

News You Can Use

Brought to You By Mark A. Smith

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How to Find Travel Deals for the Holidays

Whether you are searching for the best price on flights, the most reliable carrier or simply want the best seat in the house, there are plenty of websites worth checking out.

Big Three Travel Sites

For one-stop holiday travel shopping, go to www.expedia.com, www.orbitz.com or www.travelocity.com where you can book a flight, reserve a hotel room and even rent a car.

Awesome Aggregators

To search for the best rates on flights, try out www.mobissimo.com, www.sidestep.com, www.quixo.com or www.bookingbuddy.com.

Discount Daredevils

If your travel plans are flexible, you may be able to snag flights that compete with cargo prices by going to www.hotwire.com, www.biddingfortravel.com or www.priceline.com. Sites like www.onetravel.com, www.travelzoo.com and www.lastminute.com also specialize in last-minute bookings.

Fare Forecasting

If you're worried about paying too much, go to newly created Bing Travel at www.bing.com/travel/. The site allows comparative price searches, fare forecasting and the ability to search multiple sites all at once.

4 Tips to 'Plan Your Way to Success'

Setting aside time to plan the week ahead can help relieve any stress you might be feeling as a result of unfinished business.

It also allows an emotional release once the week is done and helps increase productivity.

The following suggestions will help you come up with a good plan and learn how to stick with it:

Prioritize by Importance: Planning provides a systematic method to increase productivity without sacrificing quality by establishing a hierarchy of needs. Make a list of "must do" versus "can do if time allows" items.

Time Management: Experts agree the first step in time management is the ability to properly prioritize one's time. Beside each item you listed above, indicate how long you expect the activity to take. Build in a little buffer by adding 10% more time to each activity to accommodate emergencies or unanticipated events.

Stay on Track: Planning allows everyone to see the "big picture" while simultaneously outlining the details required to accomplish each task. Planning also keeps the lines of communication open and assures all stakeholders understand the proper process required to complete a job.

Reward: Not only does good planning help increase productivity, but it also reduces stress, helps you relax and it increases personal satisfaction by giving you a sense of accomplishment. Lower blood pressure, less anxiety and greater focus keep your mental faculties and emotional well-being running like a well-oiled machine so you are able to accomplish more in less time. Take time to reward yourself and others for meeting goals and objectives each week.



Join the Parker Chamber of Commerce

The Parker Chamber of Commerce has more than 600 members and is one of the most active and influential organizations in Douglas County.

Membership in the Parker Chamber means greater access to business contacts, enhanced exposure for your business and opportunities to improve your bottom line through promotion.

Go to www.parkerchamber.com for more membership information.

Key Person Insurance for Small Business Owners

Business insurance for key personnel is designed to protect a business in the event of the death of an executive or key team member who makes a significant contribution towards the profitability or stability of the business, or someone with specific skills or knowledge which is especially valuable to the company.

The loss of a key person is likely to cause the employer to incur costs such as hiring temporary help or recruiting a replacement and the training of the new employees.

Key man insurance is generally a term life insurance policy.

You should consider such coverage as a part of your business insurance program if the business cannot continue in the event of a loss of particular people to maintain business continuity. The fact is that some businesses are simply not a business without a particular person in the operation.

It is vital for your company's financial health that you select the best insurance policy for your specific case. The above is a brief and general description. If you're a small-business owner and you're not sure about what's right for you, call me learn more about the different types of policies available.

Can you answer these Thanksgiving Day related questions?



- What does cornucopia mean?
 - Which drink was brought over on the Mayflower?
 - What year was the first Thanksgiving?
 - What is the name of the skin that hangs from a turkey's neck?
 - What do you call a female turkey?
 - What do you call a male turkey?
 - What was the name of the ship the Pilgrims sailed on to Plymouth Rock?
 - The first Thanksgiving football game was started in 1934 by which team?
 - What was the original name for the Pilgrims?
 - In what year did the first Macy's Thanksgiving Day parade take place?
 - Which balloon was the first balloon in the 1927's Macy's day parade?
 - What was the name of the Captain of the Mayflower ship?
 - Which Native American tribe celebrated the first Thanksgiving with the Pilgrims?
 - Corn meal and maple syrup makes what Thanksgiving dish?
 - Which food do we eat at Thanksgiving today but Pilgrims didn't have in 1621?
- Answers: Horn of plenty, Beer, 1621, Wattle, Hen, Tom, Mayflower, Detroit Loins, Puritans, 1924, Felix the Cat, Christopher Jones, Wampanoag Indians, Pudding, Pumpkin Pie



What is the Colorado's Long-Term Care Partnership?

Colorado's Long-Term Care (LTC) Partnership is an alliance between the private insurance industry and the state government to help Colorado residents plan for future long-term needs without depleting all of their assets to pay for care. It is designed to encourage and reward Colorado residents for planning ahead for future LTC needs.

To help Coloradans with the long-term care planning process, the State of Colorado started the *Own Your Future* campaign. This campaign encourages Coloradans ages 45 to 65 to start planning now for their future long-term care needs. Colorado residents who purchase Long-Term Care Partnership insurance have more of their assets protected if they later need the state Medicaid program to help pay for their long-term care. The planning kits are designed to help Coloradans make smart, safe decisions about long-term care. For a FREE planning kit go to www.ownyourfutureColorado.org.

Thanks for All Your Referrals!

As you know, my business is based on referrals. I appreciate being recommended to your family, friends and associates.

And for those of you who already recommend me, thanks for your trust and confidence!

Avoid Mistakes When You Title Your Assets.

Failure to title assets correctly, particularly in regard to annuities, can have major implications.

An example might be if you decide to invest or move some of your assets from a mutual fund to an annuity because you want your beneficiaries to receive the annuity death benefit.

If a couple named John and Jane Doe own a mutual fund titled “John and Jane Doe, joint tenants with right of survivorship,” upon John Doe’s death, Jane Doe, as joint tenant, controls the assets in the mutual fund and receives the assets.

Now let’s say John and Jane Doe move their mutual fund assets to an annuity and title it: “Joint owners: John and Jane Doe; annuitant John Doe;

beneficiaries Sam and Sarah Doe.” Upon John Doe’s death, Sam and Sarah Doe, as beneficiaries, receive the annuity death benefit.

Of course, these examples are hypothetical and are for illustrative purposes only.

While they are not illustrative of all annuities, they exemplify why the titling of an annuity could potentially result in an unexpected payout with undesirable tax consequences. In the second example, if John Doe dies, the annuity would likely pay out to the beneficiaries, even if Jane Doe were alive.

Those in a second marriage might face a conundrum: You want to share ownership of property with your new

spouse, but you also want your children from your first marriage to inherit your share of the property when you die.

What do you do?

You and your spouse could be joint owners of the account, with the beneficiaries listed as your children. As beneficiaries, then, your children would receive the annuity benefit upon your death.

Take great care when you title all of your assets and save yourself some unexpected consequences.

Note: This article is not intended to provide tax or legal advice and should not be relied upon as such. It is a summary of an understanding and interpretation of some of the current laws and regulations.

People Who Give Reap Greater Rewards

Common wisdom holds that giving is good. If you aren’t quite convinced, though, the following information might help you discover why giving might be one of the best investments you ever make.

Financial: If you believe that sowing a seed will result in a tenfold increase or simply a tax write-off, the fact remains that giving is good for the budget.

Emotional: Giving of your time or money is good for the soul. According to researchers, people who volunteer or donate to charity tend to have more friends, stronger relationships and more meaningful emotional ties to the community than do those who don’t give. As an added bonus, people with stronger emotional ties and more friends also tend to live longer.

Mental: Giving also appears to be good for your mental health. Physicians have found that those who always feel dependent upon others tend to have lower self-esteem and higher rates of depression as opposed to those who give. No matter how large or small, the simple act of giving literally changes your mind and provides for a more optimistic and positive outlook on life.

Tips to Help Travelers Fit in Abroad

It’s the time of year when people from around the globe sit side by side on airlines and travel to visit long-lost relatives.

Understanding a bit of travel etiquette, then, can go a long way toward reducing frayed nerves and helping everyone fit in at the final destination.

Make www.traveletiquette.co.uk your first destination.

It’s written by experts and is continually updated to reflect the most important news and information you need to know before setting out. Customs and traditions of countries around the world are clearly explained.

Tips and pointers provide all the information you need about public behavior, greetings, attire and how to properly give gifts.

Worth Quoting

With Thanksgiving this month, here are some quotes about gratitude.

“Gratitude is not only the greatest of virtues, but the parent of all others.”

Cicero

“Gratitude is the most exquisite form of courtesy.”

Jacques Maritain

“It’s a sign of mediocrity when you demonstrate gratitude with moderation.”

Roberto Benigni

“Feeling gratitude and not expressing it is like wrapping a present and not giving it.”

William Arthur Ward

“Gratitude is the memory of the heart.”

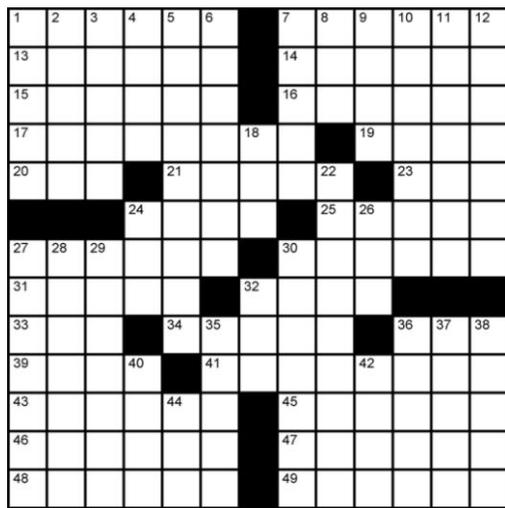
Italian proverb

“To the generous mind the heaviest debt is that of gratitude, when it is not in our power to repay it.”

Benjamin Franklin

NEWS YOU CAN USE

If you try this recipe, let us know if it's a keeper.



Crossword

Contact me for the solution!

Across

1. A man's home is his ___
7. They may be used in mulled cider
13. Achieve
14. Hot dog condiment that's green
15. *Seinfeld* role, or his one-time boss on that show
16. The A of CIA
17. One of us, to an alien
19. Ollie's partner in old comedy
20. Pig's digs
21. Prongs
23. King Kong, for one
24. Love, honor and ___
25. Strong impulses
27. Song's repeated stanza
30. Drives over the limit
31. Boutonniere spot
32. "Watch your ___!"
33. Pres. Lincoln
34. "The ___ Witch Project"
36. A little ___ 'll do ya
39. Your excellency!
41. Omelet-maker's discard
43. Col. Klink's locale
45. Nasty sort, casually
46. Using a cafeteria
47. Ann Landers' specialty
48. ___ as she goes!
49. Appeared to be

Down

1. Zoo enclosures
2. Bothered to no end (2 words)
3. Bedtime ritual, for kids
4. Fruity pastry
5. Cartoon symbol for an idea
6. Foes
7. Frasier's last name
8. Without a ___ to stand on
9. Bullfight cries
10. Older than retro
11. Broke out of prison
12. Bashful one's problem
18. ___ takers?
22. Replace, like a rule
24. Mined-over matter

26. GOP party
27. Students attend them
28. ___ for Humanity
29. Remove an appendix, say
30. Marks of shame
32. Droop
35. Long-limbed
36. Jeans material
37. ___ in Wonderland
38. If you prick us, do we not ___?
40. Director Kazan
42. ___ you no shame?
44. ___ then what happened?

Crossword by Douglas R. Fink

This newsletter and any information contained herein is intended for informational purposes only and should not be construed as legal advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible for errors or omissions or any damages, howsoever caused, that result from its use. Seek competent legal counsel for advice on any legal matter.

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Thanks for reading! If you'd like to sign up for our email newsletter go to our website, click the newsletter tab and join.

Receive \$50 when you refer someone that uses our services.

Pumpkin Pancakes

1 cup buttermilk pancake mix

1 cup cold water

½ cup pumpkin puree

½ teaspoon pumpkin pie spice (cinnamon, ginger, nutmeg & allspice)

Combine ingredients until just blended, do not over mix.

Use nonstick spray or butter for griddle over medium heat.

Spoon 2 tablespoons of batter onto heated griddle.

Cook until bubbles appear, then flip pancake.

Heat up your favorite maple syrup to pour over pancakes.

Optional - sprinkle toasted & chopped pecans.

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Where you always have options!

