

Safety & Health



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Your Name Here

Financial advisor: Some debt is essential

Everyone knows credit card debt is evil. But could it possibly be true that some debt is good, even credit card debt?

Financial advisor and author Jane Bryant Quinn thinks so. In fact, she says that if you do not use your credit card, your credit score could actually disappear.

Lenders rely on a credit score to make a decision about whether a person is likely to pay back a loan. A person with no debt might have no credit score.

High credit scores are essential to getting a mortgage or the best rates on loans. They even are important to basic needs such as car insurance rates or starting utility service.

Even if you used credit cards in the past, you could still lose your credit score if you do not have any activity on a loan in six months. Quinn advises people with mature credit habits to maintain one credit card and use it at least once a month and then pay off the balance. One active credit account is all you need to maintain a credit score.

Don't be polite when it comes to security

One World Trade Center in New York City, has a security system that cost \$20 million to purchase and install in 2008.

Nonetheless, this year a New Jersey teenager managed to get in and roam about for two hours before being caught.

Few have to be reminded of the security dangers in that scenario.

However, maintaining secure areas is a problem everywhere and mainly because people are so nice.

The most common causes of unauthorized entry into a building are piggybacking or tailgating.

Tailgating occurs when one person properly enters a secure door but another follows, unbeknownst to the first person.

Piggybacking is a bit different because the piggybacker gets permission. Either the piggybacker actually asks for access (Hey! Hold the door!) or he gets access as a courtesy. Holding the door for someone is a deeply ingrained habit. If that person is carrying something large, like computer equipment, it is virtually seen as a requirement to hold the door. But the latter is a typical ruse.

"If you ever used your access card to get into a building,

then held the door open so someone who looked like he might work there can enter, you have participated in a security breach," says Mark Borto, CEO of Boon Edam, the leading

manufacturer of security entrance solutions in North America.

Quoted in Bloomberg Businessweek, Borto also says, "The best access control systems in the world can be defeated by exploiting the fact that people are nice and will allow others to follow them through doors."

They have put themselves, their colleagues, and the business at risk.

It's also not just doors that can be tailgated or piggybacked. Computers are at risk. When you sign in on a secure computer, be sure you also sign off when you leave the desk.

There are many hacking situations that the average user can't control, but

the one thing every user can control is basic sign-on and sign-off security.



Understanding freedom

1. According to one patriot, Americans believe some truths are so obvious there is no need to debate them. In one of the first important American documents, this patriot wrote, 'we hold these truths to be self-evident that . . .' Who was the patriot and what was the first truth he named?

2. The same patriot went on to write that all men enjoyed certain 'unalienable' rights and he named three in particular beginning with 'life' -- what are the other two?

3. In what document did this patriot write about unalienable rights and self-evident truths?

4. Where, according to the patriots, did all men get their unalienable rights?

5. What precisely happened on July 4, 1776?

Answers

1. Thomas Jefferson wrote: 'We hold these truths to be self-evident, that all men are created equal . . .'

2. Life, liberty, and the pursuit of happiness. 'Unalienable' from Webster's Revised Unabridged Dictionary (referring to 'inalienable'): Incapable of being alienated, surrendered, or transferred to another.' Other sources: Incapable of being repudiated and not subject to forfeiture. A right a leader

Across

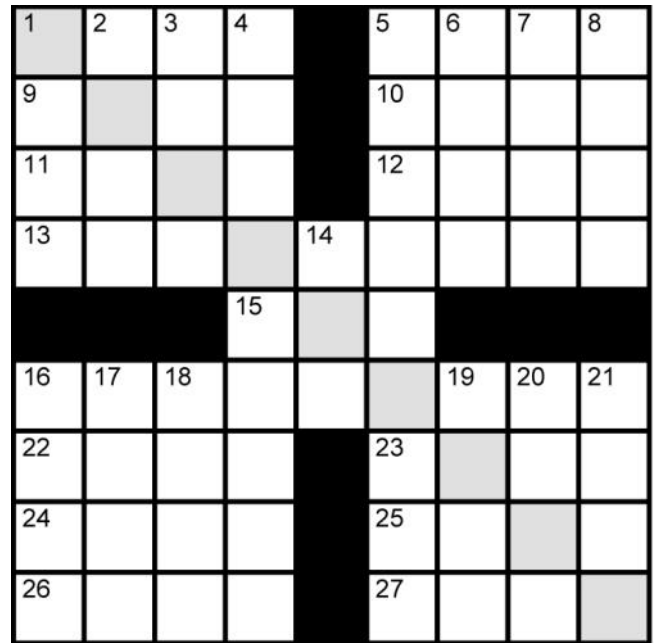
1. Actor Pitt
5. Make over
9. Place to hibernate
10. Face shape
11. Pakistani language
12. Darn, as socks
13. Goes on board again
15. Kind of tax
16. Philosophical doctrine
22. Centers of activity
23. Germany's __ von Bismarck
24. Crude group?
25. Snaillike
26. Work station
27. Joie de vivre

Down

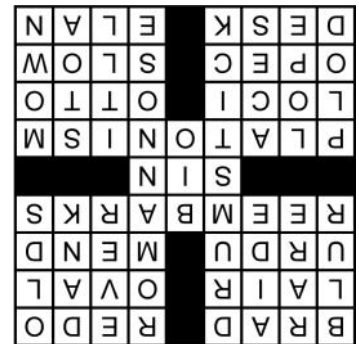
1. Smudge
2. Hard to find
3. Adjutant
4. Chicken order
5. Aquiline facial part
6. "... happily __ after"
7. Clammy

Get the birdie!

The headline is a clue to the answer in the diagonal.



8. Cutlass, e.g.
14. Life story, in brief
16. Walk heavily
17. Easy gait
18. Top guns
19. "__ do you good"
20. Ancient gathering place
21. Cut



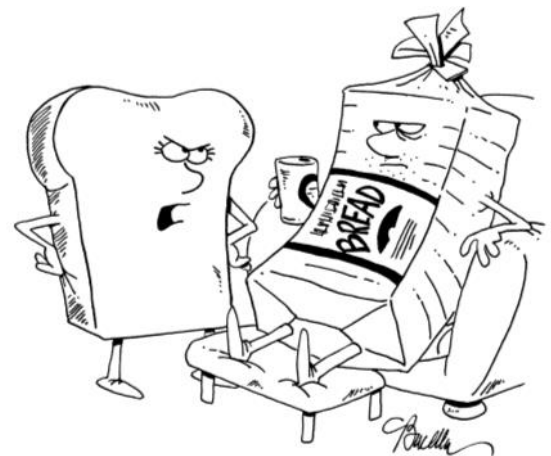
can't take away from you and which you can't give up.

3. The Declaration of Independence.

4. They said God 'endowed' man with rights that could not be revoked by a king or a politician.

5. On July 4, 1776, the Declaration of Independence was adopted officially by the 56 representatives of the United States of America.

You can find all the answers and more at www.dar.org.



"Are you just going to loaf around all day?"

Watch out for whitetail deer

In the United States, there are more than 1.5 million car crashes involving deer each year. They cause more than \$one billion in damage; 150 of the collisions are fatal, and there are more than 10,000 people injured. Deer live in all 50 states. West Virginia has the highest deer population numbers.

There are several things you can do to protect yourself and your family on the road.

The first is to open your eyes and stay alert. Use common sense.

"In known deer areas where there are woods or wooded lots, motorists should slow down and be prepared to avoid them," said Pennsylvania Game Commissioner Jerry Czech.

"When you see a deer crossing sign, believe it. You are entering an area where there are high numbers of car/



deer accidents.

Consumer Reports has this advice:

* If you see deer along your route to work or home, make a note of it. They tend to gather and cross in about the same places each day.

* When one enters the road in front

of you, brake; do not swerve to avoid the deer. You have a better chance of surviving a crash with a large animal than with another car.

* Deer are most active at dawn and dusk. With Daylight Saving Time, dawn and dusk can coincide with rush hour traffic. At these times, vigilance is more important than ever.

* When one deer crosses the road in front of you, be prepared for one or more to follow. Watch for the hesitant last one who stands by the road for a time before darting across.

* You are most likely to see deer during September, October and November because it's their mating season, but deer are present throughout the year.

Wear treated clothing to prevent tick bites

Wearing clothing that's pretreated with the insect repellent permethrin significantly reduced tick bites in outdoor workers. They were compared with those taking routine tick-prevention measures, according to a study reported in the May issue of the American Journal of Preventive Medicine.



each year.

The active ingredient in permethrin controls a wide variety of crawling and flying pests, including ticks, fleas, lice, and mosquitoes.

Permethrin should be sprayed on clothing but not while it's being worn. It should not be sprayed directly on the skin. This insecticide is often used for camping gear, including tents.

See sawyer.com for a complete video of how to use permethrin.

About 34,000 cases of tick-related diseases are reported to the Centers for Disease Control and Prevention

Butter is back?

Study: Fats do not cause heart disease

A new study, released in March, has reached a conclusion that will stun health-conscious Americans:

Butter, cheese, eggs and red meat do not clog your arteries with cholesterol and saturated fat does not cause heart disease.

Fat doesn't make you fat.

The study was published in the medical journal *Annals of Internal Medicine* suggests that the wisdom of generations is wrong.

That idea originated in the 1950s when a scientist was lauded for his research that purported to show that saturated fats raise cholesterol and therefore cause heart attacks. His idea was both scorned and praised but it finally became a fact in the world of health.

According to the May 6, 2014, Wall

Street Journal, by 1961 the American Heart Association accepted the hypothesis and the matter became part of dietary dogma.

But what can the low-fat craze hurt?

According to author Nina Teicholz, one problem is added carbohydrates. Anyone who has studied food labels knows that low-fat usually equals high carb. That's because when you take all the fat out of a substance, you have to fill it with some-

thing and that is usually carbohydrate.

Teicholz writes that the 25 percent increase in carbs during the last 40 years probably has something to do with increasing obesity since carbs break down into glucose and that prompts the release of insulin, which stores fat. More fat can lead to type 2 diabetes and, ironically, heart attacks. Teicholz writes that fat doesn't lead to diabetes, carbs do.



July 2014

Your Name
Your Address
Your contact
Information goes
Here.
Add your email and
Website, too.

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
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| | | 1 | 2 Halfway through 2014 | 3 |  | 4 |
| 6 | 7 | 8 | 9 50th anniversary Civil Rights Act | 10 | | 12 |
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| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | National Parks and Recreation Month | |

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