

News You Can Use

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4 Smart Ways to Get the Most from Your Credit Card

Credit cards are more than just convenient; for most people they are a necessity, especially when traveling or in the event of an emergency. However, tighter credit standards and rising interest rates are beginning to take a toll. Learn how to use credit cards wisely to save big and keep the flexibility you need.

1. **Simplify Your Life.** Credit cards are a great way to keep track of expenses each month. Simply open a card for business-related costs and another for personal items. At the end of the year it's easier than ever to tally the total cost of deductions.
2. **Go Prepaid.** Send a prepaid card with your teen or college student to help make sure that he or she has access to emergency cash without the worry of running over the limit.
3. **Compare Points.** Credit card points can add up to big perks, even for those who pay in full every month. You might be surprised by how quickly you qualify for everything from gift cards to movie tickets or even a free vacation simply by charging routine items like groceries and gasoline. Pay in full as usual and then pocket the perks!
4. **Don't Fill Your Card Up.** Many credit card companies are cutting back on credit lines, so it's a good idea to leave a little extra wiggle room just in case. Credit scores should reflect a low debt-to-income ratio to ensure that you qualify for the best rates.

Wondering Whether You Should Invest? Get My Free Guide

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Around \$4 trillion of cash is sitting on the sidelines, waiting to be invested when the time is right. But when *is* the time right? Maybe now - if you invest responsibly.

Take some of the fear out of investing with my free guide, "Tips for Smart Investing...In Any Economy." Just call me at 555-555-5555 and I'll send it right out to you.

Enjoy the Best of Health with These 'Secret' Superfoods

Superfoods are hugely popular, but for those searching for the biggest bang for their buck, they simply can't do much better than these delicious yet healthy selections. Although less well known, the following provide enough essential vitamins, minerals and other nutrients to enhance your daily intake for a fraction of the cost.

Chia Seeds: Rich in calcium, iron and protein, Chia seeds are also one of the few non-fish sources of omega fatty acids, making them the perfect solution for vegetarians or those allergic to fish.

Maca Powder: Used to enhance libido and aid in healing, maca powder has long been used in South America. Modern scientists confirm the presence of four alkaloids that directly affect the endocrine system and boost metabolism.

Hemp Seeds: A distant relative of marijuana, hemp has been cultivated for thousands of years. Packed full of protein, essential fatty acids, magnesium, iron, zinc, potassium and dietary fiber, hemp provides a powerhouse of nutrition when sprinkled into drinks or other foods.

Flaxseeds: An oldie but a goodie, flaxseeds have been all but forgotten; a big mistake, considering that flax is so high in lignans, fiber and essential amino acids. Originally cultivated by the ancient Egyptians, flaxseeds enhance the body's ability to digest and absorb vitamins and minerals.

Camu Camu Powder: Containing more vitamin C than any other food product in the world, the camu camu plant is also an excellent source of beta-carotene, potassium, thiamine, leucine and valine.

Retirement Planning: How Much Should You Invest in an Annuity?

Purchasing an annuity involves navigating a complex maze of information - including the question of how much you should invest.

An annuity is a contract with an insurance company. You make a lump-sum payment or a series of payments to the insurance company. Your money grows tax-deferred while it is in the annuity. Then, either immediately or at some point in the future, the insurance company starts making a series of payments to you at regular intervals.

There are many types of annuities. For example, with a fixed annuity, your money earns interest at rates set by the insurance company. With a variable annuity, the insurance company puts your premiums into a "separate account," and you decide how the company will invest those premiums

depending on how much risk you want to take.

How much you should invest in an annuity is primarily a product of how much you want the annuity to pay you. And that payout - also called a settlement option - depends on many factors.

For example, if you want a stream of income for life, you will have to estimate your life expectancy in order to determine how much to invest.

You will also have to estimate the expected returns from the annuity, which can be difficult if it is a variable annuity.

In fact, analyzing all these variables can be complicated. It's wise to consult an advisor when considering how much to invest in an annuity.

Quick Quiz

Each month I'll give you a new question.

Just email me at xxxxx@xxxx.com or call xxx-xxx-xxxx for the answer.

What is the only fruit that has its seeds on the outside?

Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

Are You Managing Your Finances Wisely?

Is your money being invested wisely?
Are you nervous about the stock market right now?

If you are curious about how you could invest profitably right now, why not see if I can help you?

Just give my office a call for a no-fuss, professional consultation.

I will not try to push you into making any quick decisions and I will not waste your time.

I will just give you the honest facts about your financial situation.

And maybe I will help you earn a few dollars along the way!

Just give my office a call at 555-555-5555 to arrange an appointment.

Alternatively, stop by at the office.

The address is on the back page of this newsletter.

Worth Quoting

Nintendo, now famous for computer games, was founded back in September 1889. Here are some quotes about games:

"Games lubricate the body and the mind."

Benjamin Franklin

"Computer games don't affect kids, I mean if Pac Man affected us as kids, we'd all be running around in darkened rooms, munching pills and listening to repetitive music."

Marcus Brigstocke

"Never play cat and mouse games if you're a mouse."

Don Addis

"Life, like all other games, becomes fun when one realizes that it's just a game."

Nerijus Stasiulis

"It should be noted that the games of children are not games, and must be considered as their most serious actions."

Michel de Montaigne

Did You Know?

How good is your science knowledge? (Answers below)

1. What was the first disease conquered by human beings?
2. Which explorers' destination does not have land beneath?
3. To which body part does the term "brachial" refer?
4. What does pH measure the concentration of?
5. By heating limestone and clay and then grinding them into a fine powder, you are making a typical:

(Answers: 1. Smallpox 2. The North Pole 3. Arms 4. Hydrogen ions 5. Hydraulic cement)

Are Annuities Safe in Today's Market Environment?

Annuities are usually considered relatively safe investments - but in today's environment, investors can't help but wonder if that's still true.

With an immediate annuity, you make a lump-sum payment to an insurance company. In exchange, the insurance company starts making a series of payments to you immediately. In regard to an annuity's safety, there are two factors to consider:

The Safety of your Income Stream:

Immediate annuities can be fixed or variable. With a fixed annuity, your money earns interest at rates set by the insurance company - which means that your income stream is safe in a volatile market environment. With a variable annuity, the insurance company puts

your premiums into a "separate account," and you decide how the company will invest those premiums - which could result in losses when times are bad. That's why it's important to consult an advisor about how the money in your variable annuity is invested.

The Safety of Your Insurance

Company: With many financial companies failing, it's understandable if you're concerned about the health of your insurance company. The good news is, there's probably little to worry about. Your annuity is protected by a "legal reserve," which means that your insurance company must maintain a reserve of money that equals the withdrawal value of every annuity account. If your insurance company

fails and you have a fixed annuity, the payments will likely continue - though it's possible for a court to determine that the initial interest rate is too high and lower it, which would reduce your payments. If you have a variable annuity, the payments will continue without modification, since the assets underlying your contract are separated out from the general assets of the insurance company.

So, we'd recommend that you not worry, as it's improbable that your existing annuity will experience problems. Going forward, however, we recommend that you research the strength of any insurance company from which you're considering buying an annuity. Your advisor can help you do so.

Why GPS Is More Than Just Maps

Think GPS is just a fad? Better think again. GPS, or Global Positioning Systems, are being used for more than just traffic. In fact, GPS is one of the fastest-growing technologies in the world and is rapidly being adopted by commercial and private interests both domestically and internationally. Here is just a few samples of the useful ways you can use GPS:

911: Emergency assistance is only a call away even when on the road, thanks to GPS-enabled cell phones.

Pet Finder: Keep a virtual eye on your favorite four-legged friend through the use of a GPS-embedded tracking device. It's especially useful for those who travel with pets. Farm animals, livestock and even birds can also be fitted with the same device for quick tracking in the event of an escape.

Roadside Assistance: Being in an auto accident without the ability to speak or call for help is a concern for every driver, but thanks to OnStar and other similar systems, automobiles around the world can summon help even if you are unable to do so. Consider requesting this feature when reserving your next car rental.

Birthdays to Remember This Month

Lucille Ball, born on August 6, 1911, is best remembered as everyone's favorite redheaded comedian featured on I Love Lucy.

Robert Redford, born August 18, 1936, became a legend in his own time by starring in hits like The Sundance Kid, The Horse Whisperer and Out of Africa.

Mary Wollstonecraft Shelley, born August 30, 1797, was the wife of poet

Percy Shelley and later became famous for her tale of terror in the story Frankenstein.

Cameron Mathison, born August 25, 1969, in Ontario, Canada, is best known for the role of Ryan Lavery on All My Children. Diagnosed with Perthes disease at an early age, he spent four years in leg braces and underwent extensive treatment to avoid complications.

Fascinating Facts about August

- Oxygen was first discovered on August 1, 1774, by Joseph Priestley in Wiltshire, England.
- Anne Frank recorded her last diary entry on August 1, 1944.
- Thomas Edison patented a mimeograph machine on August 8, 1876.
- The Tin Lizzie, also known as the Model T Ford, went on sale on August 12, 1908.
- Isaac Singer received a patent for his new invention called a sewing machine on August 12, 1851.
- Construction of the Berlin Wall began on August 15, 1961.
- Elvis Presley died at the age of 42 on August 16, 1977.
- The Mona Lisa, created by Leonardo da Vinci, was stolen on August 21, 1911, from the Louvre in Paris.
- Martin Luther King Jr. gave his famous "I Have a Dream" civil rights speech on August 28, 1963.

NEWS YOU CAN USE

Your
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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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Recipe: Brie and Fresh Tomato Pasta

4 Servings

- ½ cup finely chopped red onion
- 1-2 cloves garlic, minced
- ½ teaspoon salt
- 12 ounces (340 g) brie
- 1 pound short pasta, like farfalle or penne
- 4 cups chopped tomatoes
- ¼ cup extra virgin olive oil
- ½ cup shredded basil leaves

In a small bowl, combine the onion, garlic and salt. Cover and set aside at room temperature for 30 minutes to an hour, stirring occasionally.

Place the brie in the freezer until firm and then carefully slice off and discard the rind with a sharp knife. Cut the remaining cheese into cubes and set aside.

Cook the pasta in plenty of water until tender but firm and then drain, reserving one cup of the cooking liquid. Gently toss the cooked pasta with the onion mixture, brie, tomatoes and olive oil. Gradually add as much of the reserved liquid as needed until the brie melts and a creamy sauce coats the pasta.

Add the shredded basil and serve.

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