

4th Qtr. Beacon Wealth LifeStyle Newsletter

The Secret Life of Data

What data about you is most important?

The data that identity thieves are after – social security, credit card, and bank account numbers – is important, as well as more basic data which is being collected by companies whose devices you use every day.

Geoffrey Fowler of *The Washington Post* recently reported what happens on smartphones doesn't stay on smartphones, despite advertisements suggesting otherwise. He wrote:¹

“Even though the screen is off and I'm snoring, apps are beaming out lots of information about me to companies I've never heard of...On a recent Monday night, a dozen marketing companies, research firms, and other personal data guzzlers got reports from my [smartphone].”

And, they used his wireless service to do it!

Over the course of a month, one expert estimated trackers would have sent 1.5 gigabytes of data – including Fowler's email address, phone number, IP address, and location, among other things – from his phone to various companies.²

Here's some more bad news: Your credit cards may be bigger gossips than you imagined.

When Fowler attempted to track data collected by credit card companies, it was akin to talking with teenagers about their plans for the evening. His personal credit card data was going out, but no one could say where it was going, why it was going there, or what would happen to it.²

The data collected from devices and credit card purchases is aggregated and commonly known as 'Big Data.' In some cases, data is anonymous. In others, it is used to learn more about a specific individual. Data also is collected through social media.³

Big Data is stored in computer databases and analyzed to “...increase the speed at which products get to market, to reduce the amount of time and resources required to gain market adoption, target audiences, and to ensure that customers remain satisfied.”³

In other words, Big Data is really valuable. Some researchers have explored whether individuals should own and control personal data. That way, you would have the right to decide whether to sell it or keep it private.⁴

The *Council on Foreign Relations* reported most western nations have laws in place to protect citizens from having data collected and used without their knowledge. The United States is an exception. It

“lacks a single, comprehensive federal law that regulates the collection and use of personal information.”⁵

Until laws change, there are apps available that can help you block data collection – and they promise not to collect your data.⁶

Hot Cocoa: The Cold Facts About a Warm Winter Drink

For many people, drinking a cup of hot, sweet cocoa is the perfect way to warm up after a day of sledding or a snowball fight. So, it may surprise you to know cocoa was originally served cold and spicy. In 500 BC, Mayans ground up cocoa seeds and mixed them with cornmeal, chili peppers, and water. It wasn't until the 1500s, when the drink was exported to Spain that it was served warm and sweet. Here's an après ski recipe you may enjoy courtesy of the *Dairy Council of California*.^{7, 8}

Hot Chocolate

Ingredients

1/2 cup granulated sugar
1/3 cup hot water
1/4 cup unsweetened cocoa powder
4 cups milk
1/8 teaspoon salt
3/4 teaspoon vanilla extract

Preparation

Mix cocoa, sugar, water, and salt in a saucepan. Over medium heat, stir constantly until mixture boils. Cook, stirring constantly, for 1 minute. Stir in the milk and heat, but do not boil. Remove from heat and add vanilla; blend well. Serve immediately.

What Do You Know About Fall?

If you live in a warm weather state, you may hear newcomers say they miss the seasons. Those who miss autumn reminisce about the crisp air, the crunch of fresh apples, and blazing autumn leaves. They probably don't miss raking leaves, though! See what you know about Fall by taking this quiz.

1. When does Autumn officially begin?
 - a. The third Sunday in October
 - b. The day after the first frost
 - c. The Autumnal equinox
 - d. When the leaves turn colors
2. In Greek mythology, what story explains the shift from summer to fall?
 - a. Persephone and Hades
 - b. Psyche and Eros

- c. Aphrodite and Adonis
 - d. Pandora's Box
3. Why did people originally wear costumes on Halloween?
- a. To celebrate pop culture icons
 - b. As a form of creative expression
 - c. To remember a period, culture, or country
 - d. To confuse spirits and avoid being possessed
4. Where does *Travel + Leisure* recommend viewing fall foliage?
- a. Northern Michigan
 - b. Montana
 - c. The Berkshires
 - d. All of the above

Just Do It – For Your Brain

If you're worried about memory loss, clarity of thought, and general brain health, you're not alone. The *National Poll on Healthy Aging* reported, "Many in their 50s and early 60s buy supplements or do puzzles in hopes of protecting brain health, but may miss out on effective strategies."⁹

What should we be doing?

Among other things, we should be getting up and moving. Exercise can help keep your brain healthy and may be able to reverse mild cognitive impairment. The *AARP* blog reported:¹⁰

"...exercise not only improved thinking skills in those with memory problems but also reduced levels of toxic tau protein in the brain. In addition, the vigorous-exercise group experienced improved blood flow to areas of the brain that are usually restricted in those with memory loss."

Exercise also has been shown to help people who already have Alzheimer's disease. Vigorous exercise (at 70 percent of maximum heart rate) can help improve brain speed and sharpen attention.¹⁰

If you're concerned about keeping your brain healthy, participating in light strength training, a.k.a. resistance training, a couple of times a week can help protect against white matter lesions, which are linked to dementia, memory loss, balance, and impaired mobility.¹¹

It may not work for everyone, but combining aerobic exercise and strength training could help your brain stay younger longer.

Quiz Answers:

1. C – The Autumnal equinox (night and day are of equal length).¹²
2. A – Persephone and Hades. Whenever Persephone returned to the underworld to be with her husband, Hades, the world turned cold because her mother, Demeter, the goddess of bountiful harvests, was saddened.¹³
3. D – To confuse spirits and avoid being possessed. The Celts celebrated Samhain, when spirits were thought to walk the Earth. They wore costumes to confuse these spirits and avoid possession.¹⁴
4. D – All of the above: Northern Michigan, Montana, and The Berkshires.¹⁵

Sources:

¹ <https://www.washingtonpost.com/technology/2019/05/28/its-middle-night-do-you-know-who-your-iphone-is-talking/>

² https://www.washingtonpost.com/technology/2019/08/26/spy-your-wallet-credit-cards-have-privacy-problem/?wpisrc=nl_most&wpm=1

³ <https://www.investopedia.com/terms/b/big-data.asp>

⁴ <https://www.sciencedirect.com/science/article/pii/S0267364918300487>

⁵ <https://www.cfr.org/report/reforming-us-approach-data-protection>

⁶ <https://www.pcworld.com/article/3336494/disconnect-premium-vpn-review.html>

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⁸ <https://www.healthyeating.org/Healthy-Eating/All-Star-Foods/Beverages/Article-Viewer/Article/212/Health-Benefits-of-Hot-Cocoa> (or go to https://peakcontent.s3-us-west-2.amazonaws.com/Peak+Documents/LN_4th_Qtr_2019_HealthyEating-Health_Benefits_of_Hot_Cocoa-Footer_8.pdf)

⁹ <https://ihpi.umich.edu/news/many-older-americans-expect-lose-brainpower-poll-finds-most-dont-ask-doctors-about-preventing> (or go to https://peakcontent.s3-us-west-2.amazonaws.com/Peak+Documents/LN_4th_Qtr_2019_Univ_of_Michigan_IHPI-Many_Older_Americans_Expect_to_Lose_Brainpower-Footer_9.pdf)

¹⁰ <https://blog.aarp.org/healthy-living/how-exercise-affects-the-brain-and-improves-memory-loss>

¹¹ <https://blog.aarp.org/healthy-living/these-simple-exercises-could-help-preserve-brain-health>

¹² <https://www.britannica.com/science/autumnal-equinox>

¹³ <https://www.holidaysmart.com/articles/persephone-hades-and-autumnal-season>

¹⁴ <https://www.nationalgeographic.com/news/2018/10/101029-halloween-costumes-ideas-history-science-nation/>

¹⁵ <https://www.travelandleisure.com/blogs/fall-foliage-getaways>

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