



Stolen Wallet? Act Fast!



Having a wallet or purse stolen is traumatic, and every minute counts. Keep this guide handy in case you need it in an emergency.

What You Can Do Now

Preparing for a theft can help minimize damage. While everything is safely in your possession, make photocopies of both sides of all your credit and insurance cards. (Or make a list of all of your account numbers and the toll-free phone numbers to call if the cards go missing.) Keep this information in a safe place, and remember to update it periodically.

Take Action Checklist

If your wallet or purse is lost or stolen, you'll need to immediately:

- ◆ File a report with the police.
- ◆ Cancel your credit, debit and ATM cards.
- ◆ Notify Mercantile Bank at **217-223-7300** so we can issue you new account numbers and stop payments on any checks, if necessary.
- ◆ Contact the three credit-reporting agencies: Equifax (800-525-6285), Experian (888-397-3742) and TransUnion (800-680-7289).
- ◆ Alert your department of motor vehicles (if your driver's license was stolen).
- ◆ Notify your utility companies that someone may try to get new service using your information.
- ◆ Change the locks on your home and car (if your keys were stolen).

As you notify the proper parties about the loss, be sure to keep a log of all conversations. Request written verification that accounts have been closed and keep copies of all documentation that you send or receive. Make sure any replacement cards you receive have new account numbers. Review your credit reports regularly and have them corrected, if necessary.

Never keep your Social Security number in your wallet or purse. It's also wise to make sure all your accounts are password-protected.

Boost Your Immunity

If you haven't rolled up your sleeve for a shot lately, you're probably overdue! Adults need vaccinations to both stay healthy and to prevent spreading sickness to those most vulnerable, such as children and seniors.*

- ◆ **Seasonal influenza** – Get vaccinated as early in the flu season as possible – October or November.
- ◆ **Diphtheria, tetanus and pertussis booster** – Recommended for those ages 19 to 64. This 10-year booster can help prevent tetanus's painful, uncontrolled muscle spasms and/or violent seizures.

- ◆ **Herpes zoster (shingles)** – For those over the age of 60. This painful, blistering nerve rash can strike anyone who has had chicken pox. This is a one-time vaccination.
- ◆ **Pneumonia** – Recommended for age 65 and above. For most people, this is a one-time shot.



* Talk to your doctor to determine what vaccinations are appropriate for you. Always tell your doctor if you are pregnant or have had a past negative reaction.

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In This Issue:

- ◆ Stolen Wallet? Act Fast!
- ◆ Boost Your Immunity
- ◆ Reduce the Physical Toll of Stress
- ◆ Melt Debt with the Debt-Snowball Method

Reduce the Physical Toll of Stress

Stress is a fact of life for many, whether it's chronic stress related to the economy or acute stress resulting from traffic or an argument with a friend. In small bursts, stress can be good: It may motivate you to complete a task or help you avoid a dangerous situation. Uncontrolled, long-term stress, however, can cause serious health problems.

The Biology of Stress

Stress triggers the body's fight-or-flight response in which adrenaline, cortisol and other hormones surge to help heighten senses and improve reaction time – muscles tense, digestion slows, blood vessels constrict and heart rate rises. These physical changes were meant to occur in short spurts to help humans avoid imminent threats, such as predators. But today's stressors – such as budgetary concerns or competing family demands – may last indefinitely. Chronic stress can lead to:

- ◆ Muscle aches.
- ◆ Digestive disorders.
- ◆ Weakened immune system.

- ◆ Cardiovascular disease.
- ◆ Obesity, due to increased appetite.
- ◆ Physical changes to skin, nails and hair.
- ◆ Nervous system changes such as anxiety, depression and loss of sleep, as well as impairment of memory and decision-making.
- ◆ Substance abuse.

Take Control

Stress is not a new problem, but it is a worsening one: Nearly half of all Americans report that stress negatively affects their personal and professional lives.* The following tips may help you cope with stress.

Exercise regularly. Physical activity provides a healthy outlet for pent-up energy and tension, and it releases chemicals that help you feel better.

Eat a balanced diet full of fruits, vegetables and whole grains.

Keep up social connections. Talking about your stress can help you express feelings and reduce conflict.

Learn relaxation techniques. These may include deep breathing, meditation



and stretching. Biofeedback can help you understand your reactions to stress and how to control them.

Set reasonable expectations. Try not to worry about things you cannot control, and prepare for events you know may be stressful. Avoid overscheduling.

Eliminating stress from your life may be impossible, but changing how you react to it can help control it. If stress interferes with your ability to lead a normal life or leaves you feeling out of control, talk to your doctor.

* Source: 2007 Stress Poll, American Psychological Association.

Melt Debt with the Debt-Snowball Method

If you prefer to tackle smaller goals that lead up to accomplishing a larger goal and have more than one credit card or loan to pay, then consider the debt-snowball repayment technique. It helps you melt debt by paying off your smallest balance first, then rolling the payment into paying off the next largest debt.

Here's how to make the debt-snowball method work for you:

1. List your debts in order from smallest to largest balance. Just look at the amount owed, not the interest rate.
2. Budget to pay the minimum payment on every balance except the smallest one.
3. Determine how much extra above the minimum payment you can pay on the smallest balance, then pay this amount each month until the balance is paid off.

4. Roll the paid off debt's payment amount to the second smallest debt's payment.
5. Repeat until you pay the largest balance in full.

Although you may not pay debt with the highest interest rate first as some financial experts recommend, the debt-snowball method can motivate you to pay off debt faster when you see results sooner. If possible, add extra money to the payment amount with each new "snowball roll" – and heat up your path to being debt-free!

Tip: When your last debt is paid, keep your snowball rolling by depositing the final debt repayment amount into your savings account each month!



At a Glance

Spotlight on ... Pumpkins

- ◆ Fruit or vegetable? Pumpkins are fruits and are part of the gourd family, along with squash and cucumbers.
- ◆ The "pumpkin capital of the world" is Morton, Ill. It holds its annual Morton Pumpkin Festival in mid-September.
- ◆ Eighty percent of the pumpkin supply in the United States is available in October, just in time for Halloween and Thanksgiving.
- ◆ Irish immigrants brought the tradition of carving jack-o'-lanterns to the United States hundreds of years ago. They

- used turnips or potatoes in their native country, but found the American pumpkin was larger and easier to carve.
- ◆ Early United States settlers made pumpkin pie by filling a hollowed out pumpkin shell with milk, honey and spices, then baking it.
- ◆ Pumpkins are high in fiber and a good source of vitamin A, vitamin C, potassium and iron. They are "gourd" for you!

Sources: *History.com*, *Pumpkin-patch.com*, *Pumpkinook.com*, Morton Chamber of Commerce.