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Guard personal and financial information: Take extra measures to protect your Social Security number. That means not sharing it unnecessarily, not using it as your password and not carrying information with you that contains the number. You should also avoid sharing personal details that are often used to access financial accounts—such as your birth date, home address and mother's maiden name.

Monitor your accounts: Remember to review account activity regularly, especially during the holiday shopping season, when you may be spending more than usual. By monitoring your accounts online—at your bank and credit card websites—and setting up account alerts that can be sent via e-mail or mobile device, you can spot suspicious activity early. Notify your financial institution immediately of any unknown or suspicious transactions.

Go paperless: Fraudulent activity can result from mail and garbage theft, so consider switching to online statements. Online bank statements look and function just like paper statements—you can use them for record keeping and taxes.

When possible, replace paper invoices, statements and checks with electronic versions if your employer, bank, utility provider or merchant offers them. If you have to keep some paper statements, be sure to shred them before discarding, and always shred documents that contain personally identifiable information, such as Social Security numbers.

Recognize fraudulent communications: Fraudsters use a variety of methods to obtain your information: Phishing is when fraudsters send an e-mail that appears to come from a reputable company with links to spoof websites requesting your personal and account information. Vishing is a phishing attempt made through a telephone call or voice message, and smishing is a phishing attempt sent via SMS (Short Message Service) or text message to a mobile phone or device.

Never share personal or financial information through unfamiliar e-mails, websites, social media networks, text messages or phone calls.

Ensure you're protected: Check with your financial institution to learn if you're covered if funds are removed from your account without your permission. For example, Wells Fargo's Online Security Guarantee provides added protection against unauthorized access to your accounts.

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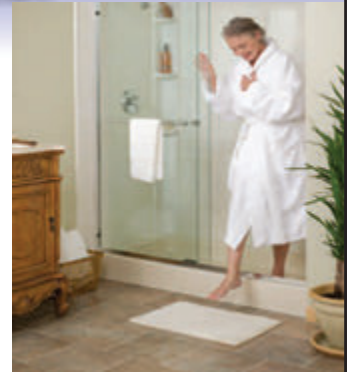
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Spice things up with borscht

When the weather outside takes a turn for the cold, many people look to soup to warm them up. Some assume that a cold soup can't provide a kick. However, a peppery soup, like the following recipe for "Chilled Beet Borscht" from Leslie Jonath and Frankie Frankeny's "Soup's On" (Chronicle Books), can also provide some spice on a cold winter's day.

Chilled Beet Borscht Serves 6 to 8

- 8 pounds red beets
- 3 long European seedless cucumbers or 13/4 pounds green cucumbers, peeled, cut in half lengthwise, and seeded with a teaspoon
- 3 yellow onions, cut into rough 1 1/2-inch dice
- 4 cups sour cream, plus more for garnish
- 2 cups Dijon mustard
- 11/3 cups balsamic vinegar
- 6 tablespoons sugar

Fresh sprigs dill, for garnish

Wash the beets well using a vegetable brush to remove any caked-on mud, dirt and sand. Remove the stems and greens and reserve for another use. Place the beets in a large pot, cover with cold water, and bring to a boil. Reduce the heat so they are still boiling, but not raucously. Cook until tender (a skewer inserted in the center of each beet yields little resistance, keeping in mind

that different-size beets cook at different times and also that, once removed from the water, the beets will continue to "cook" with their residual heat; overcooking diminishes flavor and color.)


Drain the beets in a colander. When they are cool enough to handle, peel them completely. The skins should slip off easily. (If you are concerned about staining your fingers, wear a pair of latex gloves.)

Cut the beets into large, rough dice. (If you are concerned about staining your cutting board, cut the beets carefully in your gloved hand.)

In a large, nonreactive bowl (glass, stainless steel or ceramic), combine the beets, cucumbers, onions, sour cream, mustard, vinegar, and sugar and mix well. This will look like a wet, purplish, chunky mystery salad at a bad potluck supper. Cover with plastic wrap and refrigerate a full 24 hours.

Place the mixture in the bowl of a food processor with the metal blade attachment and pulse until the soup is the consistency of coarse, wet sand. Serve well chilled, garnished with an additional spoonful of sour cream and a sprig of dill.

Chilled Beet Borscht



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		2	1					4
	9		6					
8		1	3					6
	3		9	5		2	8	
7		5		8		1	9	
				1				
	2	7			6			
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4	2	7	5	3	9	6	8	1
9	6	3	8	7	1	5	4	2
7	4	5	2	6	8	3	1	9
2	8	9	7	1	3	4	6	5
1	3	6	9	4	5	7	2	8
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3	9	4	6	8	2	1	5	7
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"Brakes are a normal wear item for any car and eventually they're going to need to be replaced for both performance and safety reasons," explained Rich White, executive director, Car Care Council. "A properly operating brake system helps ensure safe vehicle operation and control under a variety of conditions. However, many motorists are unaware of the signs and symptoms that their brake system may need maintenance or repair."

What To Look For

It's important to be alert and recognize the warning signs of brake trouble. If your car is pulling to the left or right, or if you hear odd noises when you apply the brakes, you should inspect your brakes. Other warning signs include an illuminated brake warning light, brake grabbing, low pedal feel, vibration, hard pedal feel and squealing.

What To Do

For routine maintenance, check your vehicle's braking system at least once a year. A thorough inspection should include brake lining wear, brake fluid level, rotor thickness, condition of hoses and brake lines, brake and dash warning lights, as well as taking the car for a test-drive to detect other potential brake system problems.

What Not To Do

Several factors that affect brake wear include driving habits, operating conditions, vehicle type and the quality of the brake lining material.

"Never put off routine brake inspections or any needed repair, such as letting the brakes get to the 'metal-to-metal' point, which can be potentially dangerous and lead to a more costly repair bill," White added. "If you haven't checked your brakes in the past year, it's a great time to 'give your car a brake' and make sure it's in safe working condition."

The Car Care Council's "Be Car Care Aware" consumer education campaign promotes the benefits of regular vehicle care, maintenance and repair to consumers.

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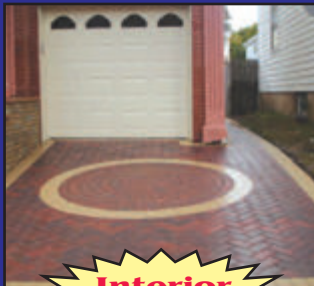
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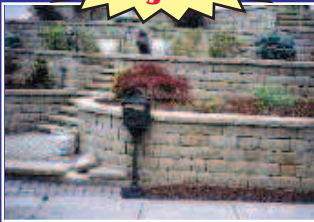
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