



Always working to protect your assets and financial future!

Issue 3
October 2011

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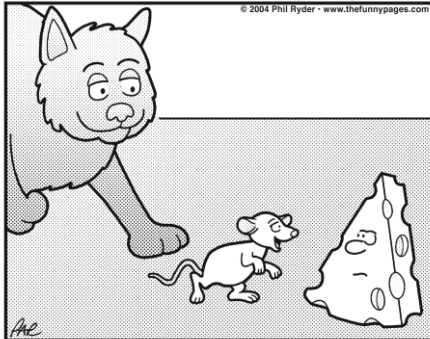
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THE JOKE'S ON YOU

by Phil Ryder & YOU

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

Steffen deGraaf's...

Safe Money Newsletter

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

Tips for Winterizing Your Home

Fall is fast approaching, and it's time to start preparing your home that 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 when the snow melts in the spring.

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 the indoor shutoff valve for the outside hose bib, even if your home is in a warmer 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.
- Take down any fabric style gazebos, as I found out the hard way last year, they do not take snow loads very well.
- Cover your gardens with mulched leaves from the fall, this will save you time bagging them, and will provide a great fertilizer boost in the spring.
- Make sure all the small engine tools, such as lawnmowers and trimmers are full of gas, and a small amount of winterizer gas treatment.
- Start up the pilot light on any natural gas fireplaces to prepare for the impending cold.

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) 53
 - b) 49
 - c) 44
2. Jennifer Lopez is
 - a) 45
 - b) 42
 - c) 35
3. Sheryl Crowe is
 - a) 50
 - b) 42
 - c) 51
4. Sandra Bullock is
 - a) 39
 - b) 42
 - c) 47

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 healthy 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.

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:

Airline passengers #1 complaint is about . . .

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

Call 905-331-9644 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 read the whole thing to make sure you have the correct answer.

Recipe of the Month! The last BBQ meal of the season...

Famous Sticky Finger Chicken

Ingredients:

- 1 Package of Chicken Drumsticks & / or Thighs
- 1 Cup of Italian salad dressing
- 1 cup of your favorite BBQ sauce
- 2 tablespoons Garlic
- 1 tablespoon Chili Powder
- 1 tablespoon salt
- 1 tablespoon of pepper
- 2 tablespoons of Worcestershire sauce
- ½ tablespoon hot Pepper sauce

Directions:

1. Preheat the BBQ to 450f.
2. In a medium sized bowl, mix together chicken and Italian dressing
3. Bring the moistened chicken and sear both sides of the chicken on the BBQ for no more than 3 mins. each side, just to crisp the skin.
4. Move the chicken once seared to the top rack and reduce heat to low and continue to cook for 40 minutes.
5. Combine the rest of the ingredients to make the sauce and continue to glaze and cook the chicken for 10 more minutes on low.
6. Remove from BBQ and enjoy with lots of napkins...

Tip of the Month: Preparing for a Critical Illness

I recently attended a workshop on the importance of protecting yourself and those you love, in the event of a critical illness, such as cancer, a heart attack or stroke. At one point in the workshop the presenter had asked everyone to stand up, and then asked those to sit down who have had a close family member affected by any of the three listed diseases above, more than 65% of the room sat down. Then the presenter asked the remaining standing, how many close friends have been affected by any of the above three diseases, and the remaining people then sat down.

It did not surprise me to see the amount of people whom have been affected by or known someone whose been affected by a Critical Illness. Just this week I found myself consoling my oldest son, as he explained to me, that one of his best friend's mother was fighting a very difficult battle with cancer, one which she would not win. Sure enough after only a few days, we were informed of the mothers passing and the effect it had had on the family. She was not an old woman; she was a young 43 year old mother of two beautiful young children, aged only 8 & 5.

I remember my own mothers passing, as she battled cancer for 12 years before finally succumbing to the disease at her age of 55. I thought of how incredibly difficult it must be for the two young children, as I can still remember my own feeling of emptiness when my mother passed away.

Instead of becoming a secondary victim to this disease, I focused on helping others deal with this tragedy, by helping them prepare for it.

There are two ways to best prepare yourself and your family for a Critical Illness in the future;

1. Best Doctors®

The Best Doctors service was established out of Harvard Medical School in 1989 with one purpose in mind, to give a person who has been diagnosed with a serious illness, the guidance and support needed to access the best possible medical care, or to make important decisions about their health and treatment options. This is more than a second opinion; Best Doctors delivers a complete and methodical understanding of your medical condition by providing actionable information to you and your treating physician, so you can make better decisions about your care together. With a global network of over 50,000 specialists they are able to give alternative advice that your treating physician may not have considered. This will give you the peace of mind that all options for treatment and recovery have been fully examined.

2. Invest in Critical Illness Insurance

Most people we work with see the value of Life Insurance to protect their families when they are no longer able to, but what about protecting you? Critical Illness Insurance is a living benefit insurance, it is meant to provide you and your family with one lump sum tax free benefit, so you may face your challenges head on without any financial worries. The money is meant to protect your finances and give you options in the event of a Critical Illness. The insurance is meant to pay out in one of three ways. If you become critically injured the face amount is paid to you, if you remain healthy throughout your entire life, all your money is paid back to you, or if you die without having a critical illness, then the money you had invested in the contract is returned to your family. By using this type of protection you ensure that if you are afflicted by one of the covered diseases (23 covered conditions), money will not be a problem, and only the disease will be the problem.

In Truth, if we could buy ourselves healthy we would spend every last dollar we had to restore our health. The fact of it is that people should prepare for it in an intelligent and cost effective manner, so that you have every advantage available to survive and make it through the darkest of days.

Please contact our office to see how we can implement the solution together. And please say a prayer for all those who have not been able to win the battle...

Regards,

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our blog... www.dgfinancial.ca/blog/