



**SMART TIP:**

Are you brushing your teeth properly? Improper brushing can damage teeth and gums. Brush for at least two minutes, reaching your teeth, areas where teeth and gums meet, your tongue, and the roof of your mouth. Replace your toothbrush each month.

**WHO SAID IT?**

*"I attribute my success to this: I never gave or took an excuse."*

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

**TEST YOUR KNOWLEDGE:**

**Q:** This summer (August), the Institute for Supply Management's internationally watched purchasing manager index for the manufacturing industry climbed to a noteworthy high of 61.3. This was the index's best reading since...

- A) June 2001
- B) May 2004
- C) February 2009
- D) January 2016

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October, 2018

Freeing Your PC from a Freeze

Dealing with a computer hijacking.

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Sizing Up Your Cash Stash

Just how large should your emergency fund be?

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When Will Travelers Take a Vacation from Fees?

They are everywhere. Do we have to accept them?

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Recipe of the Month

Creamy Roasted Pumpkin Soup

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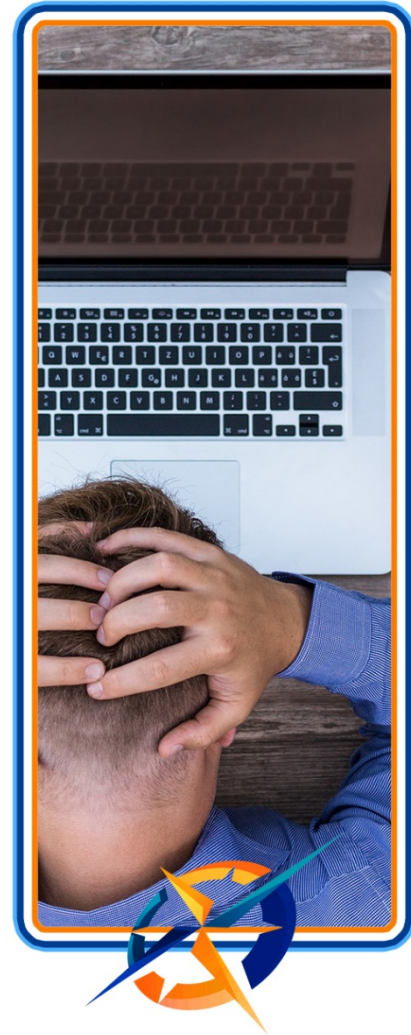


## Freeing Your PC from a Freeze

Dealing with a computer hijacking.

As a computer user, you may live in fear of this worst-case scenario: you are at your laptop when a bogus alert message takes over your whole screen, demanding that you install software to prevent a virus attack. You know that this alert is really a gateway to a virus invasion, but you cannot quit out of the application; a response to the warning seems to be your only choice.

What do you do here? The best move may be to hit the “bomb switch” and forcibly turn the computer off. While you may lose unsaved data, you may also be rescuing your PC. The next steps: disconnect the computer from a network (if applicable) and turn off the router giving you Internet access. After that, reboot the computer and run your anti-malware or anti-virus software. Then (if no fix is needed or repairs are easy), connect to the Internet again to update that software. As a last step, run the newly updated software and reboot the computer once more. If something still seems weird, avoid entering any personal information online or on your computer until you chat with a computer repair specialist. By the way, these cyberattacks do not necessarily stem from visiting risky websites; some of these bots manage to attach themselves to respected sites. The latest and greatest anti-virus software may not even ward off all of them.<sup>1</sup>



## Sizing Up Your Cash Stash

Just how large should your emergency fund be?

You have probably seen this statement before on a website, maybe in a magazine or newspaper: you should create an emergency fund equivalent to six times your monthly pay. Or should it be eight times your monthly

wages? Or as large as a year's salary? Opinions vary.

The size of your emergency fund ultimately needs to reflect your financial situation and your financial responsibilities. If you have ever lived paycheck to paycheck, you probably felt relief at building up a fund equal to just one month of household expenses. For a single renter with a steady income, an emergency fund amounting to three months of wages may be enough. For homeowners and parents, a sum equivalent to six months of salary is a better goal. Lastly, if your income varies from month to month or season to season, then a fund equal to nine months of your salary makes sense, in case your business goes through a prolonged slump or your clients grow thin. Remember that from a big-picture standpoint, it is possible to put too much into an emergency fund. While it is always reassuring to have a huge cash position, keeping too much in cash and too little in investments during a bull market may mean missing out on some great gains.<sup>2</sup>



## Fighting the Flu

What kinds of vaccines are available this fall?

The Centers for Disease Control and Prevention ranks last year's flu season as one of the roughest in recent history: flu activity was strong in all 50 states for weeks. This year, households will turn to shots, sprays, and maybe even drugs to fight flu strains.

Everyone six months or older should be vaccinated against the flu, the CDC says. The American Academy of Pediatrics recommends flu shots for kids, rather than the

alternative FluMist nasal spray; it claims the shots simply work better against flu viruses. The University of Pittsburgh Medical Center's Influenza Committee is specifically recommending the two egg-free vaccines available, Flucelvax and FluBlok; it believes they may be slightly more effective than older inoculations grown in eggs, as the H3N2 flu virus can mutate under such conditions. Most people who get flu shots, though, have no idea which of the dozen-odd available vaccines they are being inoculated with; seniors generally receive the highest-dose vaccines. Drugs such as Tamiflu and Relenza have been used to treat flu for some time, and they may be joined before the end of 2018 by baloxavir, which the Food and Drug Administration has put on a fast track. A single dose of baloxavir may have the potential to control flu symptoms.<sup>3</sup>



## Recipe of the Month

### Creamy Roasted Pumpkin Soup

#### Ingredients:

- 2 Whole Pie Pumpkins
- 1 Quart Chicken Stock\*
- 1/2 Cup Heavy Cream
- 1/4 Cup Maple Syrup
- Sea Salt & Nutmeg (to taste)

Start by preheating your oven to 325 degrees.

Place pumpkins, whole, on cookie sheet. Place in pre-heated oven and roast until soft and partially shriveled. Once cooled, slice in half horizontally and scoop out pulp and seeds.

Scrape out pumpkin flesh and place chunks into a pot. Pour in maple syrup and chicken stock, then heat over medium/low heat until simmering. Mash larger chunks out. Place mixture into food processor or blender, and puree until smooth. Add salt, nutmeg, and cream. Blend again until velvety.

Place into bowls (or pumpkin shells), drizzle with extra cream, and serve. Optional: sprinkle roasted pumpkin seeds on top!

*\* Or substitute Vegetable Stock*



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913-727-1040



**WHO SAID IT?**  
Florence Nightingale

**TEST YOUR KNOWLEDGE ANSWER:**  
A: B, May 2004.<sup>4</sup>





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### Citations.

- 1 - [cleveland.com/business/index.ssf/2018/09/tips\\_for\\_handling\\_computer\\_vir.html](http://cleveland.com/business/index.ssf/2018/09/tips_for_handling_computer_vir.html) [9/2/18]
- 2 - [learnvest.com/article/how-much-should-i-save-in-an-emergency-fund](http://learnvest.com/article/how-much-should-i-save-in-an-emergency-fund) [4/12/18]
- 3 - [nbcnews.com/health/health-news/guidance-which-flu-vaccine-get-shots-kids-maybe-go-egg-n906291](http://nbcnews.com/health/health-news/guidance-which-flu-vaccine-get-shots-kids-maybe-go-egg-n906291) [9/4/18]
- 4 - [tradingeconomics.com/united-states/business-confidence](http://tradingeconomics.com/united-states/business-confidence) [9/7/18]