

# News You Can Use

Brought to you by: Rick Dennis  
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## Looking For Something Different This Valentine's Day? How About A Singing Valentine?

Hey guys –*how would you like to do something a little different* this year for Valentine's Day? And, how about something that will also win you ***major brownie points***? Well, I have a solution for you!

I sing with [The Houston Tidelanders](#), a non-profit men's Barbershop chorus, and every year quartets from our chorus deliver Singing Valentines all over the greater Houston area...

So, here's my proposal/suggestion/offer: Hire a *genuine Barbershop quartet* and let us handle everything for you on Valentine's Day. *Your quartet will arrive decked out in tuxedos and they'll deliver a Singing Valentine* to your sweetheart at a time and place of your choosing (home, work, etc.) on Tuesday, 02/14. She'll receive a red rose, a custom-printed card from you and the quartet will *serenade her with love songs on your behalf!*

So, gentlemen – if you'd like to "shake things up" a little bit this Valentine's Day, why not consider hiring a *real, live, genuine Barbershop quartet* and let us do the rest?? For more information or to place an order, check out the following links or just send me a direct email...

[Click here](#) to watch a short (48 sec) video about the Singing Valentines

[Click here](#) to visit the Tidelanders' Valentine 2012 webpage.

## Wondering Whether You Should Invest? Get My Free Guide



Around \$4 trillion of cash is sitting on the sidelines, waiting to be invested when the time is right. But when *is* the time right? Maybe now - if you invest responsibly.

Take some of the fear out of investing with my free guide, "Tips for Smart Investing...In Any Economy." Just call me at 713-206-3885 and I'll send it right out to you.

## Annuities Can Offer Sense of Security in Volatile Times

How much would you pay for a sense of security?

After years of stock market gyrations, many investors are finding products that provide a measure of safety appealing.

Security can never be purchased or guaranteed in investing, of course, but many investors want the next-best thing, which is a sense that they've made choices that work for them over the long term. And one of those choices may be purchasing an annuity.

Fixed annuities are contracts with insurance companies. They can be purchased with a lump-sum payment (often most of the annuitant's cash-equivalent savings), or they can be paid for on a periodic basis.

The money that is invested in the annuity is guaranteed to earn a fixed rate of return throughout the accumulation phase of the annuity. When they pay out, they do so until the death of the annuity holder, called the annuitant (in the case of life annuities), or until the annuity term expires (in the case of term-certain annuities).

As a result, fixed annuities are often used by people who are about to retire or have retired and need help stabilizing income from their investments.

There are advantages and disadvantages to purchasing a fixed annuity, as is the case with all investments.

Moreover, there are many options that, for a fee, can be added to a basic fixed annuity.

As a result, if you're considering a fixed annuity, it's best to meet with a financial adviser to discuss your individual financial circumstances and options.

# Five Ways to Nurture a Love That Lasts Forever

A relationship is like a recipe - it takes time to get it right. So how do couples of three months, all the way to 30 years, make their relationships work?

**Make Time for Each Other:** No relationship can survive without getting to know one another, even if you've been together for 30 years. There are always new things to discover about your partner.

**Have Your Own Life:** You need to make time for yourself. Don't let hobbies fall by the wayside just because you're in a relationship. As cliché as it may sound, it takes two halves to make a relationship whole, so be sure to keep a hold of your own interests, even if your partner doesn't share them.

**Be Present:** When you do get to spend time together, make the most of it.

Don't waste a dinner date by lurking on Facebook or constantly checking text messages. Showing interest in your partner makes your relationship more interesting.

**Argue:** Arguing means you're working toward a common goal. Be open to discussion when you're at fault, and don't irrationally dredge up the past when you're upset about something else. Fight fair and you'll be surprised how relieving it can be to work toward being a better couple.

**Don't Sweat the Small Stuff:** There are going to be things that make your partner "unique," and you may not always like it. But don't turn every little thing that goes wrong into the end of the world. Be thankful for the things he or she does to make you happy, and try not to obsess over the things that don't.

## Quick Quiz

Each month I'll give you a new question.

Just email me at [rick@SafeMoneyHouston.com](mailto:rick@SafeMoneyHouston.com) or call 713-206-3885 for the answer.

What city is served by Keflavik Airport?

## Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give me a call or send me an email!

## Are You Managing Your Finances Wisely?

Is your money being invested wisely? Are you nervous about the stock market right now?

If you are curious about how you could invest profitably right now, why not see if I can help you?

Just give my office a call for a no-fuss, professional consultation.

I will not try to push you into making any quick decisions and I will not waste your time.

I will just give you the honest facts about your financial situation.

And maybe I will help you earn a few dollars along the way!

Just give my office a call at 713-206-3885 to arrange an appointment.

Or, drop me a quick email at [rick@SafeMoneyHouston.com](mailto:rick@SafeMoneyHouston.com)

## Worth Reading

### 6 Car Warning Lights You Should Never Ignore

By Sandy Liguori  
*Wheels.ca*

More than 50% of drivers ignore the check engine light on the dashboard, some for as long as three months.

The author, president of an automobile dealers association, offers a warning and a list of must-responds. The battery charging system warning light, which signals a problem in the charging system, may be a new one for more than a few drivers. Dashboard warning lights are designed to detect signs of engine failure or mechanical/operational malfunction. If it's a critical warning light, the issue should be addressed immediately.

**More:** <http://tinyurl.com/6mvollhn>

### Good for You, Good for the Planet?

By Brian Palmer  
*Slate*

Food widely acknowledged as good for you - like spinach - may still be a major energy pig, the author suggests. Add to that the fact that canned foods use very little embedded energy in transport or storage, and you have a conundrum. The fact remains that fresh tastes better. End of debate?

**More:** <http://tinyurl.com/7kyobej>

### Top Five Free Educational Resources

By Big Think Editors  
*in Big Think Forum*

"Learning has gained new prominence as a critical lever for performance," says entrepreneur Sam Herring. Big Think Editors have done the learning for us, identifying five free educational start-ups. Actually, not all are start-ups. Nor are they all free.

**More:** <http://tinyurl.com/72fz6ww>

# What's Stopping You From Buying an Annuity?

Given today's choppy markets, fixed annuities may be a good investment option for those who are nearing retirement and have accumulated even a modest amount of wealth.

But not everybody in such situations considers fixed annuities.

One reason is that purchasing an annuity requires you to guess how long you're going to live.

The consequences of being wrong can be disconcerting.

Fixed annuities are contracts with insurance companies. You purchase an annuity with a lump-sum payment or a periodic stream of payments.

In exchange, the insurance company

pays you an income stream until death (in the case of life annuities) or until the annuity expires (in the case of term-certain annuities).

As a result, fixed annuities ensure that at least a portion of your income will be around regardless of how long you live.

However, in some cases the annuity holder doesn't live long enough to claim the full amount of his or her annuity.

When this happens, the annuity holder ends up passing on the remainder of his or her annuity savings to the insurance company.

That's a concern to many potential annuity holders.

Should it be?

If a man lives to age 65, he's likely to live into his early 80s, according to the Social Security Administration - and he could live even longer.

The same goes for women.

Moreover, some annuities offer a payout to surviving beneficiaries after the annuity holder's death.

Such options can be complicated, though.

As a result, if you're considering a fixed annuity, it's best to meet with a financial adviser to discuss your individual financial circumstances and options.

## If You Can Think It, You Can Print It

Imagine a world where you can literally print anything. Need a wrench for your toolbox? You can print it. Are you in the market to replace the handles on your dressers? Go right ahead and print them off. If you can think it, you can print it.

That will soon be the law of the land with the release of 3-D printers to the average Joe.

3-D printers aren't all that new. In fact, they've been on the market for roughly two decades, but they're just now becoming available to consumers. As all technological tales go, when something is as innovative as a 3-D printer, it costs an arm and a leg to have one of your own ... until now.

U.S. company MakerBot Industries recently secured \$10 million in financing to bring its 3-D printers to everyone. The printers sell for roughly \$2,500.

So how do the printers work? It's like a technological puzzle. First, you choose the computer-programmed pattern, and then your printer lays down thousands of layers of rubber, plastic or acrylic-based resin to form the object of your desire. The printing possibilities are endless.

## Five Tips for Avoiding Password Problems

In today's high-tech world, passwords have become increasingly important. Following are five tips to help you avoid problems with online passwords:

- Avoid using "12345" and the word "password" and "qwerty" as your passwords. These are among the top five most-common passwords.
- Use a variety of characters, such as uppercase and lowercase letters, numbers, and punctuation signs.

- Do not use the same password for every website. Set different ones and write them down.
- Try using the first letters of each word in a lyric or phrase. For example, "There's a hole in my bucket" could become the password "tahimb."
- Use two or more unrelated words to form a password. An example would be "giraffeperfume."

## Worth Quoting

**To mark Valentine's Day, here are some famous quotes about the heart:**

The heart has its reasons which reason knows nothing of.

Blaise Pascal

Tears may be dried up, but the heart - never.

Marguerite de Valois

Throw your heart over the fence and the rest will follow.

Norman Vincent Peale

The hatred you're carrying is a live coal in your heart - far more damaging to yourself than to them.

Lawana Blackwell

If we have the opportunity to be generous with our hearts, ourselves, we have no idea of the depth and breadth of love's reach.

Margaret Cho

Any woman who thinks the way to a man's heart is through his stomach is aiming about 10 inches too high.

Adrienne E. Gusoff

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## Recipe: Valentine's Warm Shredded Beets

According to some, beets are an aphrodisiac, making this recipe the perfect - if somewhat unusual - Valentine's side dish.

### Serves 4

- 2 tablespoons butter
- 2 large beets, shredded (about 4 cups)
- 2 tablespoons lemon juice
- 1½ teaspoons salt
- ½ cup water
- 1 tablespoon flour
- Pepper, to taste
- Sour cream and parsley, optional

Heat butter in a large sauté pan and add the beets, lemon juice, salt and water.

Cover and simmer for 15 minutes, stirring occasionally.

Sprinkle the beets with the flour and salt, but do not stir.

Cover and cook for another five minutes.

Add pepper to taste.

Serve with sour cream and chopped parsley.

**Sudoku instructions:** Complete the 9x9 grid so that each row, each column and each of the nine 3x3 boxes contains the digits 1 through 9. Contact me for the solution!

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**News You Can Use is brought to you free by:**

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Sundays, 7:30 – 8:00am  
AM 700 - KSEV  
7:30 – 8:00am  
AM 950 - KPRC



Thanks for reading! If you'd like to tell me what you think about this newsletter, or if you'd like more information about Fixed Index Annuities and other Safe Money strategies, please give me a call or send me an email.