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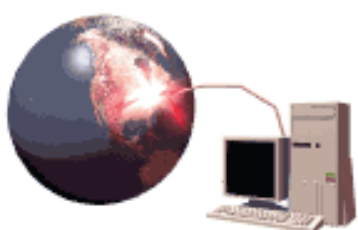
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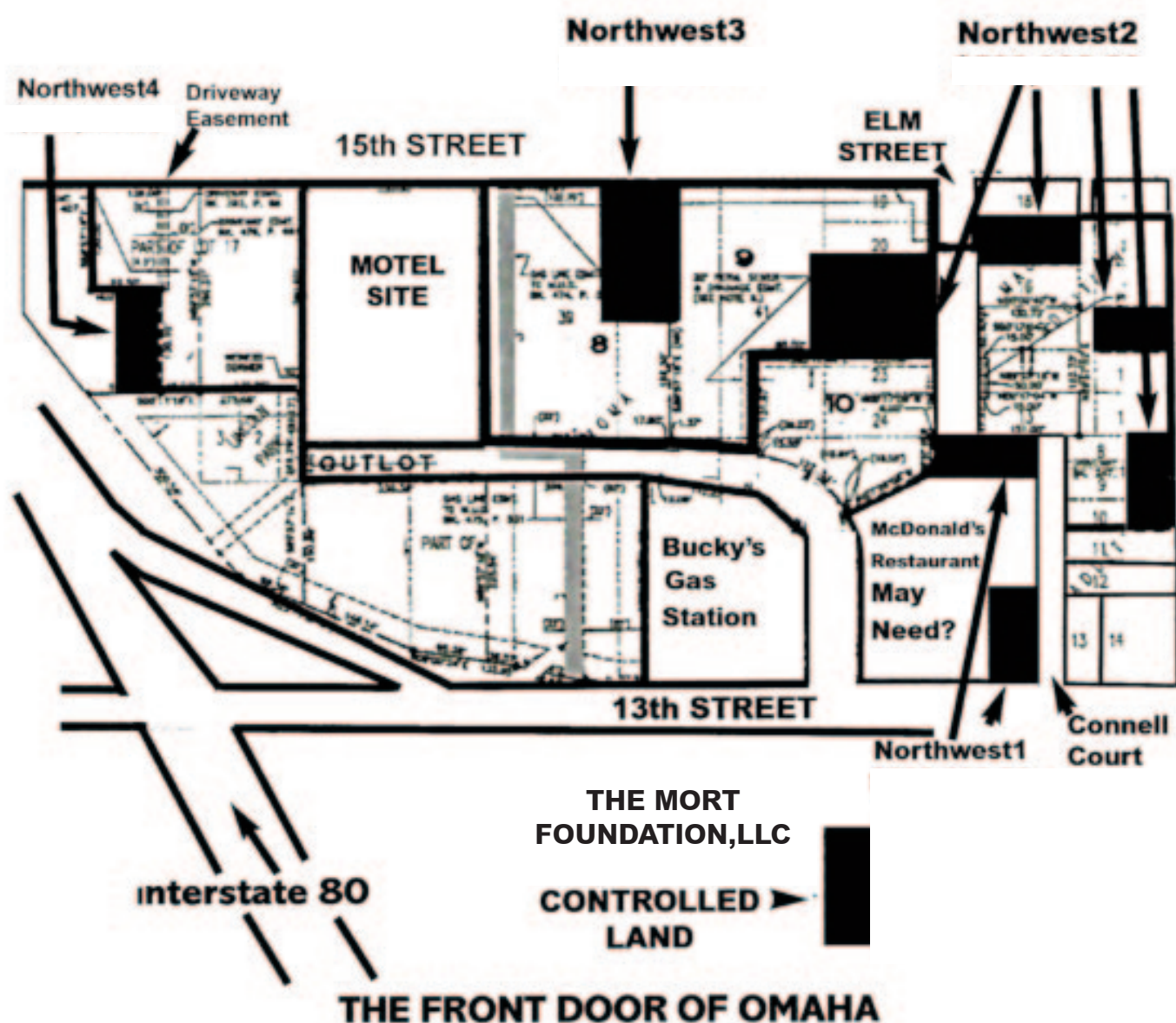
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Nothing Says Spring-Cleaning Like An Inbox Intervention

(NAPSA)—Each spring, millions of Americans turn their attention to tackling the big job of annual spring-cleaning at home, but most people overlook another important aspect that could use a deep clean: their online lives. From your PC to your email inbox, Americans admit cleaning out their inbox ranks among their top three most dreaded chores, alongside scrubbing the toilet and cleaning out the litter box. With frequent emails of social networking updates, newsletters, shipping updates, coupons and more, many Americans could benefit from an inbox intervention to regain control and restore order to their digital lives.

According to research from Windows Live Hotmail that examined inboxes across all email providers, the average American juggles three email accounts, with an average of 200 unread emails. Nearly 60 percent of people say that the volume of spam and junk mail they receive is a problem, and 70 percent of people actually feel they are missing emails because of the clutter.

The survey also found that despite feeling overwhelmed, Americans also seem to think they might actually read all that mail someday, as 56 percent of people admitted to holding on to emails for three weeks or longer, and of that, 31 percent admit to a year or more. Three million Americans suffer from hoarding but 20 times as many people are email hoarders. Dr. Robin Zasio, hoarding expert and star of the television series “Hoarders,” says that whether physical or digital in



Regularly cleaning out your email can help your computer run better and your life run smoother.

nature, clutter can be stressful and actually decrease productivity and happiness.

“Most people don’t hang on to an advertising flyer that arrived in the mail three months ago, let alone a few years ago,” says Dr. Zasio. “Surprisingly, one in five Americans admit to email hoarding and letting their emails pile up.”

Whether survey respondents have the habit of hoarding or the urge to purge, an overwhelming 80 percent of people want to have a more efficient email experience. Dr. Zasio recommends the following tips and advice, with the help of a few Hotmail tools, to give your inbox a thorough sweep this spring-cleaning season.

• **Consolidate and Create Folders:** Juggling several email accounts and don’t know how to keep them all organized? Hotmail lets you consolidate all your email accounts to one email hub so you can quickly search and organize conversations. Group similar messages in folders, file messages that

you need to keep or reference at a later date and quickly get to the email you care about most.

• **Sweep!** Hotmail offers a feature called the Sweep button to help you sweep away mail to help you manage your email clutter. One click of the button and it will not only sweep out all chosen mail in your inbox, it will sweep all future mails, too. Sweep newsletters into an assigned folder, sweep junk mail into the deleted folder. And because we all know it’s easy for unwanted email to creep back into your inbox after you’ve deleted it, the Sweep feature lets you forever say good-bye to emails from unwanted senders with one click.

• **Manage inbox clutter with conversation view:** Create a system of organization and say bye-bye to missing email conversations. With Hotmail you can condense several email conversations into one view for easy-to-follow dialogue with friends and family. You can also arrange email by date or individual.

• **Schedule uninterrupted organization time and don’t procrastinate:** Procrastination can hinder your inbox’s organization. Take time to respond, file or delete email as it arrives. The longer you wait, the more it piles up and becomes a bigger problem. With so many distractions, it’s important to establish a time each day to process mail and ensure a clean and organized inbox. Turn off all distractions, such as Facebook or Twitter, and before you know it, the discipline becomes habit.

For more information, visit www.facebook.com/hotmail.

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Diabetes Update: Important News For Adults With Type 2 Diabetes

(NAPSA)—The Centers for Disease Control and Prevention (CDC) estimate that about one in every 11 adults in the United States has diagnosed diabetes.¹ Type 2 diabetes accounts for approximately 90 to 95% of all cases of diagnosed diabetes in adults.² Despite trying to maintain a healthy lifestyle through diet and exercise, nearly half of adult patients with type 2 diabetes remain uncontrolled on their current treatment regimen and thus may require additional medicines.³

Now there’s good news for these patients—the U.S. Food and Drug Administration has recently approved KOMBIGLYZE™ XR (saxagliptin and metformin HCl extended-release) tablets, the first and only once-a-day combination tablet of extended-release (XR) metformin (a long-acting form of metformin) plus saxagliptin. KOMBIGLYZE XR is now available by prescription. KOMBIGLYZE XR is used with diet and exercise to help control high blood sugar (hyperglycemia) in adults with type 2 diabetes. Your doctor will decide if treatment with both saxagliptin and metformin is right for you. KOMBIGLYZE XR should generally be taken once a day with the evening meal to help lessen an upset stomach side effect.

“Patients with type 2 diabetes in the United States can be taking four or five medications for various diseases and conditions, which can lead to complicated medication schedules.”

Dr. Matthew Mintz, The George Washington University School of Medicine

KOMBIGLYZE XR should not be used to treat people with type 1 diabetes or to treat diabetic ketoacidosis (increased ketones in your blood or urine). KOMBIGLYZE XR has not been studied with insulin. Metformin hydrochloride, one of the medicines in KOMBIGLYZE XR, can cause a rare, but serious, side effect called lactic acidosis (a build up of lactic acid in the blood) that can cause death.

“Patients with type 2 diabetes in the United States can be taking four or five medications for various diseases and conditions, which can lead to complicated medication schedules,”⁴ said Dr. Matthew Mintz, from The George Washington University School of Medicine, and a consultant for Bristol-Myers Squibb and AstraZeneca, the makers of KOMBIGLYZE XR. “KOMBIGLYZE XR combines two effective diabetes medications in a simple once-a-day dose for adult patients to help control their high blood sugar levels.”

Do not take KOMBIGLYZE XR if you have kidney problems, are allergic to metformin hydrochloride or any of the ingredients in KOMBIGLYZE XR, or have a condition called metabolic acidosis or diabetic ketoacidosis (increased ketones in your blood or urine). Do not take KOMBIGLYZE XR if you are going to get an injection of dye or contrast agents for an x-ray procedure or will have surgery and not be able to eat or drink much. In these situations, KOMBIGLYZE XR will need to be stopped for a short time. Talk to your healthcare provider about when you should stop and restart KOMBIGLYZE XR.

By combining complementary therapies of saxagliptin with metformin, the most widely prescribed oral antidiabetic treatment, KOMBIGLYZE XR offers strong blood sugar control across three key measures used by physicians to monitor type 2 diabetes. These key measures are fasting plasma glucose or FPG (morning blood sugar), postprandial glucose or PPG (after-meal blood sugar) and glycosylated hemoglobin levels or A1C (the test your doctor does every 3 months).

KOMBIGLYZE XR was developed through an ongoing collaboration between Bristol-Myers Squibb and AstraZeneca.

COMMUNITY INFORMATION

Protecting The Protectors

(NAPSA)—Americans of all sorts are safer thanks to a trio of types of heroes. While the first kind is one most people would recognize as such—the nation's military men and women—the others may come as somewhat of a surprise.

That's because they're dogs and people who can't see them.

Many people aren't aware of the amazing role Military Working Dogs play in supporting military and law enforcement personnel. There are an estimated 2,300 working dogs in the force. We've come a long way from the Revolutionary War, in which working dogs were first used to carry packs, and World War I, when they protected soldiers from rats in the trenches.

Today, Military Working Dogs are usually German or Dutch Shepherds or Belgian Malinois with high intelligence. They are strong, athletic and very loyal to their handlers. They save lives in many ways including tracking captured U.S. military personnel and sniffing out IEDs (improvised explosive devices).

Just as human troops require protective clothing and gear when they deploy into the field for active duty, so do the dogs.

That's where the employees who are blind that work for the AbilityOne Base Supply Center Program come in. Employees at all 140 stores nationwide help provide mission-critical products and services to the U.S. military and federal government. The Focusworks BSC store at Luke Air Force Base in Arizona also provides the equipment that military dogs need, including booties, harnesses, goggles, collars, leashes and collapsible water bowls. The harnesses



The dogs that protect America's military men and women get protective equipment themselves through a special program involving special people.

have Velcro strips, allowing the dogs to carry packs with their own food and water. When the dogs are deployed worldwide to support the war on terror, they wear infrared lights that let helicopters and planes identify where they are on the ground.

Focusworks' unique item supplied by the Base Supply Center is a harness that the handler can use to carry the Military Working Dog during climbs or in the case of the dog becoming injured. No man (or dog) need be left behind.

No one knows whether the dogs like to "look cool" with their protective eyewear and striped vests, but the equipment certainly protects them in the field.

You can learn more about the AbilityOne Program, what it does and how you can be a part of it, from National Industries for the Blind. They're online at www.nib.org or you can call (800) 433-2304.

Clean Teeth Are A Key To A Healthier Pet



Many pet owners are finding that removing plaque and tartar from their pet's teeth can help control bacteria, eliminate bad breath and make for a healthier pet.

(NAPSA)—There's good news for pet owners. Improving your pet's health may be easier than you realize. The key is better oral health.

It turns out that, much like in humans, better oral health is often an important building block for more fitness and vitality for your pet.

Here are some tips that can help keep your pet healthier—and its breath fresher:

- Be aware if your pet exhibits bad breath, pain around the mouth, swelling or irritation of the gums, bleeding, swelling around the jaw or nose, fever, lethargy, pain when eating or refusing to eat.

- Left untreated, oral disease in a pet can lead to receding gums, tooth loss and infections that could potentially infect the heart, liver and kidneys.

- A buildup of plaque on your pet's teeth can often lead to more serious problems. However, even the most common treatment can carry risks.

Until recently, the only way to remove plaque and tartar has been a visit to the vet for a dental cleaning—is a procedure that typically involves the use of a general anesthetic. Unfortunately, that can present a problem since anesthetic reactions can cause injury and even death. It's estimated that over 50,000 dogs and cats die every year, and 1.3 million are



injured—some permanently—just from anesthesia.

• As an alternative, many pet owners are looking for ways to remove plaque that are safer and just as effective but that don't require putting a pet under anesthesia.

For example, PetzLife Oral Care spray or gel is designed to help remove plaque and tartar, control bacteria and eliminate bad breath—and does not require the pet owner to brush a pet's teeth.

The active ingredients are a blend of herbs and oils, including grapefruit seed extract, which is a natural compound often used to kill bacteria. The ingredients are described as 100 percent natural and "human grade," so they're considered safe for dogs and cats.

To learn more or find a location where you can purchase it, visit www.petzlife.com or call (888) 453-4682.

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Computer Corner

Update Your Software To Keep Your Computer—And Your Information—Safe

(NAPSA)—Viruses, worms, Trojans—you've likely heard or read about them. They're the nefarious "creatures" that can take advantage of vulnerabilities in the software applications you have installed on your computer—but you can defeat them. That's good news, because if they find their way into your computer, they can wreak havoc, destroying your files, stealing your personal information, even taking control of your computer to help with other insidious cybercrimes. Chances are, if you haven't already been a victim of some kind of malware, you could be soon, especially if you don't keep your software applications current by installing the security updates that software vendors provide.

Staying up to date on the latest security patches is critical given today's threat environment. In addition to the many security initiatives that software companies engage in to keep their products and users safe, the single most important advice they give is to always stay up to date. "Research shows that up to 99.8 percent of successful cyberattacks today exploit software that is not current with the latest security updates," says Brad Arkin, senior director, security, Adobe products and services. "We strongly recommend that users install the latest security updates."

Recently, Skype, the popular service that lets you make phone calls using the Internet, commissioned a survey that revealed:



Locking out malware from your computer may be easier than you think.

- 40 percent of adults don't always update software on their computers when initially prompted to do so.

- Approximately 25 percent of those surveyed said they don't clearly understand what software updates do and an equal percentage don't understand the benefits of updating.

- While 75 percent of adults receive update notifications from their software, more than half admitted that they needed to see a prompt between two and five times before downloading and installing the update.

For most people, then, updating software is more often than not an afterthought. Many complain that the process is intrusive and bothersome. It's just easier to click the "remind me later" button when you're busy finishing up the weekly sales report or adding your latest vacation photos to your online album. If you do, however, you leave yourself vulnerable to

threats that could take you offline for a long time—or worse.

Making Updates Easier

The good news is that times have changed. Companies continuously look for ways to make the update process less cumbersome for users. For example, the very widely used Adobe Reader—which lets you open and read ubiquitous PDF documents—uses a new update mechanism designed to keep you current in a much more streamlined and automated way. With the new updater, Windows users have the option to choose to download and install updates automatically. You can literally "set it and forget it." Once your update preferences are set to update your software automatically, Adobe Reader and Acrobat will automatically check for new updates and download and install available updates—you won't have to think about it again.

So the next time you get a pop-up window telling you to update that software application, your best move is to do it right then. If your software offers an automatic update option, enable it. Don't wait. It's too easy to forget and it's too easy for cybercriminals to get to you.

If your software reminds you again a few days later (and maybe again a few days after that), it's just doing its job, reminding you to do yours. It's not another update, just a friendly way to tell you how important it is to stay up to date.

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Good News Department

More Companies See Volunteerism As A Key Ingredient In Success

(NAPSA)—Giving can come in many forms. Some choose to give money to charitable organizations while others may give tangible gifts. Still more people give the gift of their time, which in many ways holds as much or more value than financial support can provide.

In the past decade, corporations across America have adapted to a new, more altruistic generation of consumers, shareholders and prospective employees that has high expectations when it comes to community and responsibility. In response, many companies have increased their commitment to social responsibility, in part by trying to incorporate volunteerism and philanthropy into their company cultures.

Contributing Is Important

According to a recent blog posting on the Harvard Business Review, data produced by the Center for Talent Innovation (CTI) finds that 91 percent of Gen X women and 76 percent of Gen X men, along with 90 percent of female and 79 percent of male baby boomers, feel it is important to contribute to their community or the wider world through their work.

In addition to being a way to measure the value that a company places on social responsibility, volunteerism is also proving to be a factor in employee recruitment and retention.



Each month, Aflac sponsors a trip to Atlanta for employees like Denise Buckner to volunteer with children at the Aflac Cancer Center.

According to the Deloitte Volunteer IMPACT Survey released in 2011, 71 percent of employees are somewhat or very likely to choose one job over another—assuming all other factors are equal—based on the company's commitment to the community.

Another 51 percent of respondents said that it is important that employee volunteer efforts benefit them professionally. More than half of those surveyed indicated that they participate in employee volunteer efforts offered by their company at least sometimes.

Growing In Importance

With these statistics in mind, companies like VolunteerMatch.org, the Web's largest volunteer engagement network, are growing in importance as they help corporations establish solid volunteer programs.

Such programs are something

that companies often present to employees and prospective employees as an example of how they are different from other companies. At the same time, it can highlight the company's civic involvement to customers and potential customers.

A Way To Target Giving

Corporations such as Target and Coca-Cola use VolunteerMatch to bolster their social responsibility programs, as does Aflac, the leading provider of supplemental insurance in America.

The company most known for its boisterous spokesduck has recently launched an online platform through VolunteerMatch connecting employees and sales agents—and anyone, for that matter—across the nation with opportunities to serve with nonprofit organizations in their communities. The company sees it as a great way to target its giving in ways that are aligned with its philanthropy and business models.

Aflac.volunteermatch.org targets people most interested in serving in the area of children's cancer, which is the company's primary philanthropic cause. Since 1995, the company has raised and contributed more than \$75 million to research and treat childhood cancer, a disease that sees an average of 12,000 children diagnosed each year.

To learn more, go to Aflac.volunteermatch.org.

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Versatile Life Insurance Protection

(NAPSA)—For anyone raising a family, one of the most important challenges is protecting their financial future while meeting daily demands on the budget. It's a balancing act—taking care of your family's needs today while not neglecting your family's financial security.

Fortunately, there are now some innovative and flexible life insurance products that can help.

The main purpose of life insurance is to provide financial security for your family, explains Mutual of Omaha's Andy Hutchison.

"Life insurance helps make sure that when you die, your family will have the financial resources it needs to maintain its standard of living. It can ensure a secure financial future for your spouse, children, an elderly parent or other dependents," he said.

Life insurance can also be used to meet a variety of long-term financial-planning goals, Hutchison added, such as providing education funds for your children or funds for your own retirement. Depending on the type of life insurance you purchase, it can also provide tax advantages and liquidity for your estate, protect your business, accumulate cash values and offer loan privileges.

Cash Values

Cash value represents a form of savings within some types of permanent life insurance policies. This cash value accumulates over time since a portion of the premium payment is allocated to this feature. The cash value can then be accessed in the future based on the loan or other withdrawal provisions outlined in the policy.

Access to cash values can be extremely useful. You can use the



Life insurance can be an affordable, versatile way to protect your family's future while providing options, such as cash values and loan privileges, to help you achieve your financial goals.

tax-deferred growth of cash values in the policy to help save for retirement. Then, during retirement, you can access those funds through policy loans to provide an ongoing source of additional income.

Also, you can use the cash values from those policies to fulfill other needs, including funding education, protecting and accelerating mortgage payments, supplementing income, paying for long-term care or for donating charitable gifts.

"Life insurance may be the safe money solution many people are looking for today," Hutchison said. "It's definitely worth exploring."

To see how life insurance can provide long-term financial security for your family and how the cash values provided by certain plans can help with some of your family's more immediate financial needs, visit www.mutualofomaha.com.

Protecting Your Money

Top Seven Tips For Protecting Your Money

by Joe Ford

(NAPSA)—In my current job as head of security for Bank of the West, and as the former Associate Deputy Director of the FBI, I hear from many friends and colleagues who have questions about how best to protect their financial information. The U.S. Bureau of Justice Statistics estimates that identity theft costs Americans nearly \$9 billion each year.



Ford

Fortunately, there are simple steps every person can take to reduce the risk of fraud and identity theft. Here are my top tips:

1. Protect your PINs and Social Security number at all times, and don't select PINs that are easy to guess, such as your birthday or anniversary.

2. Don't make banking, shopping or financial transactions from public computers or WiFi hot spots. Those are not secure environments and your financial data could be stolen.

3. Keep the phone numbers of your credit and debit card issuers handy so you can quickly report cards that have been lost, stolen or compromised. Early reporting helps ensure that you won't forfeit liability protection. Also, be sure your card issuers know how to contact you if they have questions about suspicious account activity.

4. Check your account regularly for unauthorized activity if you bank online or with your mobile phone. If you receive a



Ⓢ

A few simple steps can help protect you from fraud and identity theft.

paper statement, go over it closely so you can report any fraudulent transactions.

5. Shred your financial documents before you throw them away. Garbage cans aren't secure.

6. Do not provide personal information to anyone who calls you about your bank account or credit cards. It can be hard to distinguish between a legitimate call from your bank and a call from a fraudster. If you think the call is legitimate, politely hang up and then call back using a phone number on your bank statement or on the back of your credit card.

7. Never respond to, or click on, unsolicited e-mails regarding your bank accounts or personal financial information.

If you follow these tips, you'll be well on your way to safer banking and protecting your financial and personal data. You can get additional information about keeping your financial information secure at <https://www.bankofthewest.com/privacy-security/fraud.html>.



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How To Relieve Itchy Allergy Eyes

(NAPSA)—When it comes to allergies, eye symptoms are among the most commonly reported. According to a recent Gallup Study of Allergies, 89 percent of allergy sufferers report suffering from eye symptoms such as itchy (75 percent), watery (60 percent), red (44 percent) or dry (30 percent) eyes as well as swollen eyelids (30 percent).

While your first reaction to these symptoms may be to rub your eyes, that is the worst thing you can do. Rubbing can further irritate your eyes by pushing allergens and irritants further into them.

Instead, if you suffer from allergies, it's a good idea to be prepared. Turn your medicine cabinet into an allergy emergency kit by stocking it with products that will cleanse, soothe and relieve your worst allergy symptoms—especially for your eyes.

After being exposed to indoor or outdoor allergens, wipe around your eyes with a soothing wipe and use an over-the-counter eye drop that contains a redness reliever and an effective antihistamine. For example, Visine Soothing Wipes soft, moist pads gently clean around the eye area, removing dust and pollen. Safe for sensitive eyes and contact lens wearers, the pads soothe without the rub, which is particularly important when allergies lead to uncomfortable puffiness around the eye area.

After your eye area is clean and allergen-free, use eye drops to soothe your eyes and reduce red-



A recent study found that 89 percent of allergy sufferers report eye symptoms.

ness. Unlike other eye drops, Visine-A treats all allergy eye symptoms, not just the itch. It contains an antihistamine and provides fast, powerful relief for itchy, red, watery eyes and puffy eyelids caused by allergens including ragweed, grass, pollen, animal hair and dander.

Finally, make sure you're treating the rest of your allergy symptoms. Look for a fast-acting oral antihistamine to combat allergens from the inside out and keep throat drops on hand to soothe your throat quickly. Allergy season is not the time to skimp on tissues—make sure to look for something with a moisturizer in it to keep the sensitive skin around your nose from drying out.

Being prepared for allergy season will keep your symptoms from slowing you down. For more information, visit www.visine.com.

Driving Better Vision

(NAPSA)—In today's world, the ability to drive often means freedom and independence.

Driving is a demanding and highly complex task relying on sensory input that is 90 percent visual. The ability of two drivers may be about the same during the daylight hours and markedly different at night. Driving safely at night requires seeing well not only under low illumination, but also requires one to see low-contrast objects.

Sensitivity to glare is a common problem faced by drivers of all ages. Glare is the disruption of vision due to a veiling luminance (such as the light from the headlights of oncoming traffic at night) being superimposed on the visual image. Glare recovery is the rapidity with which the driver's vision function returns. The sharpest central vision occurs in the macula, which is protected by macular pigment (MP). Macular pigment consists of two antioxidants, zeaxanthin (zee-uh-zan-thin) and lutein (lu-teen).

A recent study conducted by Dr. Stuart Richer of the Department of Veterans Affairs found that supplementation with dietary zeaxanthin from marigolds improves visual acuity, shape discrimination and contrast sensitivity. Participants who received daily dietary zeaxanthin supplements also expressed significantly improved confidence in their driving ability. Dr. Richer's research showed that glare recovery does improve significantly with supplementation of zeaxanthin and



You may be better able to stay on the road to safety if you're sure your eyesight is optimum when you drive.

lutein. Imagine driving at 60 mph with your eyes closed for five seconds: You would travel 440 feet without seeing where you are going. Dr. Richer found photo-stress recovery time is directly related to the amount of MP in the eye: Subjects with very high MP density recover about twice as quickly as those with very low MP density. Another study by Dr. Billy Hammond also showed that supplementation with 2 mg of zeaxanthin and 10 mg of lutein resulted in an increase in MP that was directly related to improvements in glare disability and photo-stress recovery times.

Protecting and enhancing the ability to drive can be as simple as supplementing your diet with dietary zeaxanthin: Adequate levels of zeaxanthin in the center of your eyes help you maintain and improve your ability to drive and keep you safe.

More information on all-natural zeaxanthin and lutein from marigolds and the latest science can be found at www.ezeeyes.info.

Growing The Best Tomatoes In Your Neighborhood

(NAPSA)—Think of all the things that you can make with tomatoes—sandwiches, salads, pizza and pasta. Many people just like to eat them raw with a little salt on top.

According to the National Gardening Association, growing tomatoes is the most popular form of vegetable gardening. About 86 percent of vegetable gardeners are growing tomatoes in their backyards.

"Tomatoes can be grown in containers or in the garden," said Lance Walheim, co-author of the "Sunset Vegetable Gardening" book and gardening expert for Bayer Advanced™. "Growing your own will help you save money and give you fresh, homegrown flavor."

Selection

- Choose your tomato. Varieties range from small cherry tomatoes to the big, juicy "Beefsteak." You can also grow yellow tomatoes that are sweet and have a low acid content or heirloom varieties that have incredible flavor.

Growing Tips

- Seeds should be grown indoors in containers in a well-lit area six to eight weeks before planting outdoors. Or you can start with transplants or seedlings that you buy from your neighborhood garden center. Plant outside when there's no danger of frost.

- Do a soil test to make sure your garden has the best pH for success.

- Choose the sunniest spot. Tomatoes need about eight hours



Tomatoes can be grown in containers or in the garden.

of direct sunlight in rich, well-drained soil. Start with a 3' x 10' plot.

- Plant seedlings deep, up to the top two to four leaves.

- Control destructive pests and diseases. Aphids, mites, leafhoppers, powdery mildew, blight and leaf spot are the kinds of pests and diseases that can damage or destroy your tomatoes. Bayer Advanced Natria Insect, Disease & Mite Control kills harmful insects on contact and controls diseases (www.BayerAdvanced.com). Always read and follow label directions.

- Deep, infrequent watering is key. Stick your finger four inches into the soil. If it's dry, then water. One inch of water will wet sandy soil a foot deep and clay soil about five inches deep.

- Organic mulch helps keep the weeds out and helps keep moisture in.

- Apply nitrogen fertilizer regularly, especially when plants are young. Cut back when they're about to bloom.

- Support plants by tying to stakes or growing in tomato cages.

Achieving And Sustaining A Stress-Free Vacation

(NAPSA)—According to the United States Travel Association, Americans logged 1.5 billion trips for leisure purposes last year alone. While the goal of a vacation is to relax, preparing for a big trip and making sure all the essentials are packed can be stressful. It can help if, prior to leaving, you set aside enough time so you can tackle each aspect of the trip without getting overwhelmed. Here are hints that may help:

Pack Smart

The storage space for travel bags on public transportation seems to be getting increasingly smaller. To effectively utilize the limited space, look into multipurpose products. For example, multivitamins such as Centrum offer the essential vitamins and nutrients all in one pill. Additional products to add to the checklist should include a body lotion with SPF, which will protect and moisturize skin, and organic 2-in-1 shampoos and conditioners. This way, hair is clean and silky smooth without the use of harsh chemicals.

Get Healthy

Two weeks prior to traveling, begin taking a daily dose of probiotics such as Culturelle with Lactobacillus GG (LGG). It's the most clinically studied strain of good bacteria, supported by more than 400 clinical studies.

"Culturelle with LGG has proven to be effective for relieving digestive discomfort, traveler's diarrhea and supporting overall immune health," says Dr. Keri Peterson, internist and Women's Health magazine contributor. "Maintaining this balance of good and bad bacteria in the digestive tract, where more than 70 percent of the body's immune defenses are located, is crucial for achieving and preserving optimum health."

Plan Ahead

Being on vacation is always a treat, but time flies when you're having fun. To ensure all of the "wish list" to-dos are checked off, create a day-by-day itinerary. This planning beforehand can help ensure you get everything you want out of your vacation. VirtualTourist.com is a great resource with helpful information that can make these decisions easier.

Quick Tips For A Stress-Free Trip

- Eliminate excess baggage by packing light and smart. Leave yourself enough time beforehand to determine the best multipurpose products to bring along.
- Two weeks before departing for vacation, take a probiotic supplement like Culturelle with LGG. It helps relieve digestive discomfort and traveler's diarrhea. For more information, visit www.Culturelle.com.
- Check out www.VirtualTourist.com to help develop and organize a trip itinerary. Map out "wish list" activities so decisions don't have to be made on the spot.

COMMUNITY INFORMATION

Children's Health

Soothe Children's Coughs Naturally And Affordably With Honey

(NAPSA)—Each year, consumers spend billions of dollars on over-the-counter (OTC) medications to soothe their coughs. However, many parents are left looking for alternative remedies in light of recent announcements that dextromethorphan (DM)—the most common OTC treatment—is not recommended for children by the American Academy of Pediatrics or the American College of Chest Physicians.

For centuries, honey has been used to help soothe coughs. Emerging research is beginning to confirm this approach. A study by Penn State College of Medicine found that buckwheat honey is an effective and safe alternative to OTC cough medicine. In the study, children aged 2 to 5 years received ½ teaspoon of buckwheat honey, children aged 6 to 11 years received 1 teaspoon and children aged 12 to 18 received 2 teaspoons. Compared to DM and no treatment, just a small dose of honey given before bedtime provided the greatest improvement of nighttime cough and sleep difficulty in children over 1 year of age.

"Our study adds to the growing literature questioning the use of DM in children, but it also offers a legitimate and safe alternative for



Children with coughs can be soothed by a concoction of herbal tea and honey.

physicians and parents," said Ian Paul, M.D., M.Sc., a pediatrician, researcher and associate professor of pediatrics at Penn State College of Medicine and Penn State Children's Hospital.

Pure honey contains just one ingredient: honey. Affordable and safe to take as often as needed for children over 1 year of age, a teaspoon or two of buckwheat honey can soothe and relieve the irritation of a cough. Time and rest are the most important healing factors, but adequate fluids are also essential. In between the teaspoons of honey, keep your child

well hydrated with warm herbal tea sweetened with honey.

For more information about how honey can help soothe children's coughs and for more honey recipes, visit www.honey.com.

Honey Soother (Makes 4 servings)

3 tea bags chamomile
1 cinnamon stick
3 cups boiling water
¼ cup honey

Place tea bags and cinnamon stick in a 1-quart teapot. Add boiling water; steep 3 to 5 minutes. Remove cinnamon stick and tea bags; discard. Stir in honey.

Honey Notes

- The color and flavor of honey differ depending on the bees' nectar source (the blossoms).
- There are more than 300 unique kinds of honey in the United States, originating from diverse floral sources such as clover, eucalyptus and orange blossoms.
- In general, lighter-colored honeys are mild in flavor, while darker honeys are usually more robust in flavor.

Automotive Answers

What You Need To Know When Buying A Used Car

(NAPSA)—Buying a used car is becoming an increasingly common practice. In fact, it's estimated that just over three used cars are now purchased for every new one sold.

However, just because many people do it, doesn't mean it's easy to find the used car that's right for you. Fortunately, doing a little homework before buying can keep a driver on the road to safety, savings and satisfaction.

To help, here are a few tips from the experts at AutoTrader.com and OnStar:

• **Consider purchasing a certified preowned vehicle:** Certified preowned vehicles usually come with extended warranties and have been thoroughly inspected before being sold.

• **Make sure the vehicle you're considering is functional for everyone who will be traveling in it:** If searching for a used family vehicle, bring the whole family on an extended test-drive to make sure everyone is comfortable with the vehicle. If you have small children, make sure child safety seats fit and can easily be installed in the vehicle.

• **Purchase a vehicle history report and have the vehicle inspected by a qualified mechanic:** By taking both of these



Doing a little homework before buying a used car can keep a driver on the road to safety, savings and satisfaction.

actions, you will reduce the chance of unexpected issues later on down the road.

• **Ask about promotional programs:** Many manufacturers offer specific incentives to purchase their used vehicles. For instance, buyers of used GM vehicles equipped with OnStar are eligible to receive a three-month free trial of its Directions & Connections package, which includes turn-by-turn navigation, automatic crash response, remote door unlock, hands-free calling and more.

• **Secure your financing in advance:** Because used vehicle loans can vary when it comes to interest rates, visit a bank or credit union before making a final decision so you can be sure you're receiving the best interest rate.

• **Don't negotiate price**



When buying a used car, make sure the vehicle you're considering is suitable for everyone who will be traveling in it on a regular basis.

based on what you want your monthly payment to be: Monthly payments can always be lowered to fit your budget by extending the length of the loan. Negotiations should be made based on the price of the car, rather than the monthly payment.

• **The sale process continues past the acceptance of an offer:** After both parties agree upon an appropriate price, dealers usually will offer extra accessories and services you might not be interested in. Be sure to stand firm and make it clear that you are not interested in paying more than the previously agreed upon price.

For more information on OnStar, visit www.OnStar.com.

For more information on AutoTrader, visit www.AutoTrader.com.

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Nourishing Your Skin Inside And Out

(NAPSA)—More women today striving for a “naturally fresh-faced” look are gravitating toward botanicals to help them achieve that goal. Take this quick quiz to see how much you know about naturally improving your skin with antioxidant-rich botanicals:

1. What do antioxidants do for the skin? They: a. clean the skin, b. hydrate skin, c. fight premature aging, d. brighten skin.

2. What do aloe, chamomile and wild mango butter have in common? They: a. help alleviate skin redness, b. balance the skin's pH, c. hydrate skin, d. clear acne.

3. Which of these natural ingredients best helps protect skin against deceptive winter sun rays and damage caused by UV rays? a. lycopene (found in tomatoes), b. pomegranate, c. grape seed extract, d. all of the above.

4. How can skin get the antioxidants it needs? a. through foods you eat, b. through topical skin care products, c. through foods and topical skin care products, d. through exercise.

Answers

1. c. Studies have shown that antioxidants fight premature aging caused by the sun and other harmful environmental factors by protecting the skin from UV radiation exposure.

2. a. Natural ingredients such as aloe, chamomile and wild mango butter help soothe skin and keep it moisturized.

3. d. Not only do lycopene, pomegranate and grape seed extract play a vital role in protecting skin from harmful UV rays, but vitamins, such as C and E, are also important to include in a skin care regimen throughout the season to keep skin healthy. It's also wise to use a daily facial moisturizer with

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Back To Basics: For a beautiful look, many women say it pays to eat food high in antioxidants—and to use skin products that contain natural botanicals.

SPF 30 as recommended by the Skin Cancer Foundation, throughout the year, not just during the summer.

4. c. Antioxidants can be found in plants such as grapes, tomatoes and pomegranate, and in other fruits and vegetables. They can also be applied to the skin by using products such as VIVITE®. The unique formulation of the skin care line contains antioxidants, which help neutralize free radicals, as well as natural ingredients such as aloe and chamomile. VIVITE® skin care line also has GLX Technology™, a powerful exfoliant that helps infuse the skin with a glycolic compound and antioxidants. GLX Technology™ is a formula matrix that helps infuse the anti-aging benefits of a glycolic compound bound with antioxidants deep into the skin.

The products are available through skin care physicians. Involving a dermatologist in the care of your skin can help keep it healthy and looking its best. To find a physician, visit www.ViviteSkinCare.com.

Investors Are Mining Opportunities In Gold

(NAPSA)—There's good news for the growing number of investors who are looking for a way to benefit from the increase in the price of gold. “Going for the gold” no longer means they have to buy actual bullion or coins if they want to invest in gold.

The last few years have seen an increase in the number of choices available to investors who want to invest in gold. They can also invest in gold-related securities, exchange-traded funds and bank notes that are backed by gold.

Exploration and Mining

Worldwide, gold continues to be discovered, with recent big strikes in South Africa, the Yukon and in Colombia.

And so another option that some find attractive is to invest in companies that specialize in exploration and mining operations. Some say that there are a number of mining companies that remain undervalued and may present a buying opportunity.

For example, Mercer Gold Corporation (OTCQB: MRGP, Frankfurt: AN4) is a company that targets bulk-tonnage, gold and silver deposits that are amenable to open pit mining as well as higher-grade gold-silver mineralization that can be drawn out with selective underground mining techniques.

Colombian-Based Operations

Founded in 2010, the company's focus of explorations has been and will continue to be in what is known as the Guayabales Gold Project. This is located in the Marmato Gold District in Caldas, Colombia.

Historically, Colombia has been one of the largest gold producers in the world, and the Colombian mining industry remains one of the most dynamic and promising sectors of the Colombian economy.



An option that some find attractive is to invest in companies that specialize in exploration and gold mining operations.

Recently, the firm announced that it had received confirmation of positive results of both gold and silver values from one of its operations in the Marmato District.

An Experienced Management Team

The company's management team includes the former deputy chairman and founding president of Ivanhoe Mines Ltd., a Colombian-based manager who has developed over 20 mines, many of which had significant ore bodies, as well as other senior professionals who have experience working in the region.

Local Investment

In addition, the company is committed to assisting the socio-economic growth of the region through good corporate citizenship, community participation and community services. This includes safety and other training programs, sustainability programs, road building and road maintenance, flood assistance and fair employment policies.

To learn more, visit the website at www.mercergoldcorp.com.

Selective Service: What You Need To Know

(NAPSA)—Getting the facts may help young men understand why it is so important that they register with Selective Service System.

Who Needs To Register?

All male U.S. citizens must register when they turn 18, as do male noncitizens who take up residency in the U.S. before their 26th birthday. That includes illegal aliens, legal permanent residents and refugees.

The Selective Service does not collect any information that would indicate a person's citizenship or immigration status.

Noncitizens who are in the U.S. on student or visitor visas, and men who are part of a diplomatic or trade mission and their families, are not required to register. Dual nationals, however, are required to register.

Although dual nationals are considered citizens of the U.S. and another country, they are also required to register, regardless of where they live.

Why Register?

The penalties for not registering can be very serious. A man who fails to register may, if prosecuted and convicted, face a fine of up to \$250,000 and/or a prison term of up to five years.

Not registering can also affect your ability to go to school, become a citizen and get a job.

Failing to register can mean:



Photo Credit: USCIS

A young man takes the oath that will make him a U.S. citizen.

- You will not qualify for federal student loans or grant programs, including Pell Grants, College Work-Study, Guaranteed Student/Plus Loans and National Direct Student Loans.

- You cannot apply for citizenship if you arrived in the U.S. before your 26th birthday.

- You cannot participate in the federal job-training act called the Workforce Investment Act.

- You are not eligible for jobs in the executive branch of the federal government and the U.S. Postal Service.

- You may not be able to get a driver's license, as some states require proof of registration.

Where Can You Register?

It is easy to register. Just go to a U.S. post office and pick up a Selective Service registration card or register online at www.sss.gov.

For more information, call toll-free (888) 655-1825.

When “Kids” Become Caregivers

(NAPSA)—For many members of the “sandwich generation,” balancing the needs of their children and parents is something they do every day. With their predecessors and descendants squeezing them in the middle like pastrami on rye bread, they seek relief wherever they can get it—even from the IRS.

Luckily, there are tax breaks that could relieve some of the financial burden and put more money in their pockets.

Child Tax Credit

The maximum Child Tax Credit is \$1,000 (based on income and filing status) for each qualifying child under 17. Because this is a partially refundable tax credit, even taxpayers who do not owe taxes are eligible if they earned at least \$3,000 in 2010.

Dependent Exemption

The \$3,650 qualifying child exemption allows taxpayers to claim a dependent exemption for their child, stepchild, adopted child, eligible foster child, sibling or step-sibling or a descendant of one of these. Qualifying children generally must:

- Be under age 19 or under age 24 and a full-time student and younger than the taxpayer or any age if permanently and totally disabled

- Live with the taxpayer for more than half the year (exceptions apply for birth, death and temporary absences)

- Not file a joint tax return for the year, unless the return was filed only to claim a refund of taxes withheld and neither spouse

would have a tax liability if separate returns were filed

- Be a U.S. citizen, U.S. national or resident of the U.S., Canada or Mexico

- Not provide more than 50 percent of their own support for the year.

Children are not required to have Social Security numbers, but without them they cannot be claimed as dependents on tax returns.

Also, a taxpayer who has a qualifying child may be eligible for other tax benefits, such as the Child and Dependent Care Credit and head of household filing status.

Qualifying Relative Exemption

Taxpayers may also be able to claim the \$3,650 qualifying relative exemption for supporting their parents and grown children.

There are several requirements an individual must meet in order to be a qualifying relative of the taxpayer. Additionally, the taxpayer must provide more than 50 percent of the support of the individual who is a U.S. citizen, a U.S. national or a resident of the U.S., Canada or Mexico. Expenses eligible for calculating support include food, lodging, clothing, education, medical and dental care, recreation and transportation. He or she must not be a qualifying child of the taxpayer and must meet the member of household or relationship test and the gross income test.

For more information about family responsibilities and taxes, visit www.hrblock.com or call (800) HR-BLOCK.

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Planning For Retirement In A Tough Economy ㊟

(NAPSA)—Planning for the future and the changes in the economy often go hand-in-hand—and now is no exception. These issues are top of mind for millions of Americans. In fact, a recent AARP study (May 2008) found that one-third of middle-aged and older people have stopped putting money into their retirement accounts. This is likely due to the challenges and stresses they feel in the economy. However, proper retirement planning, which can be stressful at any age and income level, does not have to be a cause of anxiety. With smart planning and the guidance of an investment consultant, you can take steps now to plan for a more comfortable retirement.

Investment consultants can help identify goals and create a personalized plan to help achieve them, and then—most importantly—continue to help manage and follow through on those plans. Acting as a partner, these consultants can help work through the anxiety and uncertainty of retirement planning, providing practical answers and solutions to common retirement concerns—no matter what the economic conditions may be.

Retirement Planning Tips

While there is no substitute for speaking directly to an investment consultant who is well educated on the economy and the latest retirement strategies, here are some tips for consideration to

avoid putting your own retirement at risk:

- Continue making contributions to your retirement funds;
- Refrain from borrowing against or pulling from your current retirement savings;
- Identify long-term and short-term goals and consider having money automatically deposited into an interest-gaining retirement account. Even a small amount can add up quickly; and
- Use online tools as a way to ease into the planning process—many financial institutions provide these free resources to both current and potential clients.

SunTrust's Retirement GamePlan is an example of such an online tool that helps people ease into the planning process (www.suntrust.com/retirement). Retirement GamePlan provides the resources to quickly and simply plan for retirement, as well as direct access to a corps of specially trained financial advisors.

"We believe that planning for retirement is a journey," says John Rhett, chairman of SunTrust Investment Services. "It is a lifetime of preparation that can help reach a comfortable retirement." SunTrust guides clients at all life stages, from just beginning to plan to all the way through retirement, so they are knowledgeable about exactly how much they are saving and spending in order to be well positioned for a comfortable retirement.

Don't Sacrifice Safety When Using A Microwave

(NAPSA)—The convenience of microwave cooking can also present a few challenges—such as making sure that food prepared in a microwave is cooked to its safe temperature.

The consequences of not preparing food properly can be significant. Every year, one in six Americans will fall ill due to some form of food poisoning. Often, it's the result of not cooking food to the required temperature.

To help, the USDA's Food Safety And Inspection Service (FSIS) has created the Cook It Safe campaign.

The campaign offers these tips:
Read and Follow Package Cooking Instructions. Many convenience foods are not ready-to-eat products and must be properly cooked first. Reading the product label and package directions tells you whether the product needs to be thoroughly cooked or simply reheated.

Be sure to follow all package instructions for microwaving food, such as covering or stirring the food or allowing a "stand time" between cooking the food and eating. Skipping these key cooking directions may allow harmful bacteria to survive and lead to food-borne illness.

Know When to Use a Microwave or Conventional Oven. Some preprepared products may appear to be fully cooked but actually consist of raw, uncooked product. It may be tempting to cook these foods quickly in a microwave, but doing so may result in unsafe food.

It's important to use the appliance recommended on the food



Be sure to follow all package cooking instructions for microwaving food, such as stirring the food or allowing a "stand time" between cooking the food and eating.

package instructions. The instructions may call for cooking in a conventional oven, microwave, convection oven or toaster oven.

Know Your Microwave's Wattage Before Microwaving Food. If your microwave's wattage is lower than the wattage recommended in the package cooking instructions, it will take longer than the instructions specify to cook the food to a safe internal temperature. If you don't know the wattage of your oven, try looking on the inside of the oven's door, on the serial number plate on the back of the oven or in the owner's manual.

Always Use a Food Thermometer to Ensure a Safe Internal Temperature. To be sure food has reached a temperature high enough to kill any bacteria that may be present, use a food thermometer and test the food in several places. This applies when cooking in microwaves or any other heat source.

For more information, visit www.fsis.usda.gov.

Score Energy Savings With Silicone Caulk

(NAPSA)—Cold weather means it's time for two activities: fantasy football and home maintenance. This year, manage your home improvement projects—like sealing gaps and cracks—the same way you manage your fantasy football team.

How? Add top picks like silicone caulk to your home weatherization product lineup and ignore poor performers like acrylic caulk. Acrylic caulk may get you the first down, providing savings for the present, but silicone caulk is the lasting solution that scores energy savings season after season.

Block Air Leaks

Gaps and cracks around the home lead to air leaks that can blitz your wallet and cause energy bills to soar. According to the U.S. Department of Energy, you could save up to 10 percent on energy bills by simply air sealing your home. Look for gaps and cracks in all susceptible areas—windows, doors, siding, trim, molding, baseboards, vents, around wires/pipes, attics and basements.

A silicone caulk like GE Silicone II Window & Door is an all-pro defensive blocker for sealing these areas because it is permanently waterproof and weatherproof, meaning it will never break down and sacks air leaks before they rush your home. Acrylic caulk, on the other hand, succumbs to a punishing ground game. It can degrade over time when exposed to harsh weather and freezing temperatures, leaving gaps for air and water to seep through and energy to escape.

Tackle Harsh Weather

Damaging outdoor elements challenge your home throughout



Gaps and cracks around the home lead to air leaks that can blitz your wallet and cause energy bills to soar. Experts say you can save by simply air sealing your home.

the year, but these harsh conditions are no match for silicone's outlasting flexibility. Silicone caulk can stretch and compress without cracking, and fills the crack just as it did when first applied to keep air leaks from returning.

Silicone is shrink-proof, impervious to all weather conditions and won't be benched with costly cracks. Acrylic caulk, however, fumbles home protection in the presence of tough opponents. It can lose flexibility in freezing temperatures and crack over time. Extreme heat and the sun's UV rays can also cause some acrylic caulk to dry out, crack and crumble. This can lead to gaps and cracks around your home that let energy out and water and snow in, resulting in water damage, mold growth and higher energy bills.

Silicone is the player that will help you score lasting energy savings. Poor-performing acrylic caulk can leave you with a losing season. Add silicone caulk to your team now. Find out more at www.caulkandsave.com.

Small Adjustments Can Make A Big Difference

(NAPSA)—Here's news many parents may care to keep an eye on: At schools around the country, teachers are increasingly incorporating 3-D imaging, digital devices and the latest computer applications into their teaching tools. What's more, according to the American Optometric Association's (AOA) latest American Eye-Q survey, 60 percent of parents estimate their child spends up to four hours a day looking at the screen of a computer, video game, MP3 player or handheld electronic device.

The Problem

Unfortunately, prolonged use of these technologies can cause eye-strain, headaches, fatigue, burning or tired eyes, loss of focus, blurred vision, double vision or head and neck pain. The AOA calls this condition computer vision syndrome (CVS).

What To Do

Parents and teachers can help students avoid CVS by encouraging them to follow the 20-20-20 rule. When using technology or doing near work, take a 20-second break every 20 minutes and view something 20 feet away. Studies show that people need to rest their eyes to keep them moist. Plus, staring off into the distance helps the eyes from locking into a close-up position.

Additional ways to reduce CVS include:

- Position the computer monitor or handheld device slightly below eye level. Ideally, a screen



Optometrists say it's wise for your eyes when you're working at a computer screen to take a 20-second break every 20 minutes and view something 20 feet away.

should be 15 to 20 degrees below eye level (about four or five inches) as measured from the center of the screen and 20 to 28 inches from the eyes.

- Avoid screen glare, particularly from overhead lighting or windows.

- Blink frequently to keep the front surface of the eye moist.

- Most importantly, students should see a doctor of optometry for a comprehensive eye examination prior to or early in each school year to ensure their eyes are healthy and functioning properly. Early detection and treatment are key in correcting vision problems and helping students see clearly.

Learn More

To find a nearby optometrist and for additional information on children's vision and the importance of schooltime eye exams, visit www.aoa.org.

COMMUNITY INFORMATION

BAKE FOR FAMILY FUN

Bars And Brownies Made With Macadamia Nuts Are Nutritious And Delicious

(NAPSA)—Here's mouthwatering news: You can give family and friends decadent desserts with good-for-you nuts in them.

Macadamia nuts are a concentrated source of monounsaturated fat, which, when eaten regularly, may help displace sources of cholesterol-raising saturated fats in the diet.

In addition to their great taste, the nuts are cholesterol free and contain important nutrients including protein and fiber. They're also a delicious way to get vitamins such as B6 and thiamine, and minerals including magnesium, copper, selenium, phosphorus and manganese. What's more, research suggests that nuts contain naturally occurring plant compounds, or phytochemicals, which may have health benefits as well.

Here are two recipes you may care to try:

CHUNKY MACADAMIA BARS

¾ cup (1½ sticks) butter or margarine, softened
1 cup packed light brown sugar
½ cup granulated sugar
1 egg
1 teaspoon vanilla extract
2½ cups all-purpose flour
1 teaspoon baking soda
1¼ cups (10-oz. pkg.) Hershey's® Mini Kisses® Brand Milk Chocolates, divided
¾ cup coarsely chopped



Macadamia nuts are cholesterol free and contain important nutrients, including protein and fiber. Plus they make marvelous additions to desserts.

Mauna Loa® Macadamia Nuts
Vanilla glaze (recipe follows)

Heat oven to 375°F. Beat butter, brown sugar and granulated sugar in large bowl until fluffy. Add egg and vanilla; beat well. Add flour and baking soda; blend well. Stir in 1 cup baking pieces and nuts; press into ungreased 13x9x2-inch baking pan. Sprinkle with remaining ¾ cup chocolates. Bake 22 to 25 minutes or until golden brown. Cool completely in pan on wire rack. Drizzle vanilla glaze over top; allow to set. Cut into bars. About 24 bars.

Vanilla glaze: Combine 1 cup powdered sugar, 2 tablespoons milk and ½ teaspoon vanilla extract in small bowl; stir until smooth. About ¾ cup glaze.

SUPREME CHOCOLATE SAUCEPAN BROWNIES

1 cup (2 sticks) butter or margarine
2 cups sugar
½ cup Hershey's® Cocoa
4 eggs, beaten
¾ cup all-purpose flour
¼ teaspoon salt
¼ teaspoon baking soda
2 teaspoons vanilla extract
2 cups (12-oz. pkg.) Hershey's® Special Dark® Chocolate Chips or Hershey's® Semi-Sweet Chocolate Chips
¼ cup Mauna Loa® Macadamia Baking Pieces

Heat oven to 350°F. Grease 13x9x2-inch baking pan. Melt butter in medium saucepan over low heat. Add sugar and cocoa; stir to blend. Remove from heat. Stir in eggs. Stir together flour, salt and baking soda; stir into chocolate mixture. Stir in vanilla, chocolate chips and nuts. Spread in prepared pan. Bake 30 to 35 minutes or until brownies begin to pull away from sides of pan and begin to crack slightly; do not underbake. Cool completely in pan on wire rack. Cut into bars. About 24 brownies.

You can find more information and a variety of recipes online at www.hersheys.com.

Reverse Mortgages Can Save Seniors More Money

(NAPSA)—Understanding the basics of a reverse mortgage could save you some money.

For example, some banks offer FHA-insured reverse mortgages with lower fees. With the reduced cost, senior homeowners may have access to more tax-free loan proceeds to help secure financial independence.

"This is great news for people who are retired and want to increase their monthly income. Reverse mortgage loans can help homeowners age 62 or over to improve their monthly cash flow and have real peace of mind," said Tim McDonald, head of Wells Fargo's Senior Products Group.

Reverse mortgage loan proceeds are paid to the senior homeowner in a lump sum, for a fixed-rate loan or a lump sum, monthly payment, a line of credit or a combination of the three for a variable rate loan.

Additionally, there are no credit, employment or income qualifications for the reverse mortgage programs. Homeowners must be at least 62 and own their house free and clear or able to pay it off with proceeds from the reverse mortgage.

Many seniors use the loan funds to supplement retirement income, meet unexpected medical expenses, or make much-needed improvements to their home.

"Social Security replaces only a fraction of preretirement earnings, so a reverse mortgage is a popular choice for retirees looking



Many seniors who want to remain in their homes for as long as possible are finding out more about reverse mortgages.

to secure financial independence," McDonald said.

McDonald added that with the recent reduction in Wells Fargo's origination and servicing fees, on average, customers can have up to \$9,000 in additional reverse mortgage loan funds made available to them.

Reverse mortgages can be key to ensuring that seniors have the financial ability to age in place. Studies show that 85 percent of older Americans want to stay in their homes for as long as they can. Even modest homes have the potential to generate more than \$600 in monthly proceeds from a variable-rate reverse mortgage—as long as the senior lives in the home as his or her primary home, keeps the taxes and insurance paid and maintains the house to FHA standards.

That amount of money can make a big difference in the lifestyle of someone in retirement.

The HECM is the most popular reverse mortgage in America

today and is only available through an FHA-approved lender. The program has insured more than 580,000 reverse mortgages since 1989.

Wells Fargo attributes the growth of reverse mortgage loans to several factors, including that seniors have greater awareness and understanding of the reverse mortgage loan product, and the aging U.S. population—currently, more than 34 million Americans are over the age of 65.

By 2050, it is projected that 86.7 million Americans will be 65 or older.

The loan amount for a reverse mortgage is based on three factors: age of the youngest borrower, value of the home and current interest rates.

Numerous consumer safeguards are built into the program, including mandatory HUD-approved counseling, payment guarantees, capped interest rates and advanced disclosures.

A consumer-friendly website with a reverse mortgage calculator has been created by Wells Fargo to help seniors learn about reverse mortgages, download free educational materials, and calculate an estimate of how much a reverse mortgage could provide them in retirement. Visit www.wellsfargo.com/reverse.

Not all bank and mortgage companies originate reverse mortgages. Wells Fargo is the nation's leading retail originator of reverse mortgages.

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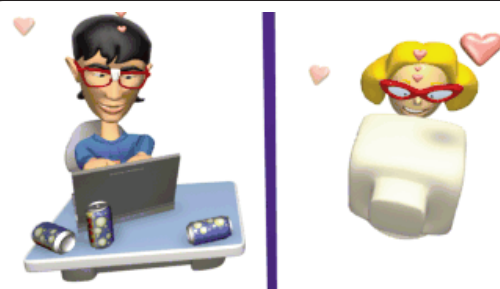


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