

Your Free Monthly Shred News! March 2018

Your Monthly News & Updates

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What Does Giving Up Sugar Do To Your Brain?

- The average American consumes 22 teaspoons of sugar per day or 66 pounds of added sugar per year.
- Eating sugary foods causes our brains to release the neurotransmitter dopamine that sends a signal to the brain that activates happy hormones.

- Sugar hijacks the brains reward pathway and makes sugar users dependent, which neuro-chemical and behavioral evidence suggest is highly addictive.
- There are 4 major components of addiction: (1) bingeing (2) withdrawal (3) craving (4) crosssensitization (the notion that one person can be more likely than another to be addicted to a substance)
- Repeated sugar intake over time actually changes the dopamine receptors and requires a greater need for sugar for the brain's pathways to release the dopamine reward receptors. In essence, the brain becomes tolerant to sugar and we need more to achieve the same "high."
- In a study by Princeton University, rats that were put into sugar withdrawal experienced teeth chattering, paw tremors, head shaking, anxiety, and even depression.
- Everyone is different so there is no standard amount of time until you will be free of cravings or side effects. However, most humans will be free of it after 40 days.
- Try a sugar fast this year, even for 2-3 weeks. Not only will it be good for your brain, but it reduces the risk of obesity, diabetes and other serious illnesses.

Source: CNN

What to Do if Your Identity Has Been Stolen

As more and more of us use the Internet to shop, bank, file taxes, pay bills and more, identify thieves are finding creative ways to steal personal information. It is estimated that 58 records are stolen every second at an average cost of \$141 each. With the recent Equifax data breach, here are some ways you can protect yourself:



- 1. Check Your Free Credit Report You can get a free credit report at annualcreditreport.com each year.
- 2. **Monitor Your Credit Card and Bank Accounts** Many of us tend to set these to auto pay and get busy or lax about checking them. Monitor these accounts regularly to look for unauthorized charges.
- 3. **Freeze Your Credit File** If you see any unauthorized charges, a freeze will make it more difficult for a thief to open a new account in your name.
- 4. Place a Fraud Alert on Your Credit File If you think you've been the victim of fraud, placing an alert on your account will warn creditors that your identity was stolen and prompt them to verify the identity of anyone seeking credit in your name.
- 5. **File Taxes Early** This prevents scammers from filing for you and collecting your refund.
- 6. Contact Your Bank, Credit Card and DMV If you suspect your information has been stolen, contact your bank and credit card companies immediately to close your account, cancel your card and get a new one. If your license was stolen report it to your local DMV so they can flag it in case someone tries to use it.

Sources: CNN, FTC, Kiplinger's Personal Finance

Lessons From the Ant

There is a powerful metaphor from the ant. One of the Earth's smallest creatures can provide one of the greatest lessons.



- A Attitude of Initiative Ants are self starters. They do not require a leader or commander to tell them to get started.
- N Nature of Integrity Ants work faithfully with no outside accountability needed to ensure they are doing right.
- T Thirst for Industry Ants work hard, will replace their hill when it's ruined and don't have quotas or "good enough" philosophies. If an ant can do more, it does.
- S Source of Insight Ants think ahead and store provisions in summer to last during the summer. They plan now to survive later.

Source: Success

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