully.

Who Wants To Win a FREE Gift Card!!

Take my *eTrivia* Challenge and you could be a winner

I love this part of the newsletter! Each month I'll give you a new *eTrivia* question, and all clients who email me at <<Your Email Here>> with the correct answer will be entered to win a

\$25 Gift Card

Take your best guess then email me right away. Remember, your chances of winning are better than you expect.

This month's *eTrivia* question is...

What is the main reason indoor plants die?

- a) Underwatering b) Overwatering c) Not enough sunlight

General Knowledge Quiz. Answers below.

You should talk to your plants for what reason?

How do you grow sweeter tomatoes?

Some varieties of which flower smell like vanilla, chocolate, lemon, or cinnamon?

Why isn't staking good for most new trees?

(Answers: Sound vibrations encourage them to grow; sprinkle baking soda on the soil; orchids; their trunks grow thicker and stronger if they can move)