



**SMART TIP:**

Want to win this cold and flu season? Wash your hands more often. This simple act reduces your exposure to disease-causing germs and can help prevent their spread to others.

**WHO SAID IT?**

*"I've learned that you can't have everything and do everything at the same time."*

[\[GET THE ANSWER\]](#)

**TEST YOUR KNOWLEDGE:**

Q: Who was America's first billionaire?

- A) Cornelius Vanderbilt
- B) Pierre DuPont
- C) Andrew Carnegie
- D) Henry Ford

[\[GET THE ANSWER\]](#)

## December 2019

### Low Fares at the Last Minute

What are the ways to get a cheap flight, even when you have to travel with short notice? Here are some tips that may help in the search for a good deal.

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### Credit the Difference to the Card

Have chip cards really made credit card usage much safer? Yes, analysts say. Here are the reasons why.

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### Brightening the Winter

Summer is gone, and shorter days are here. Here are some ways to make your home light and bright to fend off seasonal affective disorder (SAD).

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### Recipe of the Month

Baked Kale Chips

[\[CLICK TO READ\]](#)

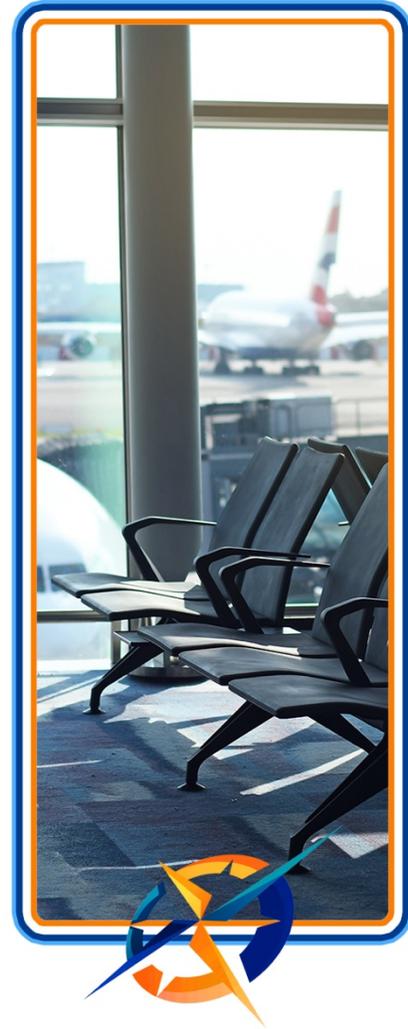


## Low Fares at the Last Minute

You have a dilemma. You need (or really want) to travel soon, and you need to book a flight. How can you find something like a deal or at least the lowest fare out there?

You don't have to go this airline's website, then that one. Instead, rely on the search engines. Google Flights has become a go-to, as it lets you search by destination, date, and alternate airports and easily alter search variables. (It includes flights from most, but not all, airlines.) After that, turn to a trio of similarly useful online tools, Skyscanner, JustFly, and Momondo. These websites focus on price first and are constantly updated. After you find a fare you like, click or tap over to that airline's website. You may be surprised to discover that the fare is even lower than what these search engines report. If you are the type who likes to be on the lookout for a cheap fare, consider web portals like Airfarewatchdog and Scott's Cheap Flights. Lastly, think about following an air carrier or two on social media – another avenue through which an airline can suddenly unveil a good deal.<sup>1</sup>

*Any companies mentioned are for illustrative purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Any investment should be consistent with your objectives, timeframe, and risk tolerance.*

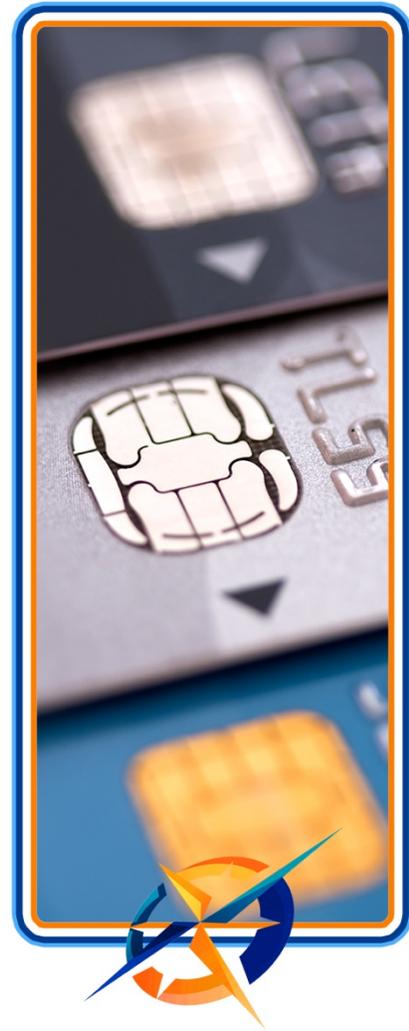


## Credit the Difference to the Card

Credit cards with magnetic strips are fast fading away, and it appears that chip cards really have slimmed the chances of consumers getting hacked at the ATM, the pump, or the checkout line.

There are now 3.5 million chip-enabled merchants in the U.S. On average, they have seen credit card fraud committed at their locations drop 76% since the introduction of the new technology, *Money* reports. A researcher at financial analytics firm Aite Group says that chip cards are “exponentially” safer than their

forerunners. The magnetic strip on the old cards was easy pickings for criminals: it carried all of a consumer's payment data into a store's payment terminal. When a crook corrupted such a terminal, payment data from hundreds or thousands of customers could be gleaned with relative ease. The chip cards, on the other hand, encrypt a user's payment data with a unique code, and only the credit card issuer can access that code. As an added bonus, credit and debit card transactions are getting faster: whereas it used to take as long as 15 seconds for a payment to process, one second is now common.<sup>3</sup>



## Brightening the Winter

Seasonal Affective Disorder (SAD) is a real thing, a form of mild depression linked to changing seasons. To lessen the possibility that it comes through your front door, you may want to take a few interior decorating or interior design steps.

Strategize to bring more light into your home with overhead lighting, lamps, and mirrors. Balancing the level of light in a room can make it feel larger. Dedicating certain areas of your home, condo, or apartment to things you love can help make your residence an inviting place to

come home to. Decluttering more utilitarian areas or rooms can also help. Curvy lines in your furnishings and décor may make a room seem less cold or austere. Speaking of austerity, stark white rooms can promote just that, so slightly warmer colors are better if you are thinking about repainting a room or redoing the core color in its design palette. This is also a good time to clean windows – a dirty window not only fights incoming sunshine, but it also casts a dingy pall on your view of the outside world. Finally, ask your doctor about Vitamin D supplements, if you like, or eat in a way that enables you to consume more Vitamin D in your daily diet.<sup>3</sup>



## Recipe of the Month

### Baked Kale Chips

*(makes 4 cups)*

#### *Ingredients:*

- 1 bunch kale (about 6 cups, loosely packed)
- 1 Tbsp. olive oil
- ¼ cup almond meal (enough to thoroughly coat kale)
- ¼ tsp. garlic salt
- ⅛ tsp. freshly ground black pepper

*Instructions:*

- \*Preheat oven to 325° F.
- \*Lightly grease a large baking sheet, set aside.
- \*In a small bowl, mix together almond meal, garlic salt, and pepper. Set aside.
- \*Remove the leafy green part of the kale from the tough stalk, and tear leaves into smaller pieces.
- \*Place kale leaves into a large mixing bowl.
- \*Add 1 Tbsp. olive oil and massage with your hands until every single piece of kale is coated (Important: if the kale is not coated with olive oil, then the rest of the ingredients will not stick to it.)
- \*If necessary, add more olive oil, 1 tsp at a time, until the kale is thoroughly coated.
- \*Sprinkle the almond meal mixture over the oil-coated kale chips.
- \*Toss the mixture carefully with tongs to evenly distribute the dry ingredients on the kale chips. (Be careful to not overmix.)
- \*Bake for 25 to 40 minutes or until the kale is crispy and just begins to brown. Stir halfway through.
- \*Once brown and crispy, let cool completely on the baking sheet.
- \*Remove cooled kale chips from the baking sheet and eat or put in a container with a loosely fitting lid to store.<sup>4</sup>



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**WHO SAID IT?**

Oprah Winfrey

**TEST YOUR KNOWLEDGE ANSWER:**

A: D, Henry Ford.<sup>5</sup>



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**Citations.**

- 1 - [outsideonline.com/2391872/how-to-find-cheapest-flight-possible](https://outsideonline.com/2391872/how-to-find-cheapest-flight-possible) [3/19/19]
- 2 - [money.com/money/5661518/chip-cards-security-experts/](https://money.com/money/5661518/chip-cards-security-experts/) [11/4/19]
- 3 - [nbcnews.com/better/lifestyle/darker-days-are-here-here-s-how-make-your-home-ncna1070941](https://nbcnews.com/better/lifestyle/darker-days-are-here-here-s-how-make-your-home-ncna1070941) [11/4/19]
- 4 - [joyfoodsunshine.com/baked-kale-chips/](https://joyfoodsunshine.com/baked-kale-chips/) [9/2/19]
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