



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.*

My Wedding Day June 12, 2010

*Always working to protect your assets and financial future!*

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### THE JOKE'S ON YOU

by Phil Ryder & YOU



"I guess I should have thought twice before I said you could have half of everything."

- Linda Savage • Redwing, MI

## Volcanic Ash: The Mystery Unraveled

There has been quite a buzz in the news industry over the recent ash clouds billowing across Europe resulting, from the eruption of the Icelandic volcano, Eyjafjallajökull. Incidentally, flights have been cancelled in and out of many European destinations and across the uppermost northern areas of Canada. With millions of dollars lost in airline revenues and thousands of people stranded at the ends of their holidays, why is everyone being so cautious about a little dust in the air? After all, don't planes fly through lightning storms and other inclement weather?

Although no flying catastrophe has ever been directly attributed to volcanic ash, there have been quite a few close calls. In 2000, NASA flew a D-8 to Sweden and flew, unknowingly, straight through ash clouds drifting from another Icelandic volcano: Mt. Hekla. They arrived at their final destination with no apparent damage, but upon further inspection, it became clear how lucky they had been. In their case, the volcanic ash acted as a turbo charge to their engine. But too much of this type of charging would lead to engine failure. And that's serious stuff when you're flying at 30,000 feet.

Volcanic ash is very hard to detect because it is invisible to aircraft weather radar, so there is no flying around or under it. The ash itself contains tiny particles of glass, pulverized rock and silicates. In effect it works like a rough grade sandpaper in a plane's engine. These particles are very hard and very sharp. They wear down everything they come in contact with. When NASA did a detailed inspection of the plane engine, they found that the fan blades were gouged, cooling components were clogged with soot, and that inside, the engine was coated with glassy silicate material that hit almost 2,000 degrees Fahrenheit—that's hot enough to melt rocks!

Once volcanic dust gets into the pressurized air that is forced into the combustion chamber, it melts the glass and rock fragments. That's lava in your engine, folks. This liquid then smashes into the colder parts of the engine, which causes it to once again solidify and wear down parts or block the airflow and cause the engine to overheat. In essence, you basically strangle the engine and that's what happens when the engine stalls.

Because the volcanic dust is hard to spot and because it can cause such great damage to the inside of a plane and lead to engine failures, the airports are cautious about sending out flights until they are fairly certain that danger has passed. In the future, there are hopes that aircraft radar software will also be able to detect volcanic ash and that pilots may even be able to divert their courses to miss this invisible obstacle.

## American Idol Trivia

Many of our TV shows are wrapping up for the summer months. American Idol, now in its 9th season, is ending soon. Are you a fan? See how much you know by taking the short quiz below:

1. Who replaced Paula Abdul as a judge on American Idol?
  - a) Ellen DeGeneres
  - b) Shania Twain
  - c) Elton John
2. Who was crowned the American Idol winner at the end of season 1?
  - a) David Cook
  - b) Kelly Clarkson
  - c) Justin Guarini
3. What is the name of the British version of American Idol?
  - a) Britain's Got Talent
  - b) Pop Idol
  - c) Little Britain
4. What judge got engaged this season?
  - a) Ellen DeGeneres
  - b) Paula Abdul
  - c) Simon Cowell

Answer key: 1) Ellen DeGeneres, 2) Kelly Clarkson, 3) Pop Idol, 4) Simon Cowell



# The Science behind Sunscreen

When it comes to playing in the sun this summer, everyone knows that a higher SPF will give you more protection . . . or does it?

## What is SPF?

Your skin already has a natural SPF (sun protection factor). Your personal SPF is determined by the amount of melanin in your skin, or in other words, how darkly pigmented your skin is. Because the SPF is a factor, you can determine how much protection a certain SPF will give you. For example, if you can expose your skin to the sun for 15 minutes before you burn, a sunscreen with SPF factor of 10 would allow you to stay in the sun 10x longer, a total of 150 minutes.

Recent studies have proven that an SPF of 15 blocks about 93% of ultraviolet rays. An SPF of 30 will block 97% of ultraviolet rays. Anything higher than 30 gives you only one more degree of protection: 97%-98%.

## Sunscreen vs. Sunblock

There are two kinds of ultraviolet rays that can cause damage to your skin. Ultraviolet A rays (UVA) take longer to penetrate the skin, but when they do, they penetrate more deeply and lead to skin cancer and premature aging. Ultraviolet B rays (UVB) are quicker to attack the skin and often result in the skin becoming tanned or burned.

Sunscreen acts like a filter. By absorbing the light and then releasing it as heat, it allows fewer rays to come in contact with your skin. Sunblock, on the other hand, reflects or scatters the light and doesn't allow the ultraviolet rays to reach the skin at all.

Some sunscreens block only the UVB rays. It's important to find a sunscreen that blocks both UVA and UVB rays. Look for sunscreens that have avobenzone, zinc oxide, titanium dioxide—all of which block UVA rays.

## Playing It Safe

People are genetically engineered. Thus, you can figure out the risk the sun poses to you by looking at some of your genetic factors. You are more likely to suffer from skin cancer if you have fair coloring or have skin cancer in your family health history. Genetic testing is now becoming more popular. But be warned, this testing will only tell you the likelihood that you might contract the cancer—it is not a definitive test.

Also, don't underestimate the effectiveness of these basic practices: stay out of the sun between 11:00 – 3:00 when the UVA and UVB rays are at their strongest, dress properly when out, and use a sunscreen with an SPF of 15 or higher.

## Thought of the Month

*“The last temptation is the greatest treason: to do the right deed for the wrong reason.”*

-- T.S. Eliot

## 8 Things You'll Never Hear Your Father Say ...

1. Can you turn up that music?
2. Go ahead and take my truck. Here's 50 bucks in gas—have a great time!
3. I LOVE your tattoo.
4. Curfew. What curfew?
5. Wait a minute—let's stop and ask for directions.
6. Hey, I've got some free time. Do you want to go to the mall—do some shopping?
7. Your mother and I are going away for the weekend—you might want to consider throwing a party.
8. Why do you want to get a job? I've got plenty of money for you to spend.

## 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 their meeting or call (519) 591-1584, and we will give you and them a pair of tickets to the movies.

# “Who Wants to Win Free Tickets to the Movies?”

## *The Question of the Month:*

How many lakes are there in Canada?

- A. Unknown
- B. 500 thousand
- C. 1 million
- D. 5 million

*Email [bconrod@simplefinancial.ca](mailto:bconrod@simplefinancial.ca) to answer the question.*

**The 10<sup>th</sup> 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.**

## Recipe of the Month!

### German Pancakes

#### Ingredients:

6 eggs  
1 cup milk  
1 cup flour  
½ cup sugar  
½ teaspoon vanilla

#### Directions:

1. In a medium bowl, beat the eggs and sugar together. Stir in the milk and the flour. Beat until smooth.
2. Melt ½ teaspoon of butter in a skillet and pour enough batter into the pan to cover the bottom of the pan in a thin layer. Flip the pancake once the edges begin to bubble.

## **Tip of the Month: Small Business Insurance**

Insurance isn't just for the Fortune 500s. If you are a small business owner, you most likely do need insurance. To determine what coverage you need, you must first evaluate potential risks that your type of business will incur. You can certainly do this yourself, or you can contact one or two insurance agents. They will draft a risk assessment for you for free. The basic Business Owner Coverage provides you with general coverage for mishaps like fire and theft, while also providing you with a limited amount of liability coverage. Beyond that, there are four different types of liability insurance. The type of business you own will ultimately determine which type of liability insurance is right for you.

**General Liability Insurance.** This general insurance protects you from injuries sustained on your property by either customers or employees. It also gives you protection against property damage.

**Professional Liability Insurance.** This insurance protects you against personal claims that arise from errors made during a service rendered. An example of this type of insurance is malpractice insurance.

**Product Liability Insurance.** This insurance is strongly suggested if you are a manufacturing type of business. This insurance protects you if the products you manufacturer are responsible for accident, injury or death.

**Employment Practices Liability Insurance.** This insurance protects you against employee claims regarding work place practices, like discrimination or wrongful termination.

In short, it is tempting for the small businessman to regard insurance as a non-necessity. But in this day and age, some type of liability insurance is essential.

**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.