

Aggressive Blood Pressure

Treatment could save 1000,000 lives a year. Current guidelines call for systolic pressure (top number) to be below 140 mmHg. But a new study says that more lives would be saved with a goal of 120 mmHg or lower in people who are at high risk for heart disease. Caution: Too-low pressure can cause dizziness that can lead to falls and broken bones.

Self-Defense Before Buying A Time-share.

Know that the price usually is negotiable - salespeople often use hard-sell tactics and offer gifts, but if you want a time-share, withstand the pressure and figure out what price you are willing to pay. If one operator of a time-share will not accept your offer, another one may. Consider buying from an existing owner - time-shares are notoriously hard to resell, so you may get a very good deal. Know whether you actually get a property deed - as you would with a normal real estate purchase - or just a right to use the property, which typically is more restrictive. If you are buying a time-share in an unfinished building, deposit your money in escrow until the property is completed. This way you can get your money back if the developer goes out of business. Know your states' right of rescission - the time within which you can change your mind and get your money back, typically about a week. Find out how to trade for time at a different resort before you make a purchase. Understand that time-shares are a way of simplifying the planning of future vacations - they are not typically real estate investments.

FRED'S CORNER

Happy St. Patrick's Day



On St. Patrick's Day it is customary to wear shamrocks and/or green clothing or accessories (the "wearing of the green"). St. Patrick is said to have used the shamrock, a three-leaved plant, to explain the Holy Trinity to the pagan Irish. This story first appears in writing in 1726, though it may be older. In pagan Ireland, three was a significant number and the Irish had many triple deities, a fact that may have aided St. Patrick in his evangelisation efforts. It may have represented the regenerative powers of nature, and was recast in a Christian context—icons of St. Patrick often depict the saint "with a cross in one hand and a sprig of shamrocks in the other".

The color green has been associated with Ireland since at least the 1640s, when the green harp flag was used by the Irish Catholic Confederation. Green ribbons and shamrocks have been worn on St. Patrick's Day since at least the 1680s. The Friendly Brothers of St. Patrick, an Irish fraternity founded in about 1750, adopted green as its color. During the 1790s, green would become associated with Irish nationalism, due to its use by the United Irishmen. The phrase "wearing of the green" comes from a song of the same name, which laments United Irishmen supporters being persecuted for wearing green. Throughout the 19th and 20th centuries, the color green and its association with St. Patrick's Day grew.

YOU NEED LIFE INSURANCE IF...

YOU'RE MARRIED. You may think you don't need life insurance if you don't have children. Not true. Even with the surviving spouse's income, would that person be able to pay off debts like credit-card balances and car loans, let alone cover the monthly rent and utility bills?

YOU'RE MARRIED WITH KIDS. Most families depend on two incomes to make ends meet. Could your family maintain their standard of living on your income? Probably not. Life insurance makes sure that your plans for your family's future don't die when you do. How much does it take to run your household?

YOU HAVE A SPECIAL NEEDS CHILD. Taking care of children with special needs can be a full time parenting job. When it comes to life insurance, besides thinking about coverage on the life of your child, you need to be sure you have enough insurance on your own life so your child will be taken care of after your death. Planning for the future of an individual with special needs requires in-depth knowledge of the federal laws as they pertain to government benefit eligibility and legal documents as special needs trusts and guardianships.

YOU'RE SINGLE. Some single people provide financial support for aging parents or siblings. Others may be carrying significant debt that they wouldn't want to pass on to family members who survive them. If you're young and healthy your insurability is at its peak and you'll be rewarded with the best rates on life insurance. If you anticipate a need for life insurance down the road and you can fit the premiums into your budget, it might make sense to lock in coverage while you're young.

YOU'RE A SMALL BUSINESS OWNER. A life insurance policy can be structured to fund a "buy-sell" agreement. This would ensure that the remaining business owners have the funds to buy the company interests of a deceased owner at a previously agreed upon price. That way, the owners get the business and the family gets the money. To protect a business in case of the death of a key employee, "key person insurance," payable to the company, provides the owners with the financial flexibility needed to either hire a replacement or work out an alternative arrangement.

YOU'RE RETIRED. Did you know that depending on the size of your estate, your heirs could be hit with a large estate tax payment? The proceeds of a life insurance policy are payable immediately, allowing heirs to take care of estate taxes, funeral costs, and other debts without having to hastily liquidate other assets.



DAVE'S CORNER

WHAT IF I LEND MY CAR TO SOMEONE AND THEY GET IN AN ACCIDENT?

If you're thinking of letting someone drive your car for a few hours, days, or weeks, keep in mind that you're not only lending your car, you're also lending your car insurance and putting your personal assets at risk. In most states, the person who owns the vehicle insurance will pay for the accident NOT the person driving.

If you give anyone permission to take the wheel, your car insurance takes primary coverage status, which means that your car insurance would be liable if something happens. The permitted driver's own insurance would serve as secondary coverage. So, for instance, if you loan your car to someone who causes an accident, you'll have to file a claim with your insurer, pay the deductible, and possibly expect a rate increase.

All members of your household with access to your vehicle MUST be listed on your policy. If you neglect to add them and they get into an accident you risk the potential of losing your insurance.

Make sure your friend or family member has a valid driver's license. It's also wise to double check whether or not your friend has car insurance.

Remember you could lose your house, your life savings, everything. Check your auto policy to make sure you have enough coverage to protect your personal assets. You may also want to consider adding a catastrophic umbrella policy if your assets are above \$1 million.

If you have questions about this (or anything else), call us anytime.

VERY USEFUL WEBSITES

PRODUCTIVITY BOOSTER

Create to-do lists (for holiday needs, work projects, groceries, etc.), assign due dates, get reminders and share with others if you wish. Works across all major desktop and mobile devices.

WunderList.com

TECH TRICKS

Smart ways to speed up slow Macs or PCs... fax from a smart phone... lock kids out of tech devices... stay safe when using hotel Wi-Fi... improve Android battery life... edit iPhone photos... more.

HowToGeek.com

PRESERVE DIGITAL MEMORIES

How to archive and maintain digital photos, video, audio and e-mail. From the US Library of Congress.

**DigitalPreservation.gov/
personal archiving**

HOW FAST DOES YOUR BRAIN WORK?

Test your problem-solving and reaction times - and see how you compare with others. Data for this citizen science project has already been collected from 1.3 million volunteers around the world.

TestMyBrain.org/about.html#

HOME EXERCISE LIBRARY

Detailed instructions for hundreds of exercises. Select by muscle group, fitness level, equipment needed (many require nothing special) or level of difficulty. Workout plans are included.

HomeGym-Exercises.com

FREE FILM SHORTS

Choose among animation, comedy, documentary, drama, and sci-fi genres. Films are from five to 20 minutes long.

ShortOfTheWeek.com



FRED'S FIX-INS

SCRUMPTIOUS ROASTED NUTS FOR SNACKS AND GIFTS

Roasted nuts make great hors d'oeuvres and gifts! And the ones below have no added sugar, unlike many roasted nuts. To use them as a gift, put them in a glass canning jar with an added label and ribbon.

Nuts burn easily, so check them often. After cooking, put them on a plate to cool. Roasted nuts will stay fresh for up to four weeks in an air-tight container at room temperature and two to three months in the refrigerator.

CHIPOLTE ROASTED PEANUTS

INGREDIENTS:

- 1 Tablespoon butter
- 1/2 Tablespoon canola oil
- 1 teaspoon ground chipotle chili pepper or ancho seasoning
- 1/2 teaspoon salt
- 2 cups unsalted, dry-roasted peanuts

DIRECTIONS:

Preheat the oven to 350° F. Line a baking tray with foil. Place the butter in a large microwave-safe bowl, and microwave on high for 10 seconds or until fully melted. Remove the bowl of butter, then add the oil, chipotle seasoning and salt. Mix well. Add the peanuts, and toss to coat them. Spread the peanuts on the tray in one layer. Place the tray in the oven on the middle rack, and roast for 10 minutes. Remove the tray, and stir the nuts. Return the tray to the oven for 10 minutes.

LIME-ROASTED PECANS

INGREDIENTS:

- 2 Tablespoon butter
- 2 teaspoons fresh lime juice
- 2 teaspoons salt
- 2 cups unsalted, raw pecan halves

DIRECTIONS:

Preheat the oven to 350° F. Line a baking tray with foil. Place the butter in a large microwave-safe bowl, and microwave on high for 10 seconds or until fully melted. Add the lime juice, salt and pecans. Toss well to coat all the pecans. Spread the pecans on the prepared tray in one layer. Place the tray on the middle rack in the oven, and roast for five minutes. Remove the baking tray and stir the pecans. Return the tray to the oven, roast for five minutes more.

SAVORY SPICED ALMONDS

INGREDIENTS:

- 2 cups unsalted, raw almonds
- 2 Tablespoons canola oil
- 2 teaspoons ground cumin
- 1 teaspoon ground coriander
- 1 teaspoon ground cinnamon
- 1/2 teaspoon salt
- 1/2 teaspoon ground pepper

DIRECTIONS:

Preheat the oven to 350° F. Line a baking tray with foil. Spread the almonds on the tray in one layer. Place the tray on the middle rack of the oven, and roast for five minutes. Remove the tray, stir the almonds, then return the baking tray to the oven for 10 minutes more. Meanwhile, heat the oil over medium-high heat in a skillet. Add the cumin, coriander, cinnamon, salt and pepper. Cook for 30 seconds and set aside. When the almonds are roasted, add them to the skillet and cook them over medium heat for five minutes, stirring during that time to make sure that all the almonds are coated with spice mixture.

NEW RULE PROTECTS NURSING HOME RESIDENTS

A new rule from the federal Centers for Medicare & Medicaid Services is designed to stop nursing homes from forcing residents to settle disputes through arbitration rather than the courts. In recent years, most nursing home admissions contracts have included "pre-dispute binding arbitration clauses," which require consumers to agree to arbitration before a dispute arises. These agreements make it almost impossible for residents or their families to sue nursing homes in court even when residents fall victim to elder abuse or wrongful death.

Nursing homes argue that this arbitration system lets both sides avoid the high costs of lawsuits. But while there is nothing wrong with arbitration when both sides desire it, it puts residents and their families on very unequal footing when nursing homes demand it. Often nursing homes get to choose the arbitrators, for example.

The new rule...

- Applies only to facilities that receive federal funds from Medicare and/or Medicaid. A small number of nursing homes do not accept federal funds and can continue requiring arbitration.

- Applies only to nursing homes, not assisted-living facilities or other types of long-term care facilities.

- Is being legally challenged by the American Health Care Association. The rule could be delayed or reversed if this challenge is successful.

What to do: Before signing, examine any mention of arbitration in the admission agreement of any type of care facility that you are considering. If you find such a mandatory pre-dispute arbitration clause, cross it out before signing the contract. Through facilities often imply that no one is admitted without agreeing to pre-dispute arbitration, they may not challenge someone who pushes back.

HAVE YOU HEARD THE BIG NEWS? CAMBRIDGE GROUP INSURANCE LOYALTY REWARDS PROGRAM

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