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Barrie Conrod's.....

Value For Life!

Tips for Winterizing Your Summer Vacation Home

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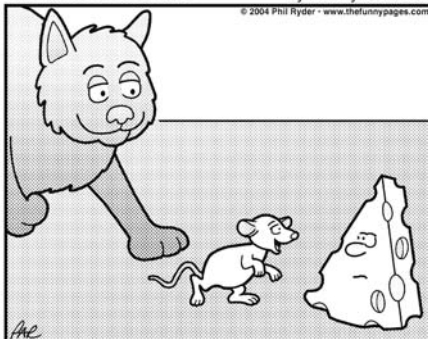
Taking care of one home is hard enough. If you are fortunate to own two homes that you reside in during different parts of the year, you have your work cut out for you. Fall is fast approaching, and it's time to close up that vacation home you've been enjoying all summer long. Winterizing your home properly will cut down on future maintenance costs as well as eliminate any surprises that might be waiting for you (Surprise! Your basement flooded while you were gone!) when you show up for your much anticipated holiday next summer.

Think you've got it covered? Take a quick look at this checklist to see if you've missed anything.

- Clean out the gutters. You always want water to drain away from the house—this is accomplished best if your rain gutters are free and clear. If you live in an area that has lots of leaves or pine needles, screen covered gutters might be a good investment.
- Prune any tree limbs that are overhanging the house. Doing so will prevent damage to your house from falling limbs knocked free during wind and ice storms.
- Drain water from all outside hoses and cover the outside faucets with insulation. Turn off water at the main line, even if your home is in a warm climate. Even a small leak can cause a lot of damage if left unchecked.
- Store all outside furniture in doors. Or at the very least, cover it and move it to a protected location.
- Turn off your electrical power at the main breaker. However, if you live in an area that has high humidity, you might consider keeping the furnace or air-conditioning going to discourage mildew and odors. Or prevent wood from expanding or warping.
- Forward your mail.
- Find someone to periodically drop by and check on your home. Often times, it the small things that create the biggest headaches. Just having a pair of eyes around will help you proactively attack any problems that arise.

THE JOKE'S ON YOU by Phil Ryder & YOU

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"What a relief to finally be out of that maze."
- edberger • NY, NY

Celebrity Buzz

Since the beginning of time, finding the proverbial fountain of youth has long been a goal of the human race. With modern medicine, many Hollywood stars look like they've found it.

Take this quiz to see if you can recognize the true age of these Hollywood beauties:

1. Madonna is
 - a) 52
 - b) 49
 - c) 44
2. Jennifer Lopez is
 - a) 45
 - b) 41
 - c) 35
3. Sheryl Crowe is
 - a) 49
 - b) 42
 - c) 51
4. Sandra Bullock is
 - a) 39
 - b) 42
 - c) 46

Answers: 1) a; 2) b; 3) a; 4) c

Nature's Best Antioxidant

A recent study conducted at Miguel Hernandez University sought to determine which household spice was the best natural antioxidant. The winner—cloves—came in first place among its counterparts: oregano, thyme, rosemary, and sage. Cloves were chosen as the best natural antioxidant mainly due to its ability to reduce lipid oxidation.

Lipid oxidation is one of the main reasons food deteriorates. To combat this deterioration, the food industry uses synthetic antioxidants (usually chemical compounds). Recently, questions have been raised regarding the potential toxicity and side effects of these chemical compounds. As a result, there is a growing interest in using natural, plant-based products, such as cloves, to control food deterioration rather than chemical compounds.

Protein Packs a Punch

If you've ever been on a diet or considered going on a diet, you've probably heard all about the merits of protein in helping you achieve your weight-loss and health goals. But what personal trainers and protein powder marketers don't tell you is this: if you ingest more protein than your body needs, your body will do one of two things: 1) get rid of the excess through your kidneys, causing them undue stress, or 2) store the extra protein as fat.

So, how important is protein, really? In general, protein is primarily tasked with regulating the glucose level in your bloodstream. It helps create antibodies to fight infections. Protein also rebuilds muscles, repairs cells, and makes new cells. Your hair, fingernails, bones, muscles and cartilage are also created by protein. In other words, protein is pretty darn important.

RDA Recommendations

The Recommended Daily Allowance for protein is .35 grams of protein per pound of body weight. That means that if you weigh 150 pounds, your daily diet should include 54 grams of protein. This is the recommendation for a relatively inactive person.

If you are in training or a vigorous exerciser, you will need more protein in your daily diet to help you rebuild the muscles you break down when you exercise. Despite what you may think, just consuming protein will not build healthier or stronger muscles; a health diet and regular exercise do that. However, since protein does help repair cells and make new ones, eating an adequate amount of protein is essential if you want to retain your energy and not feel worn out after exercising. If you have been feeling weak or lacking in energy, you might just need to increase your protein intake.

A Word about Protein Powder

Many people who are trying to lose weight begin to up their protein intake. One easy way to do this is through protein powder. The best way to get your protein is through consuming food that is high in protein (eggs, meat, dairy products and nuts to name a few), but if you require more, a protein powder is not necessarily a bad supplement.

Contrary to popular belief, protein powder is not expensive. The average 5-pound can holds about 75 servings. The average cost of a 5-pound can is \$43.00, for a grand total of .57 cents per serving. Not bad.

The basic guidelines for choosing a healthy protein powder is that, per servings, it must have between 15-30 grams of protein, no more than 150 calories, and less than 5 grams of sugar. Another important point not to be overlooked: make sure you like the taste. If you have to gag it down every morning after the gym, chances are you won't drink it for long.

Thought of the Month

“Sometimes one creates a dynamic impression by saying something, and sometimes one creates as significant an impression by remaining silent.”

-- Dalai Lama

Did You Know . . .

Did you know that a flight attendant's number one priority is to see to the safety and security of their passengers? Second line duties include serving drinks and tossing peanuts to about 2 billion passengers every year.

However (despite what you might think if you've ever had a meal on an airplane) the number one airline complaint is not about the food. Nor is it about cabin noise. The main complaint by airline passengers is flight delay. An estimated 24% of flights do not arrive on time. That means that roughly a quarter of all passengers are sitting in a cramped seat for longer than they had planned.

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.

We wish to congratulate Janice Simmons who referred a client to us. Janice's name was entered into a drawing for two tickets to see Bryan Adams on November 28th in Kitchener.

“Who Else Wants a chance to win tickets to see Bryan Adams November 28th in Kitchener?”

The Question of the Month:

Airline passengers #1 complaint is about . . .

(A) the food (B) cabin noise C) flight delays

Email barrie@jantzifinancial.com

Everyone with to correct answer will be entered into the drawing—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!

Mouth Watering Drop Biscuits

Ingredients:

- 2 cups flour
- 1 tablespoon baking powder
- 2 tablespoons white sugar
- ½ teaspoon cream of tartar
- ½ teaspoon salt
- ½ cup melted butter
- 1 cup milk

Directions:

1. Preheat the oven to 400.
2. In a medium sized bowl, mix together the dry ingredients.
3. Add the melted butter and milk to the dry mixture and stir until just moistened.
4. Drop rounded spoonfuls of dough on a cookie sheet and bake for 8-12 minutes.

Tip of the Month: Health Insurance Changes for Women

An estimated 3 million women will benefit from the new health care reform. The Commonwealth Fund, a private foundation based in New York, claims that the new laws will subsidize health insurance for an estimated 15 million women who currently have no coverage while at the same time strengthening existing coverage for another 14.5 million women who were classified as underinsured.

Starting in 2014, health insurance agencies must accept all applicants. Additionally, the new laws mandate that maternity and newborn care must be covered and sold by all new state insurance exchanges. Typically, women who are underinsured or uninsured tend to be in their childbearing years. Most insurance companies consider pregnancy and childbirth as high-risk events, thus resulted in a gap in coverage.

Many of the benefits that will cascade down to underinsured or uninsured women will take place through state-run insurance exchanges. "A health insurance exchange is a marketplace for the purchase of health insurance set up by a governmental entity to help insurers comply with consumer protections, compete in cost-efficient ways, and to facilitate the expansion of insurance coverage to more people" (wikipedia.org). So in addition to maternity care, women who earn too much to qualify for Medicaid will be able to buy policies through state-run exchanges. These state-run exchanges will offer benefits plans, deemed essential by the federal government, with four levels of cost-sharing and an annual cap on out-of-pocket expenses of \$5,950 for individuals and \$11,900 for families.

The report also states that an estimated 7 million currently uninsured women may gain subsidized coverage through insurance exchanges. Also, women who own a business with fewer than 100 employees, depending on the state, will be able to purchase a health plans through insurance exchanges.

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.