

Robert W. Bruner presents:

**perspectives** 

**MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT**



**SMART TIP:**

Reduce food waste by discovering recipes for what is already in your fridge or cupboards! Websites like supercook.com and recipekey.com allow you to search for recipes based on the ingredients you have on hand.

**WHO SAID IT?**

“Courage is the most important of all the virtues, because without courage, you can’t practice any other virtue consistently.”

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

**TEST YOUR KNOWLEDGE:**

**Q:** According to data compiled by NerdWallet, the median bank overdraft fee in the U.S. is:

- A) \$10
- B) \$25
- C) \$35
- D) \$38

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

**July, 2017**

**Old Phone, New Uses**

Ways to repurpose, rather than recycle, that constant companion.

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**What if Your Debit Card Gets Cloned?**

Responses to a worst-case scenario.

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

**Put Fitness into Your Daily Routine**

Tired of having to psych yourself up for that gym trip? Think of alternatives.

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

**Recipe of the Month**

Deliciously Different Deviled Eggs

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



**Old Phone, New Uses**

Ways to repurpose, rather than recycle, that constant

companion.

When you get a new phone, you need not toss the old one. Yes, you could recycle it – but you could also keep it around and get further use from it.

That old phone could become a lightweight alarm clock thanks to its clock app. It could serve as a camera; you could transmit the images taken via Wi-Fi. Amazon Fire TV, Apple TV, and Roku will allow you to use a smartphone as a Wi-Fi TV remote. A wired adapter and a phone mount could give an old car or truck a touchscreen user interface for music and podcasts. In a similar vein, you could use it as a dedicated music player in your bedroom or kitchen, with a Bluetooth speaker to improve sound quality. You could even set it up as an emergency 911 phone (ready and positioned to dial). Skype or FaceTime users with good Wi-Fi connections could potentially take a generation-old phone and make it an always-on FaceTime or Skype interface. So, before you recycle that old phone, think about all the ways it might still be handy.<sup>1</sup>

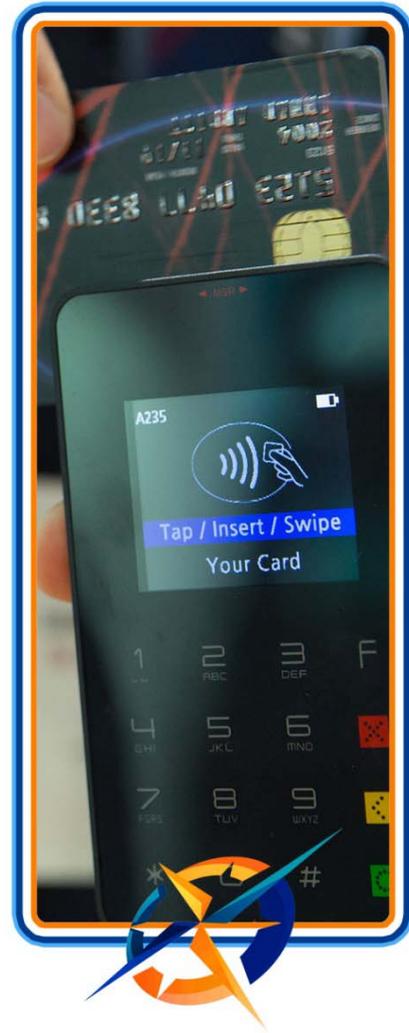


## What if Your Debit Card Gets Cloned?

Responses to a worst-case scenario.

You find out a crook is using your debit card for ATM withdrawals. Or, someone has used your personal information to open a new credit card. What do you do? There is much you should do as soon as possible. As a first step, call one of the three credit bureaus (Equifax, Experian, TransUnion) and request a free, 90-day fraud alert; call one bureau, and it will alert the others. Request fraud alerts and extra security or passwords for your bank, investment, and credit card accounts. Change your PINs

and online passwords. Soon after these moves, turn to the Federal Trade Commission ([identitytheft.com](http://identitytheft.com)) and fill out their identity theft affidavit, which can generate written form letters for you to mail to banks and credit bureaus. These letters can either request credit freezes or extended fraud alerts. You should mail these letters with a copy of the FTC affidavit and subsequently file a police report (this will aid the banks and credit bureaus). Keep checking your credit card, investment and/or bank statements as time goes by.<sup>2</sup>



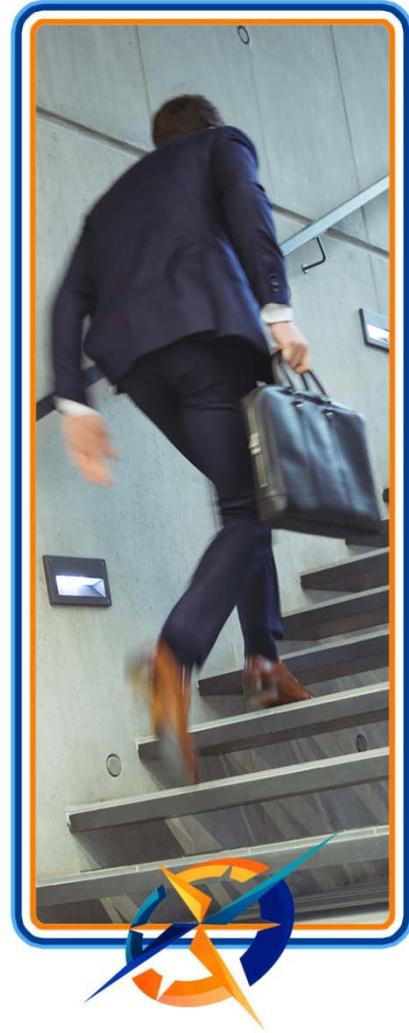
## Put Fitness into Your Daily Routine

Tired of having to psych yourself up for that gym trip? Think of alternatives.

If going to the gym always seems to be an intrusion on your daily life, consider infusing that daily schedule with some exercise. Can you walk or bike to work? Can you walk or bike to a bus or train stop and then take mass transit to work? Can you walk to meet your Uber or Lyft driver? Instead of being stuck to a chair and cubicle at the office, go for a lap around the outside of the office building where you work (or around the block if the block

is friendly enough).

As an alternative to the crowds and the noise of the gym, try nature. From hiking to rock climbing to Parkour to inline skating, there are activities to get you fit that eliminate the downside of the gym experience - the crowds, the waiting, the intimidation factor, and the hundreds of dollars in yearly membership fees.<sup>3</sup>



## Recipe of the Month

### Deliciously Different Deviled Eggs

- 12 hardboiled eggs
- 4 Tbsp. olive oil mayonnaise
- 2 Tbsp. deli mustard
- 1 tsp. dill pickle juice
- 1 tsp. Worcestershire sauce
- 1/2 tsp. hot sauce
- Sea salt and black pepper (to taste)
- Paprika garnish

Slice eggs in half, lengthwise. Remove yolks, place in

mixing bowl, and mash with a fork.

Stir in mayonnaise, mustard, pickle juice, sauces; then, add sea salt and black pepper (to taste).

Arrange egg whites on a plate and fill with yolk mixture.

Sprinkle paprika over the tops to garnish.



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**WHO SAID IT?**

Maya Angelou

**TEST YOUR KNOWLEDGE ANSWER:**

C, \$35. <sup>4</sup>



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### Citations.

- 1 - [pcmag.com/feature/351781/11-uses-for-your-old-smartphone](http://pcmag.com/feature/351781/11-uses-for-your-old-smartphone) [3/11/17]
- 2 - [cleveland.com/business/index.ssf/2017/05/when\\_someone\\_is\\_opening\\_accoun.html](http://cleveland.com/business/index.ssf/2017/05/when_someone_is_opening_accoun.html) [5/14/17]
- 3 - [michronicleonline.com/2017/06/07/top-tips-for-incorporating-fitness-into-your-routine/](http://michronicleonline.com/2017/06/07/top-tips-for-incorporating-fitness-into-your-routine/) [6/7/17]
- 4 - [nerdwallet.com/blog/banking/college-students-bank-credit-card-fees/](http://nerdwallet.com/blog/banking/college-students-bank-credit-card-fees/) [6/6/17]