



Steffen deGraaf's

Safe Money Millionaire Newsletter!

Issue 36
August 2011

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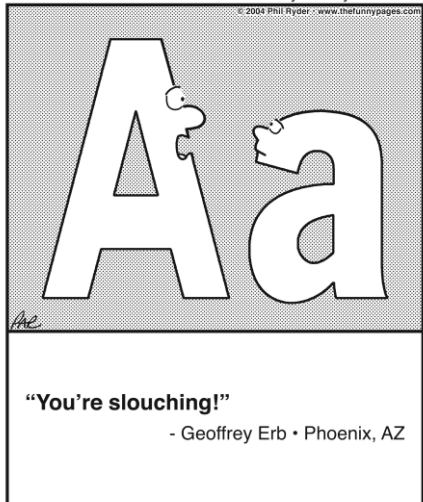
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THE JOKE'S ON YOU by Phil Ryder & YOU



The Liberated Traveler

Your ticket price used to include two pieces of luggage and a carry-on. Remember those days? Now, with gas prices fluctuating and the recession in full swing, airlines are cutting costs and looking to increase their profit margins by charging you extra for your baggage. Each airline has its own rules, so you'll need to check the airline's website for details on how much they charge. For example, Air Canada and WestJet charge between \$20-\$35 for your second checked bag. A third bag can cost as much as \$100. That's almost the price of another airline ticket! The good news is that in most cases if you are traveling over seas, your ticket price still includes two pieces of luggage. But that could soon change.

With everyone watching their pennies, the travel savvy consumer needs to consider how to pack lightly without sacrificing the essentials. Awhile back, a woman named Annabel Cohen took a trip to Japan armed with only one set of clothes and shoes. She planned to buy the essentials while there. "I realized that all the stuff we schlep around when we travel is a burden. Without the blow dryers, six pairs of shoes, contingency coats and jackets, extra who-knows-what, I felt liberated," says Cohen. Although extreme, essentially Cohen decided that she could indeed inconvenience herself for a short while by leaving behind some of her usual travel items.

A good rule of thumb is to pack your bag and then reduce your luggage amount by 1/3. Leave weightier items at home – extra pairs of shoes, books, and jackets can really pile on the pounds. If you must bring a coat, wear it on the plane, along with your heaviest pair of shoes and clothes. Consider bringing along clothes that you can part with if you need to discard something along the way. Other ways to cut down on luggage weight is to leave toiletries behind that are normally provided for you by the hotel. Items such as shampoo, soap, and toothbrushes are there for the taking, so load up.

That said, there are many times where travel plans are interrupted – especially during the winter or over holidays. If you're packing light, think about the things you would need if your travel was delayed or your luggage was lost. Although it is a pain to do, packing an extra pair of underwear and another set of clothes in your carry-on can often be a blessing in the event that you are separated from your luggage.

Celebrity Buzz

Harry Potter and the Deathly Hallows part 2 hit all time box office records across the board and has grossed \$542.50 Million in just four days.

Harry and his wizard friends said goodbye after about 10 years of acting together and for many of them it was a very sad experience, as it was for most Potter fans who watched the last scene of the movie come to a close.

Fast & Fun Facts

- Hot water weighs less than cold water for a given volume.
- A snail can sleep for three years.
- Over 50% of the people in the world have never made nor received a telephone call.
- Pucks hit by hockey sticks have reached speeds of up to 150 miles per hour.
- Emus cannot walk backwards.

Vitamin D: Sunlight's Natural Calcium Booster

Vitamin D helps the body absorb calcium for healthy bones and teeth. Today, milk is fortified with vitamin D to prevent diseases such as rickets (bone softening).

You can also get vitamin D from eating certain foods like butter, cream, egg yolks, yogurt and cold cereals like Raisin Bran, Total, and Special K.

Your body can make its own vitamin D with enough sunlight. However, too much vitamin D can be toxic, resulting in calcium deposits in the kidneys and heart.

But don't be alarmed: you cannot overdose on vitamin D from exposure to sun; your body naturally regulates this process. Sunscreens filter out the ultraviolet rays that encourage vitamin D production, so consider soaking up the sun during early morning or late evening hours when exposure to the harmful rays that cause skin cancer are less potent.

Finding Happiness

Most people experience happiness at some point in their lives. But few people experience happiness on a daily basis. Indeed, finding true happiness is an elusive concept for the majority of the world. But it shouldn't be that difficult. We are supposed to be happy! After all, happiness is merely an emotion associated with feelings of contentment and satisfaction. So, the secret to finding daily happiness is really just being content and satisfied with our current situations.

That means we need to quit wasting our days eagerly anticipating the future. Do we really look forward to the day our children will be able to clean up after themselves? Do we really look forward to the day we can finally retire? Sure, the future may have advantages, but it has disadvantages too. So be content with where you are in life.

Sure, there will be times when we experience tragedy and sorrow, but isn't there always something to be thankful for? Even tragedies often result in happy endings. For example, a lost job may result in a new career.

Happiness is well within your reach and can be found in every phase of your life. You just need to open your eyes and learn what really brings you contentment and satisfaction. Then seek after those things. Soon, you will never find yourself wishing for the future or the past; instead, you will wish you could prolong the present.

Home Security

Burglary is considered to be one of Canada's most feared crimes. It is bad enough to have an intruder, and it is even worse to have this intruder coming to your home with an intention of committing a crime. Not to worry, by following these basic precautions, you can significantly reduce the chance of burglary.

1. Detering: When a burglar cruises the neighborhood looking for a target, they naturally look for homes that are unoccupied. Thus, deterring measures suggest that somebody is always home. Ways to deter include leaving a car in the driveway, using motion sensitive exterior lights, leaving interior lights on, and having a TV on a timer. All these give the impression that somebody is in the home. Detering measures are also very easy to do and require little to no expense!

2. Preventing: Preventive measures make the actual break-in more difficult or time consuming to do. Studies have shown that burglars spend no more than 60 seconds breaking into a home. Taking preventive measures that increase this time may cause a burglar to become frustrated and move on without breaking into your home. Ways to prevent include actually locking your doors and windows. As an extra precaution, get in the habit of locking the dead bolt every time you leave your home. Some people are hesitant to spend money on security systems and alarms. Start with what you can afford. Many of these tips are free to implement and will make a huge difference in the eyes of a burglar. A little effort may prevent a big loss.

Thought of the Month...

"I learned that courage was not the absence of fear, but the triumph over it. The brave man is not he who does not feel afraid, but he who conquers that fear."

-- Nelson Mandela

Referral Corner

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

Simply send them this newsletter, and have them bring it in to the office or call and we will give you and them a pair of tickets to the movies.

Did You Know...

Thomas Edison didn't invent the first light bulb; however, he did invent one that stayed lit for more than a few seconds. Humphrey Davy, an English chemist, was the first person to invent electric light in 1809.

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

The Question of the Month:

Who invented the first light bulb?

a) Thomas Edison b) Humphrey Davy c) Benjamin Franklin

Call 1-800-924-6385 to Answer...

The 10th caller 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 you will want to read the whole thing to make sure you have the correct answer.

Recipe of the month!

Fresh Fruit and Yogurt Ice Pops

Ingredients:

- 2 cups fresh blueberries, raspberries, strawberries and sliced bananas
- 2 cups plain or vanilla yogurt
- ¼ cup white sugar
- 8 small paper cups
- 8 Popsicle sticks

Directions:

1. Place the mixed berries and bananas, yogurt, and sugar into a blender. Cover and blend until fruit is the consistency you like.
2. Fill paper cups ¾ full with fruit mixture. Cover the top of each cup with a strip of aluminum foil. Poke popsicle stick through the center of the foil on each cup.
3. Place the cups in the freezer for at least 5 hours. To serve, remove foil and peel off paper cup.

** Recipe from allrecipes.com

Running our homes like the Federal Deficit?

If you had to guess, how much would you say the average working Canadian makes during his/her lifetime?

The answer is about 2 million bucks. That's about 50k per year, for 40 years! 2 million dollars, not counting taxes... Now, for the million dollar question; what is the average person's net worth when they hit retirement? \$66,000-88,000 depending on the source you use. So let's do some quick math; 66,000 divided by 40 years is about 1,650 per year (or 138.00 per month) saved, which includes growth on that money (assuming there is growth). Most Canadians cannot survive on \$138.00 a month.

It's long been a principle of wealth that if you want to become financially secure you need to be saving 10 percent of your income. So what most Canadians have here is a MASSIVE savings deficit. Instead of the recommended 10% we're scraping along at about 1-3%...meanwhile paying a large chunk of our monthly income to debt and interest payments. Car payments, mortgages, credit cards, home equity loans, etc... Why is something as simple as saving just 10% so difficult for us to do?

It's not so much a factor of us not knowing what to do, but rather a factor of us not having the right TOOLS to do it correctly. For example, we've all saved some money before... and what happens to it? We are saving just to spend it on something else down the road. We're saving to spend, not saving to save.

Studies of finances have shown that most of us end up spending the money because it's too accessible, too easy to access. We all know the phrase "Money burns a hole in your pocket". It's easy to spend what we have in our pocket, easy to spend what we have in our bank account... but what if it's not there? It's not so easy to spend if it's not readily accessible.

That's why putting it away, into a place where it's not easily spent, can be the best and smartest way to save. This is where a 101 Plan can serve you. It allows access to your funds, but it's not burning a hole in your pocket every time you login to your bank account.

If you would like to know more about the 101 plan, please call or visit us on the web...

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