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August 2019

### Your Monthly News & Updates

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\* Must be 3 year agreement with minimum of monthly service.

# Are You A Victim of Capital One Breach?

The Capital One hack is considered one of the largest breaches on record. More than 100 million Americans were involved. It involved the personal information of Capital One consumers, applicants of small businesses who applied for credit cards between 2005 and 2019. Data stolen includes birthdates and Social Security numbers, bank account numbers, and more. What should you do?



- **Monitor Your Credit Report** - Check regularly for any new accounts or suspicious activity.
- **Sign Up for Credit Monitoring** - Capital One will be offering free credit monitoring to those affected.
- **Place a Fraud Alert with Credit Report Agencies** - By notifying the big three that you've been a victim of a breach it ensures they will verify your identity before they take any action.
- **Freeze Your Credit** - This stops anyone from opening any new accounts under your name and it will not affect your credit.

[Read More About How to Protect Your Identity](#)

## The Secret to Loving Exercise

For most people, workouts are something we dread and can't wait to get over with...or we skip all together. Yet, science reveals that exercise prolongs life span and dramatically improves the quality of life.

Recently, there has been a focus on high intensity exercise. However, people who focus on the intensity of their workouts report not being happy over the long term and even being discouraged from continuing an exercise routine.



A study published in PLOS One found that a focus on length of time of a work out, rather than on intensity, likely increases enjoyment and participation. The study also found that those who exercised outside found it to be "less strenuous" even though it was the exact same level of intensity as the indoor workout. Mood levels were also greater for those who exercised outdoors, even though they performed the same level of intensity and duration of workout.

According to the study, those who had walked indoors were happier and more relaxed than those who spent the time sitting and using a computer or chatting for several hours.

So in order to enjoy your work out more, focus on length of your workout over intensity and, if given a choice, exercise outdoors. Lastly, always choose exercise over screen time. If you feel like chatting, take a stroll while you talk in person or on the phone.

**Source: New York Times**

## 5 Habits to Quit to Get Wealthy

According to Steve Siebold, author of *How Rich People Think* and T. Harv Eker who penned *Secrets of the Millionaire Mind*, there are several things you should stop doing right now to adopt the thinking, philosophies & strategies of the super wealthy. Here's what to stop doing:



1. **Saying Yes to Everything** - One of the top traits of the wealthy and successful is the ability to say no to things that don't line up with their goals. Billionaire Warren Buffet says, "The difference between successful people and really successful people is that really successful people say 'no' to almost everything."
2. **Staying Comfortable** - The average person thrives on staying in their comfort zone. Wealthy people like a challenge and don't mind stepping out side their "safe zone."
3. **Buying Things You Can't Afford** - Rich people look for multiple streams of income but the average person spends what their earn. Learn to put your money to work and create other sources of income. Put the power of compounding interest to work today!
4. **Negative Thinking** - "Your entire life is created by your thoughts - and then your language," according to self-made millionaire Grant Cardone. The ultra wealthy chose words that exude positivity, such as "great," "super," "wonderful," and "incredible."
5. **Not Having Goals** - If you plan to be among the wealthy, you must have clear, specific goals and plans of how you'll get there. T Harv Eker says, "The number one reason most people don't get what they want is that they don't know what they want."

Source: CNBC

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