

News You Can Use

Brought to You By Mark A. Smith

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Clear Out the Clutter: A Simple Road to Happiness

It doesn't take long for closets to become cluttered, but sooner or later even the most dedicated packrat must make room for new belongings.

Stop procrastinating and instead schedule time to tackle storage sheds, the garage and closets.

Not only will you feel better, but by planning ahead you can help others out during these tough economic times.

Free Up Space: De-cluttering is the fastest way to free up space without adding cost or upkeep. In fact, less stuff means less cleaning. If you haven't used items within the past year, then it's time to toss them. Exceptions include family heirlooms, collections and other keepsakes.

Possession Perspective: Save time and money by keeping a healthy perspective on your possessions. Many people are surprised by the sense of newfound freedom achieved by keeping a healthy attitude about belongings. Allow them to complement - not compete - with your life. Not only will you spend less by breaking the shopping habit, but it's often easier to organize and enjoy the things you keep without the headache and hassle associated with cluttered closets.

Guilt-Free Living: Sometimes it's difficult to let go, but it's healthier to look ahead to the future than live in the past. Learn to let go without the guilt by donating unneeded items to charity. Not only does it provide you with a fresh start, but you also have the satisfaction of knowing that the items will be put to good use.

No Matter How The Market Fluctuates Have At Least One Safe And Stable Solution As Part Of Your Retirement Strategy.



Take charge of accumulating a nest egg to ensure your retirement expectations are met.

Learn how to create your own type of retirement pension and the questions you need to ask.

Call me at 720-891-7500 to get my free guide "Preserving & Enhancing Your Retirement Funds" and I will send it out to you ASAP.

Show Your Love with Valentine's Gifts from the Heart

If you want to show how much you really care about a loved one this Valentine's Day, forget about the shopping. Instead, give a timeless treasure or precious moment. Here are some ideas.

Heartstrings

Send a heart-felt message by collecting family photographs, audio recordings and other uniquely personal items. Don't forget original works of art by the children, poems or other expressions of your feelings. It's a simple idea that's sure to become a family heirloom your loved one will cherish forever.

Time Is on Your Side

A wise man once said that the only true commodity in life is time. This year, give the most valuable gift possible, and that is time with the one you love. Set aside an uninterrupted day or evening to spend with him or her, or take the family out to let your loved one have a bit of personal time to himself or herself. Either way, rest and relaxation is always in style.

Sweet Treats

Use heart-shaped cookie cutters to create sweet treats and other culinary delights in the kitchen. Go beyond cookies and cakes by making heart-shaped eggs with heart-shaped toast for breakfast.

A Few of Their Favorite Things

Everyone has a favorite song, preferred food and special place, so make the most of the day by putting it all together into a surprise package. Load up your loved one's MP3 with favorite music, pack a picnic with his or her favorite food and head out to a favorite location to create a perfect day.

Nearing Retirement? Don't Neglect Long-Term Care

More than half the nation's population will spend time in a long-term care facility at some point in their lives, research shows. Unfortunately, very few people carry long-term care insurance.

Long-term care insurance is perhaps a necessity for the nearly one in five Americans nearing retirement age. To find out if you'd benefit from purchasing long-term care insurance, consider the following:

1. Do you or an immediate family member have a family history of Alzheimer's disease, stroke or other condition that might make it difficult or even impossible to remain at home?
2. Can you financially afford an average of \$50,000 or more for the annual cost of caring for a loved one in a long-term

care facility? Experts expect the annual cost of care to rise faster than the rate of inflation and rapidly approach the \$75,000 per year limit. By 2030, the average cost is expected to reach \$300,000 per year - far beyond the reach of most retirees.

3. Can your children or family members afford the time and cost of providing in-home care, including skilled services for special needs? If not, long-term care insurance provides the protection you need to avoid becoming a financial burden on your loved ones. Remember, nearly one of every five workers will become disabled before retirement age, and more than 50% of people over the age of 65 experience some form of debilitating disease or illness that impedes their ability to perform normal activities of daily living.

Winter Olympics Fun Facts

The Winter Olympic Games are being held in Vancouver from February 12-28. Here are a few other interesting facts about the Winter Games.

The first Winter Olympics were held in Chamonix, France, in 1924.

No country in the Southern Hemisphere has ever hosted a Winter Olympics.

Four athletes have won medals at both the Winter and Summer Olympic Games: Eddie Eagan (United States), Jacob Tullin Thams (Norway), Christa Luding-Rothenburger (East Germany) and Clara Hughes (Canada).

Eddie Eagan is the only athlete to have won gold at both Winter and Summer Olympics - at the 1920 Games in boxing and at the 1932 Lake Placid Games in the team bobsled event.

The most medals won by any athlete at the Winter Olympics is 12 by cross-country skier Bjorn Dählie of Norway.

Norway has won more golds at the Winter Games than any other country.

Did You Know?

How good is your knowledge of science? Answers below.

Which body organ produces hydrochloric acid?

What is the second most common element in the earth's crust?

What element is represented by the symbol Pb?

What is the second largest organ in the human body?

(Answers: stomach, silicon, lead, liver)

Source: coolquiz.com

Who is Saint Valentine?

One legend contends that Valentine was a priest who served during the third century in Rome. When Emperor Claudius II decided that single men made better soldiers than those with wives and families, he outlawed marriage for young men -- his crop of potential soldiers. Valentine, realizing the injustice of the decree, defied Claudius and continued to perform marriages for young lovers in secret. When Valentine's actions were discovered, Claudius ordered that he be put to death.

Another legend, Valentine actually sent the first 'valentine' greeting himself. While in prison, it is believed that Valentine fell in love with a young girl, who may have been his jailor's daughter, who visited him during his confinement. Before his death, it is alleged that he wrote her a letter, which he signed 'From your Valentine', an expression that is still in use today. Although the truth behind the Valentine legends is murky, the stories certainly emphasize his appeal as a romantic figure.



Thanks for Your Testimonials!

Last December I asked for your testimonials and the response was outstanding.

I really appreciate and value the comments sent.

Thank you to all of you that responded with your cheering endorsements.

Avoid These 3 Critical Life Insurance Errors

Buying a life insurance policy is one of the most important steps you can take to protect your family's financial future. It can also be one of the most confusing tasks.

The following are some mistakes to avoid when buying a life insurance policy:

Mistake #1

Procrastination is by far the most common mistake made by the majority of people. Most assume that it is either too expensive or that they don't need coverage because they are young. Neither situation could be further from the truth. Term life insurance is especially affordable, with policies starting at under \$20 per month. As for age, the best time to purchase a life

insurance policy is when you are young and healthy. Not only does it ensure that you will get the best rates possible, but it provides valuable protection for growing families that are not yet financially secure.

Mistake #2

Purchasing the wrong policy is another common mistake. Life insurance is a complex topic with long-term implications, so it is a good idea to take your time and speak with me about all your options. Cost, coverage, duration, tax consequences and other aspects should be addressed for your specific situation. Term, whole life and universal are just a few of the options available. There is also a new strategy of blending term and permanent policies for better rates and growth.

Mistake #3

Not purchasing enough insurance can be a problem. It's easy to underestimate the cost of living when initially purchasing a life insurance policy. In addition to replacing an income or paying down mortgage and other debts, it's important to add in an inflation-adjusted cost-of-living increase plus extra expenses likely to be incurred in the event of a loss. Everything from yard care and maintenance to child care and tutoring may need to be supplemented in the event of the death of a spouse. Tally up the total cost - plus inflation - for all the services and support provided by the insured person and then use it as your starting place when obtaining a quote.

3 Ways to Protect Yourself Online

The sophisticated techniques being adopted by cons and scam artists have made it increasingly difficult to protect yourself against the criminally fraudulent process of online phishing. However, the following guidelines can help mitigate the risks:

- 1. Install a Complete Software Protection Suite:** Don't depend just on antivirus programs. Today's malicious software is more prolific than ever. Instead, arm your computer with a complete protection suite that includes site verification, firewall and virus scan.
- 2. Identity Alert:** Avoid doing business with unknown entities and never give out personal information unless you know the site is safe. Don't use links provided in email. Instead, type in the direct link before signing in and never respond to unsolicited inquiries about banking or other sensitive data.
- 3. Secure Sites:** Insist upon encryption when supplying sensitive data online. Look for a little yellow lock to indicate a secure site, and then verify the signature. Better yet, use software to validate the site and avoid any URLs that elicit an error message or warning.

6 Simple Tactics to Save on Groceries

- ◆ Pick Products on the top & bottom shelves at the supermarket. Bigger sizes of items, which tend to offer a lower price per unit, are usually placed on the highest and lowest shelves.
- ◆ Purchase oranges, onions and potatoes in bags rather than individually. You will pay roughly half the price.
- ◆ Buy store brands instead of name brands. Store brands are usually close to the market leader in quality yet less costly.
- ◆ Buy ground beef & chicken breasts in bulk. You will save about 20% on ground beef and 50% on chicken.
- ◆ Opt over frozen seafood over fresh. Vacuum-packaged salmon, flounder & tilapia fillets and bags of frozen shrimp cost 20-40% less than at the fresh fish counter.
- ◆ Avoid buying prepared & packaged foods such as pre-cut carrot sticks, cantaloupe and other foods. You will pay a premium for convenience.

Worth Quoting

To mark Valentine's month, here are some quotes about romance.

"In a great romance, each person basically plays a part that the other really likes."

Elizabeth Ashley

"Romance is dead. It was acquired in a hostile takeover by Hallmark and Disney, homogenized, and sold off piece by piece."

Matt Groening

"Romance should never begin with sentiment. It should begin with science and end with a settlement."

Oscar Wilde

"Romance is a love affair in other than domestic surroundings."

Walter Raleigh

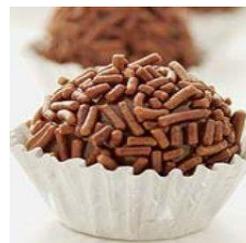
"French is the language that turns dirt into romance."

Stephen King

"Mystery is forever the ally of romance."

Unknown

NEWS YOU CAN USE



Brigadeiro
Brazilian
Chocolate
Fudge

Valentine's Brigadeiros

Yields about 1 dozen

Ingredients

- 1 can sweetened condensed milk
- 2-3 tablespoons cocoa powder, sifted
- Chocolate sprinkles
- Butter for greasing

Place the condensed milk and sifted cocoa powder in a medium sized pot and heat to medium. Stir the mixture frequently with a wooden or heat-proof spoon to avoid burnt spots on the bottom of the pan. Continue to cook and stir for approximately 30 minutes or until the mixture has thickened. When the spoon is dragged along the bottom of the pot it should leave a clean trail.

Pour the mixture out onto a greased plate and allow to cool completely. With lightly buttered hands, roll about a tablespoon or less of the cooled mixture into a bite-size ball and drop into chocolate sprinkles or cocoa powder to coat. Dust off any excess and serve.

Caution: The Brigadeiro mixture is essentially a caramel so be very careful when handling.

1	2					6	8	
			9	6	4			1
		6	8					
	3			2			1	4
		2		4		7		
7	4			8			2	
					6	5		
2			4	9	5			
	5	1					7	6

Sudoku instructions: Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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