



Yes that's me on the left with Sir Elton John

Always working to protect your assets and financial future!

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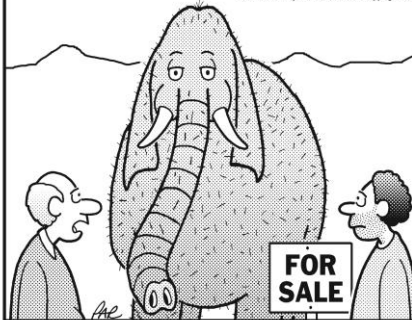
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THE JOKE'S ON YOU by Phil Ryder & YO
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**"For a carpet cleaner, it's not so hot,
but suction...?"**

- David Hawkins • Thunder Bay, Ontario

Barrie Conrod's

Value For Life!

Giving You Helpful Advice and Fun Tips Designed to Make Your Life Easier and Help You Shine in Front of Your Friends and Family.

Mother's Day Heritage

The modern version of Mother's Day is celebrated annually throughout the world during various months of the year (most commonly in March or May). This special day is meant to celebrate motherhood and honor mothers everywhere, living and dead. It has become a public acknowledgement of gratitude towards mothers—gratitude for the sacrifices and countless hours mothers have selflessly undertaken to raise the next generation.

In the United States, Mother's Day was nationally recognized as a holiday in 1914. Canada soon followed. Anna Jarvis, the founder, was born in West Virginia. Jarvis never married and took care of her mother her entire life. Jarvis and her mother were very close. When her mother passed away, Jarvis missed her greatly. On May 12, 1907, two years after her mother's death, Jarvis held a memorial to her mother—a memorial commemorating the deep and lasting effect her mother had had on her life. Because she felt strong about this cause, she would soon embark on a campaign that would result in the national recognition of mothers for their eternal contributions towards their children.

Once the holiday became nationally recognized, commercialism of the holiday increased as well. Jarvis hated these commercialized sentiments, and she spent her entire family inheritance campaigning against the holiday she had founded and subsequently died in poverty. According to her obituary, Jarvis particularly disliked people who sent their mothers printed greeting cards, saying, "A printed card means nothing except that you are too lazy to write to the woman who has done more for you than anyone in the world. And candy! You take a box to Mother—and then eat most of it yourself. A pretty sentiment!"

Tried and True

Mother's Day is indeed smothered in commercialism. However, even tried and true gifts, like chocolate and flowers can be meaningful. Give a potted plant that will last for years to come. Or give her a bouquet of her favorite flowers. The key is to find and communicate meaningful love through these gifts.

Something New

Mothers love pictures of their children and grandchildren. This Mother's Day consider giving your mother a framed picture pedigree chart. Start with her grandparents and work your way down to yourself and your children. This is a wonderful way to show your mother the wonderful family ties that she has and to show her that she comes from a long line of mothers who have nurtured and cared for their families. Try writing a poem or finding a poem that honors mothers to inscribe underneath the pedigree, or include this on your card.

Celebrity Buzz

Sometimes stars say the craziest things. And with the media hanging off their every word, it's hard to not get some of their wacky comments in print.

"The most romantic thing I have ever done for my woman: I painted her toenails!" - Tracy Morgan

"There are times I play mind tricks on myself, like that the french fries are poison." - Fergie

"I will never be like those people how go down in the ocean and feed the sharks. I'll feed the homeless instead." - Chris Rock

"The moment I met Nicholas Sparks, I said, 'I love your books, especially *Suzanne's Diary for Nicholas*.' And he didn't write it. That was Mr. James Patterson."
- Amanda Seyfried

Natural Air Purification

Your home is likely housing many unhealthy, invisible toxins. These toxins are created by emissions from paint, plastics, carpet, cleaning solutions and the building materials that were used to build your home. The main culprits are:

- Formaldehyde (carpet, upholstery, glues and paint)
- Benzene (plastics, synthetic fibers, lubricants, rubber and pesticides)
- Trichloroethylene (paint removers, rug cleaning solutions and adhesives)

Fortunately, Mother Nature has an effective remedy. There happens to be many houseplants that will naturally remove pollutants from the air. Plants such as the Boston fern, English ivy, spider plant, rubber plant and several types of palms, will filter out those pesky toxins and replace them with clean, breathable air.

Better Broadband: 5 Easy Steps

When it comes to the Internet, we all want speed. But we don't want the high price tag. Here are some simple things you can do to increase the reliability and strength of your broadband.

1. **Test your speed.** Make sure you are getting what you've paid for. This is easy to determine these days with an online speed tester. The speed tester will test your current download and upload speeds so you can see how they compare with what you've been promised by your Internet provider. Go to www.speedtest.net for more information. Without a doubt, if you find your Internet speed is different than what you've paid for, contact your ISP and get it sorted.
2. **Clear out your cache.** Every time you visit a Web page, your browser will store the information so you can view it easier and faster. In geek speak, this is called caching. Over time this can take up space. To get the maximum efficiency out of your browser, empty out the cache from time to time.
3. **Upgrade your browser.** As with most things electronic, the newer the gadget or software, the faster it is. In this case, having the latest version of your chosen internet browser can speed up the time it takes to download information from the Internet. Depending on what operating system you have, these systematic updates may be pushed down to you automatically. If not, the newest version of Internet browsers are usually available for free download on the Internet.
4. **Monitor your applications.** You may have applications that run in the background every time you login to your computer. These applications can take up memory and space, thus slowing down your connection. To alleviate this problem, make sure that you don't have applications, like Real Player or Windows Updates operating in the background. If you find that you do have applications that run automatically, you can set them to run manually so that they don't interfere with your Internet browsing capacity.
5. **Reposition your router & secure your wifi.** This one would only apply to you if you are on a wireless network. First, make sure you password protect your wifi. If your neighbors are jumping on and using your Internet signal, this could add more traffic on the line and use up some of your valuable bandwidth. Also, when using a router, make sure that you have a good transmission signal and that the router is placed near your computers and that there are no obstructions between it and your computer. Lastly, placing the router by other electronic equipment, like a cordless phone base, that also emits wireless signals can create some interference to the router signal.

Thought of the Month

"I went to the woods because I wished to live deliberately, to confront only the essential facts of life, and see if I could not learn what it had to teach, and not, when it came to die, discover that I had not lived."

-- Henry David Thoreau

Did You Know...

The heart, which consists mostly of muscle, weighs anywhere from 7-12 ounces. But don't make the mistake of thinking this organ can't throw its weight around a bit. The work a heart muscle performs in one hour can lift 3,000 pounds about one foot off the ground—that's roughly the weight of a small car. No small feat.

Not only is your heart strong, it is also a hard worker—never taking a vacation, much less a 10-minute break! In one day, your heart will pump nearly 2,000 gallons of blood. In an average 70-year lifetime, your heart will pump 51 million gallons of blood and beat 2.5 billion times.

Referral Corner

I want to thank you for your referrals over the years. We always tell our clients that if they can just refer one client per year, it will help us immensely. We are grateful to everyone who has referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply have your referrals bring this newsletter in to the agency or call, and we will give you and them a pair of tickets to the movies.

"Who Else Wants to Win Free Tickets to the Movies?"

The Question of the Month:

Which of these plants is a household toxin killer?

(A) Rubber Plant (B) Snake Palm (C) Calathea

Email: bconrod@simplefinancial.ca to Answer...

The 10th emailer with the correct answer to the Question of the Month will receive a pair of tickets to the movies—just for reading this newsletter.

Many times the actual answer will be IN the newsletter so read the whole thing to make sure you have the correct answer.

Recipe of the Month!

Chicken Taco Salad

Ingredients:

- 1 head of lettuce, washed and chopped
- 1 bag of tortilla chips
- 1 bunch cilantro, washed and copped
- 2 chicken breasts, cooked and shredded
- 1 small can of corn
- 1 small can of black beans
- 2 medium tomatoes, diced
- 1 small onion, diced
- 1 cup shredded cheddar cheese
- 1 lime
- 1 tablespoon olive oil
- Favorite Ranch dressing

Directions:

1. In a medium bowl, combine the corn, black beans, cilantro, onion, tomatoes, and the juice of one lime. Season with salt and pepper.
2. Spread one to two handfuls of chips on a plate, add a generous helping of lettuce, and then sprinkle with 1/8 cup of shredded cheese.
3. Top with cooked chicken and the corn & black bean salsa. Then dress up the salad with your favorite Ranch dressing.

* Serves 4

Tip of the Month: Political Risk Insurance

The possibility of financial risk and loss is inherent in every business endeavor. If you've never heard of Political Risk Insurance, you probably work for someone else or your business operates primarily in the United States. However, if you own your own company, and you are operating some of your business in a foreign country, you've most likely heard of this type of coverage. Political Risk Insurance (PRI) is usually purchased by exporters, lenders, contractors and investors that have assets located in a foreign country. Essentially, PRI protects your business assets, such as equipment and manufacturing factories, against specified political or governmental risks that could result in a loss for your company. Some of these political risks are:

- Political violence culminating in revolution, terrorism or war
- Governmental confiscation of assets
- Non payment of letters of credit or other similar financial guarantees by a foreign government
- Business interruption due to inconvertibility of foreign currency

The underwriting of these types of policies is a growing business. As the world becomes increasingly more global, more businesses are expanding their footprints around the world. If you are considering expanding your business into foreign territories, you might consider purchasing PRI to protect your right of ownership and control of any assets that you have stationed overseas.

As with every insurance, the premiums and terms of the insurance is determined by the type of coverage you want. Because this type of insurance can be somewhat complex, the use of a specialized broker is highly recommended.

THANK YOU for reading my Value For Life!® personal newsletter. I send this to our Inner Circle of Family & Friends. I understand that relationships are important in life. I consider our relationship very important. My goal is to give you helpful advice and fun tips designed to make your life easier and help you shine in front of your friends and family.

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My practice is growing with your referrals.
Thank you for recommending me.

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