

\*\*\*\*\* Seniorresource.com E-zine \*\*\*\*\*  
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**year how much of your total investments are in each sector of the market. How much is in bonds, stocks, and mutual funds, and what portion of the funds are invested in which market sector and in what level of risk?**

**When you look at your present investment allocations, which you should do at least annually, why not also look at how you can condense accounts and reduce the number of accounts you must track.**

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**eliminated excess calories. (Withdrawal from nicotine is only one of many life changes that can cause the brain's body-weight controls to be adjusted upward.) Let's call the weight regulator in your brain a "set-point". A good image for the set-point is the temperature you set on the thermostat for the heating and cooling system of your house. If it is set at 71 degrees, then the temperature doesn't vary by more than a**





**drinking, and exercising, your set-point will change. With these habits Serena Harstad, personal trainer shed all 25 pounds gained after stopping smoking.**

**Note: This article is for informational purposes. Consult your doctor or health-care professional before adding exercise to your daily routine. Serena Harstad is a contributing author to [All About Nutrition Newsletter](#).**

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## **D. DON'T BE RAL-ROAD-ED AT TAX TIME**

**By Richard Kruth**

**Tax Tip: Save Money at Tax Time. Don't be RAL- road-ed with the enticement for Fast Cash Refunds. RALs (Refund Anticipation Loans) involve borrowing your own money; in some cases at triple-digit interest rates. RAL fees, combined with tax preparation, electronic filing, and other fees, can end up eating away a big chunk of your refund.**

**Recommendations: Seek a competent tax preparer who will electronically file your return with Direct Deposit into your bank**

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**Unfortunately, many taxpayers rationalize this end of the year refund as a way to save money. How many of you would actually put money in a savings plan that didn't pay any interest?**

**Community Service Announcement: Free Tax Preparation Programs for those that qualify. The IRS provides a free tax preparation service to low- and moderate-income taxpayers.**





# **government survey (inspection) reports, quality measure rankings and nurse staffing level ratios (including County**

**A very elderly gentleman, (mid nineties) very well dressed, hair well groomed, great looking suit, flower in his lapel smelling**

**NewLifestyles is solely responsible for information they provide herein and on their website.**

**Edited by Betsy J. Day.**