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August 2018

Your Monthly News & Updates

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New Identity Thieves Target Dead People!

There is a new epidemic of identity thieves stealing loved ones identity after they die, making an already difficult time even more challenging. The key information is found in obituaries. What should you do to protect yourself and your loved ones?

- 1. Never Put the Exact Date of Birth in the Obituary -It makes the identity thieves job all too easy when obituaries list the deceased's date of birth, place of birth and their maiden name. Leave such information out.
- 2. Notify the Social Security Administration As soon as a loved one dies, immediately notify SSA.
- 3. **Alert All Banks -** When someone dies, you should notify all banks, credit cards and other creditors. Send them an official Death Notice and letter.
- 4. **Contact Credit Bureaus -** It's a good idea to alert Equifax, Experian and TransUnion to let them know your loved one is deceased.

Source: AARP

Top Tips for a Great Night's Sleep

Many people's bedrooms are not set up to maximize sleep. Here are some tips, in order of priority.

• **Minimize Light**- Light negatively impacts your sleep. "Blue light" causes the brain to turn off melatonin, a

chemical that tells your body it's time for bed. These items emit blue light: TV's, cell phones, tablets, computers. Eliminate looking at them 1-2 hours before bed time.

- **Consider a Sound Machine** Sound machines have been shown to not only help you fall asleep, but the right sounds (think ocean waves in the background) can be soothing while you are sleeping.
- Lower the Temperature Generally warmer temperatures make us more alert and lower ones make us sleep. Wear breathable cotton clothes and consider turning the air conditioning down.
- **Try Aromatherapy** Smell is one of our most powerful senses. It feeds directly into our limbic system, which can impact sleep quality. Certain scents promote alertness while others stimulate sleepiness. Try using lavender in a diffuser or spray. Avoid candles due to the risk of fire.

Source: Fast Company

Back To School Success Tips

These tips can help make back to school better and will help your student embrace learning:

• Create a Routine - Kids of all ages thrive on routines. Build a schedule to stick to of when to wake up, what time and where to do







- homework, what time for dinner and bed.
- **Read** Children who are read to (or read to themselves) regularly have greater vocabularies and do better in school.
- **Study a Foreign Language** Students who focus on a foreign language are better at reasoning, at multitasking and at grasping conflicting ideas.
- **Prioritize Sleep** Studies reveal that kids who have consistent bed times score better on tests. Help your child pick a bedtime routine and get enough sleep. The National Sleep Foundation recommends 8-10 hours of sleep for teenagers, 10-11 hours of sleep for elementary and middle school aged children, and 11-13 hours of sleep for preschoolers.
- **Stay Positive** Adopt a positive attitude to role model for your kids. Learn from failures, but focus on success.

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