

BLUE ROCK

BlueRock Wealth Management Inc. 100 West Beaver Creek, Suite 200, Richmond Hill, Ontario L4B 1N2

INSIDE THIS ISSUE

Cyber Fraud	1
Phishing	1-2
All Hail Kale	3
Time Management Tips	4



Cyber Fraud: Trouble in your inbox

Recently, reports of cyber fraud have been hitting close to home. While many of us are aware of these types of email scams or phishing, this type of crime is becoming increasingly sophisticated and may appear to your financial institution to be a legitimate request for funds to be transferred to you, or may come to you as a request to verify your security information.

Anyone can fall victim to these plots, and often the information required to pull them off is accessed through your email account. A request for funds can be attached to a thread of your own emails, making it appear as though a discussion around making the transaction has been taking place with other people you trust.

At BlueRock, we have a process in place to protect clients from being exposed to this type of risk. Upon receiving any request of this type, we will be in immediate direct contact with you by phone to verify the request verbally. We follow up carefully, and make sure that any requests of this type are scrutinized thoroughly to make sure that you and your assets are protected.

Read on to discover some helpful tips you can follow to increase your personal online security to prevent this type of crime from happening to you.

What is phishing?

Phishing is a fraudulent attempt, usually made through email, to steal your personal or banking information. The best way to protect yourself from phishing is to learn how to recognize a fraudulent request.

Phishing emails usually appear to come from a well-known organization and ask for your personal information — such as credit card number, social insurance number, account number or password. Often times phishing attempts appear to come from sites, services and companies with which you do not even have an account. In order for Internet criminals to successfully “phish” your personal information, they must get you to go from an email to a website. Phishing emails will almost always tell you to click a link that takes you to a site where your personal information is requested. Never click a link unless you are sure it is safe. Legitimate organizations would never request this information of you via email.

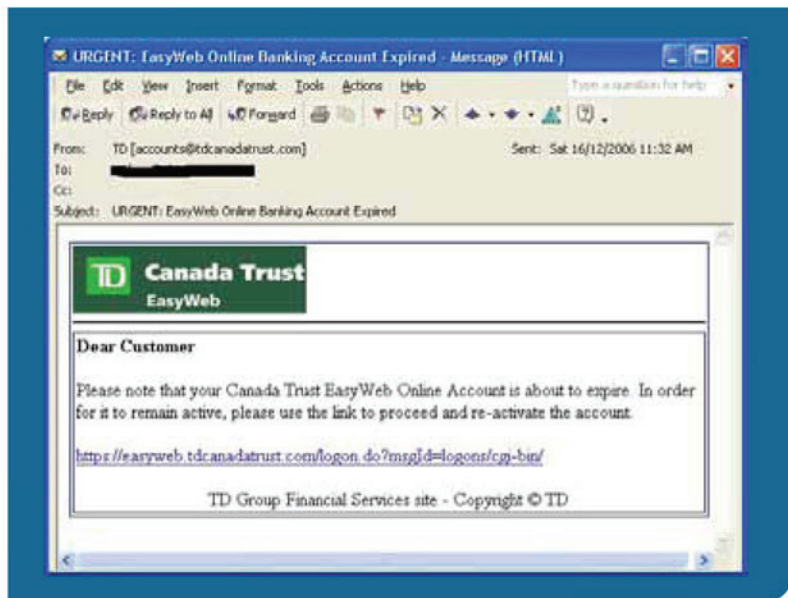
Continued on page 2

What to look for in a phishing email

Generic greeting.

Phishing emails are usually sent in large batches. To save time, Internet criminals use generic names like "First Generic Bank Customer" so they don't have to type all recipients' names out and send emails one-by-one.

If you don't see your name, be suspicious.



Forged link.

Even if a link has a name you recognize somewhere in it, it doesn't mean it links to the real organization. Roll your mouse over the link and see if it matches what appears in the email. If there is a discrepancy, don't click on the link. Also, websites where it is safe to enter personal information begin with "https" — the "s" stands for secure. If you don't see "https" do not proceed.

Requests personal information.

The point of sending phishing email is to trick you into providing your personal information. If you receive an email requesting your personal information, it is probably a phishing attempt.

Sense of urgency.

Internet criminals want you to provide your personal information now. They do this by making you think something has happened that requires you to act fast. The faster they get your information, the faster they can move on to another victim.

RCMP offers Cyber Crime Prevention Tips

1 Use Strong Passwords

Use different user ID / password combinations for different accounts. Make the passwords more complicated by combining letters, numbers, special characters (minimum 10 characters in total) and change them on a regular basis.

2 Secure Your Computer

- Activate your firewall Firewalls are the first line of cyber defense; they block connections to unknown or bogus sites and will keep out some types of viruses and hackers.
- Use anti-virus/malware software Prevent viruses from infecting your computer by installing and regularly updating anti-virus software.
- Block spyware attacks Prevent spyware from infiltrating your computer by installing and updating anti-spyware software.

3 Be Social-Media Savvy

Make sure your social networking profiles (e.g. Facebook, Twitter, Youtube, MSN, etc.) are set to private. Check your security settings. Be careful what information you post online. Once it is on the Internet, it is there forever!

4 Secure Your Mobile Devices

Be aware that your mobile device is vulnerable to viruses and hackers. Download applications from trusted sources.

5 Install The Latest Operating System Updates

Keep your applications and operating system (e.g. Windows, Mac, Linux) current with the latest system updates. Turn on automatic updates to prevent potential attacks on older software.

For more tips, visit: www.rcmp-grc.gc.ca

For more information on helping children protect themselves while on the Internet, visit: Cybertip.ca.

All Hail Kale!

Source: www.mindbodygreen.com

Kale is being called "the new beef", "the queen of greens" and "a nutritional powerhouse." Here are ten great benefits of adding more kale to your diet:

1. Kale is low in calorie, high in fiber and has zero fat. One cup of kale has only 36 calories, 5 grams of fiber and 0 grams of fat. It is great for aiding in digestion and elimination with its great fiber content. It's also filled with so many nutrients, vitamins, folate and magnesium as well as those listed below.
2. Kale is high in iron. Per calorie, kale has more iron than beef. Iron is essential for good health, such as the formation of hemoglobin and enzymes, transporting oxygen to various parts of the body, cell growth, proper liver function and more.
3. Kale is high in Vitamin K. Eating a diet high in Vitamin K can help protect against various cancers. It is also necessary for a wide variety of bodily functions including normal bone health and the prevention of blood clotting. Also increased levels of vitamin K can help people suffering from Alzheimer's disease.
4. Kale is filled with powerful antioxidants. Antioxidants, such as carotenoids and flavonoids help protect against various cancers.
5. Kale is a great anti-inflammatory food. One cup of kale is filled with 10% of the RDA of omega-3 fatty acids, which help, fight against arthritis, asthma and autoimmune disorders.
6. Kale is great for cardiovascular support. Eating more kale can help lower cholesterol levels.
7. Kale is high in Vitamin A. Vitamin A is great for your vision, your skin as well as helping to prevent lung and oral cavity cancers.
8. Kale is high in Vitamin C. This is very helpful for your immune system, your metabolism and your hydration.
9. Kale is high in calcium. Per calorie, kale has more calcium than milk, which aids in preventing bone loss, preventing osteoporosis and maintaining a healthy metabolism. Vitamin C is also helpful to maintain cartilage and joint flexibility
10. Kale is a great detox food. Kale is filled with fiber and sulfur, both great for detoxifying your body and keeping your liver healthy.



Rainbow Kale Salad

(Source www.food.com)

You've just read all of the fantastic benefits of eating kale... now what to make with it?

Here's a fresh and tasty summer salad sure to quickly become a favourite!

- **1 bunch kale, thick stems removed and leaves thinly sliced (if you can, use lacinato a.k.a. dinosaur)**
- **4 cups shredded red cabbage (about 1 small head, quartered and cored)**
- **2 navel oranges or 2 clementines, peeled and segmented**
- **1 small red onion, thinly sliced**
- **1 large red bell pepper, cored, seeded and thinly sliced**
- **1/3 cup sunflower seeds**
- **1/4 cup Dijon mustard**
- **1/4 cup freshly squeezed orange juice (from about 1 small orange)**
- **1/4 cup balsamic vinegar**
- **1/2 teaspoon ground black pepper**

Directions:

- In a large bowl, combine kale, cabbage, orange segments, onion, bell pepper and sunflower seeds.
- In a small bowl, whisk together mustard, orange juice, vinegar and pepper. Pour over the kale mixture and toss to coat. Serve immediately or refrigerate for up to 2 days.

Nutritional Facts for Rainbow Kale Slaw

Serving Size: 1 (307 g)	
Servings Per Recipe: 4	
Amount Per Serving	% Daily Value
Calories 201.0	
Calories from Fat 66	32%
Total Fat 7.3 g	11%
Saturated Fat 0.6 g	3%
Cholesterol 0.0 mg	0%
Sodium 225.1 mg	9%
Total Carbohydrate 30.7 g	10%
Dietary Fiber 6.7 g	27%
Sugars 15.2 g	60%
Protein 7.2 g	14%

15 Time Management Tips For Working Parents

Being a parent and having a career are both richly rewarding experiences, but doing them simultaneously means juggling two demanding, time-consuming jobs. By learning to plan your time and to delegate tasks at home, you can relieve some of your personal burden, and help to cultivate each child's sense of independence and self-worth. Best of all, you'll create more quality family time, and that's really what it's all about!

1. Keep a family calendar or whiteboard in a convenient place.

This will help everyone see what's going on the next day and for the weeks ahead. Use a different coloured marker for each person's appointments, parties, lessons and activities. Review the schedule together at the beginning of the week.

2. Set up routines at home.

Things have a way of running more smoothly when events take place at the same time each day. Establish regular time slots for chores, homework and dinner. Explain the schedule to your child, and help him understand what you expect of him.

3. Plan meals for the week.

Make several meals ahead of time and freeze them. Ask an older child to help you with shopping and simple meal preparation.

4. Ask your childcare provider to adjust your child's schedule to dovetail with your plans at home.

For example, your baby could nap while he's at childcare, giving you more time to play with him after you pick him up. If an older child started his homework earlier in the day, while at childcare, he'd have free time with you after dinner.

5. Let go!

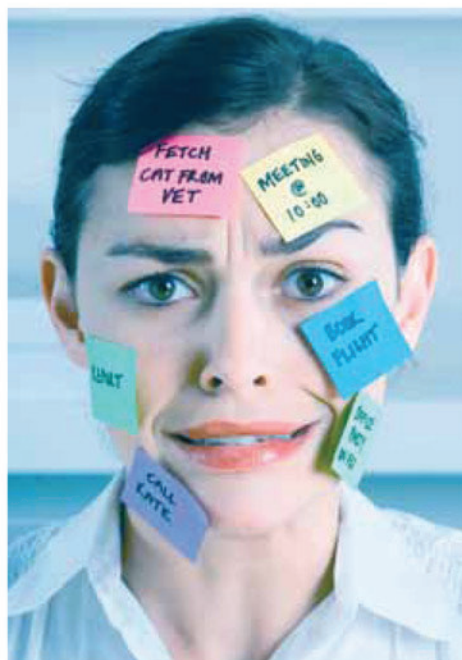
Your house doesn't have to be perfect, and it's OK to relax your standards. It's important to set realistic goals as to what can be accomplished – both for your children and for yourself.

6. Get organized the night before.

Choose outfits for the next day. Consider letting your child choose her own clothes to cut down on struggles over dressing in the morning. Stagger bath times. You can streamline the morning traffic in the bathroom by bathing a young child at night. An evening bath also gives you more time to play with and nurture your child, and a warm bath can be an important part of a peaceful bedtime routine.

7. Pack diaper bags, backpacks, gym bags and briefcases the night before.

Include any supplies, musical instruments, sports equipment or permission slips needed for the following day. You could even take



everything you'll need for the following day to the car at the end of the evening.

8. Prepare the next day's lunches.

Tuck lunch money into a zippered pouch in a backpack, or pack lunch boxes and put them at the front of the refrigerator. Put any reminder notes ("Remember – you have a clarinet lesson at 3:15 today.") in lunch boxes, so they'll be sure to be seen.

9. Keep coats, mittens, hats, scarves, umbrellas and boots in one place.

Give each child a shelf or a hanging basket by the door where she can keep her belongings. Use pictures or clearly printed labels and colour-coding to help a young child keep things in the right place. Use shelves and hooks, not hangers, for a small child. Make sure she can easily reach the place where she is to put her things.

10. Wake up earlier.

It may sound painful, but waking up 15 to 30 minutes before the rest of the family will give you a head-start on the day. Spend the time exercising, meditating, reading, or just showering and dressing without interruptions.

11. Give school-age children their own alarm clock.

Set the alarm for 10 minutes before they really need to get up to build a gentle cushion of time between the waking-up and getting up processes.

12. Keep to positive morning rituals.

Having breakfast together as a family may seem like an impossible goal, but it's a wonderful way to get the day off to a good start. It provides grounding and equilibrium before you separate for the day.

13. Pay attention to your family's rhythms.

For example, if your child seems more relaxed when he eats breakfast before he gets dressed, adjust his routine to follow his natural inclinations.

14. Delegate responsibilities.

Even young children need age-appropriate chores such as making their bed or setting the table. For instance, ask a young child to set the breakfast table in the mornings.

Be sure to communicate expectations clearly. You might say, "Put a cup, a bowl and a spoon on the table for Mom, Dad and yourself."

15. Stay with the patterns you establish.

Once you've set up a routine, make a serious effort to maintain it.

(Source: Ceridian Lifeworks Newsletter-Spring 2013)