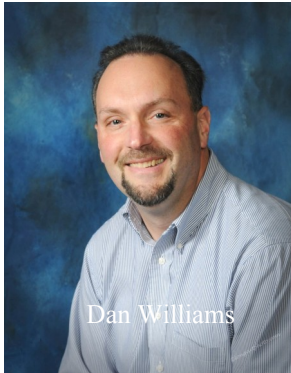


GOOD NEWS!

For the Friends and Clients of the Williams Agency



Dan Williams

Quick question ...If I share a brief story it might explain it better. Samantha and I went on a little camping trip this summer. While floating the river and camping along the bank at night we stumbled upon Larry B. the tiny box turtle. Of course we took Larry home and he became an adopted member of the Williams family...now, fast forward a month or so and I get an extremely urgent call from home that Larry B has disappeared and I have a very sad daughter. So...just like you'd do for a member of your family I rushed home to help search for Larry. We searched everywhere for this 1 ½" long guy. No luck...after an hour I put Samantha on "pond watch" to keep an eye out by our pond. I pulled out of the driveway and started back toward Bradford...I didn't go 50 feet and there's little Larry beginning the most treacherous leg of his journey...across the highway. So naturally, I jumped out and scooped up our little friend. Which brings me to my question...after looking for what seemed like a needle in a haystack...for over an hour..with no luck...and then to catch Larry just as he's starting to cross the road.... "Do you think that God's too busy to be bothered with a trivial little matter like a 12 year old girls lost turtle"?

Steps For Financial Freedom in Years To Come

Your retirement plan might be affected because of the slow economy, but there are still things you can do to make that money last for a lifetime.



If all else fails, you might have to move in with your children. That idea should get you moving.

- * Don't pay off debts with money from an IRA or 401(k). This money is protected from bankruptcy.
- * Know what your expenses and income will be when you retire. If you start living on your retirement budget now, you will have less chance of running out of money.
- * Invest in low-cost stock index funds so you have greater returns on your investments. Stay away from individual stocks.
- * Put off taking a reverse mortgage. They are available at age 62, but wait until your 70s or 80s.
- * Avoid taking Social Security until age 70. Your check will be 76 percent larger than if you take it at age 62.
- * Work longer, especially if you have health insurance on your present job. If you must retire, find a new job that offers health insurance, such as Costco, Home Depot, or Walmart, which have benefits for part-timers.
- * Buy an immediate fixed annuity. Payouts are based on your investment, your age and the type of benefit you want, says financial advisor Jane Bryant Quinn.
- * Pay off your debts and avoid taking on new ones. If your debt level is unpayable, visit the Association of Independent Consumer Credit Counseling at www.aicca.org or call 800-703-8787.
- * Increase your savings even if it means changing your lifestyle.



Have a Good Pet Story?

Send me over your funny, goofy or cute pet story and I'll give a \$100 prize to the one we choose as the winner. Along with the \$100 we'll print make your pet famous by printing his/her picture and story in my next newsletter. Send it to dan@williams-agency.net

Moneywise

Mortgage Debt in Retirement

Having a big mortgage payment at retirement time can reduce the opportunity to make your savings last.

If you are in your 50s, increase prepayments on your mortgage so it will be paid off by the time you retire.

If you have a bedroom with a private bath and entrance, or a mother-in-law apartment, rent it out. The cash can be used to pay ahead on your mortgage.

Those who are nearing retirement and have huge mortgage payments may want to take the opposite route. They could take a new 30-year mortgage that would have lower payments recommends financial advisor Jane Bryant Quinn.

Or they could use equity in their present home to buy a smaller place that would leave them without payments or with much smaller payments.

Upgrading Home Insurance

About two-thirds of homeowners are underinsured by an average of 18 percent, according to Marshall & Swift, a provider of building-cost data to the insurance industry. Their recommendations:

Determine how much it would

Thought I'd Share.....

Our little buddy "Nelson" from the SPCA featured in the last newsletter was adopted after two years living at the shelter and now has a new family to look after and love.

Winner of My \$100 Challenge— Rick Morrison



Samantha & Hanna Donate the proceeds of their lemonade stand to the SPCA

How To Get Great Service... I thought I'd share some recent personal experiences with local businesses that gave me Great Service :

Bill Robertson Painting and his helpers for a great job inside and out on painting our office...a contractor who shows up everyday until the job is done and does great work.

Dan Coast @ Jim Coast Sales and Service..called Dan on Monday when I broke my tractor...it was fixed and in my garage when I got home Monday evening..amazing !!

Tony High @ High's Computer Service who stopped right out when we had several issues with the office computers and got us back up and running asap. Great guy to do business with.

Rob Stuck @ Stuck's Garage who took in my wife's car with no appointment when we were in a jam and got us all squared away...very affordably...Thanks Rob & Dave

Heath Cousins @ Cousin's Design who's always willing to work late to get a sign or billboard done when we need it in a hurry....like my newest sign! Awesome creativity

The gang at Tasta Pizza who are responsible for my good mood after eating their great lunches

Tina Phillips @ Bradford Notary for getting me in and out so quickly despite the fact that she was swamped with business ...it's no wonder she's busy... she's obviously the best notary around

Joe Godding @ Quickway Auto Sales who took care of my vehicles twice in the span of a week or two on very short notice and got them back to me all fixed up and faster than I could have imagined. Joe's a top notch guy who will treat you fairly and honestly every time.

cost to rebuild your home and buy Extended-Replacement Coverage. For about \$30 a year, it will increase replacement coverage by 25 percent.

You can also buy full building-code upgrade coverage that will cost about \$50 a year.

Because rebuilding often takes more time than the Loss of Use coverage in the average policy, extend that period to 24 months in case rebuilding takes longer.

To cover expensive jewelry, electronics or

collections, buy a personal-articles floater to cover them beyond the normal \$1,000 coverage.

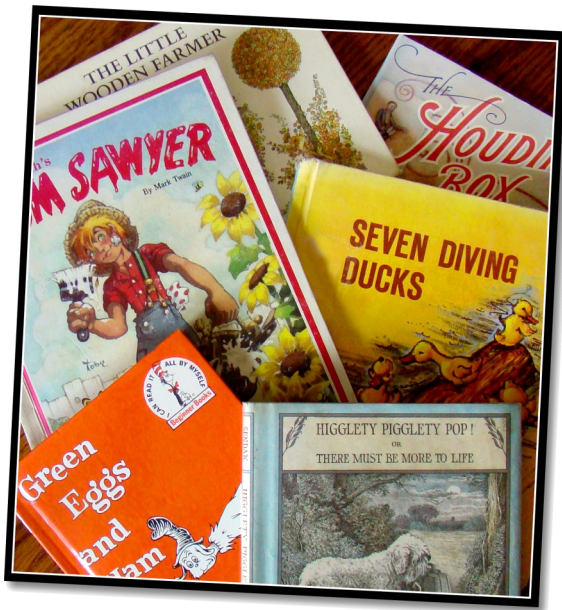
Document your belongings. Take photos of furniture, closet and bookshelf contents. Or make a detailed list of all personal belongings in the home, which will help you remember everything.

Keep your list and a copy of your insurance policy in your safety deposit box or in a fire-proof safe at home.



Key to Future Success: *Learning to Read Well by Fourth Grade*

Just 34 percent of fourth graders are reading at an acceptable level in grade four. Only 8 percent are “advanced” readers.



On the surface, it may appear to parents that their children have four more years of grade school in order to become acceptable readers, but new studies show the importance of reading by grade four.

Findings by the Annie E. Casey Foundation, Baltimore, are the first to show that kids are far more likely to drop out of high school if they can't read pretty well by fourth grade. Unless America dramatically improves the number of kids who can, a growing proportion of them will live in poverty as adults.

The Foundation contends that the tendency to drop out of high school begins in the early grades when children don't learn to read. They say dropouts “don't just happen.”

What Can Parents Do?

- * Show that education is important by getting a GED if they didn't graduate from high school themselves.
- * Do all they can to assure that kids attend school every day.
- * Show an interest in their children's reading beginning in first grade.
- * Have them read to you and help them with the words.
- * Provide books they like. Let them pick out books at the library or grocery store. Some kids like comic books.
- * Don't let them lose reading skills over the summer. Keep them in practice. Find books they will like to read.

Food Makers Crank Up Flavor, Umani a Basic Taste

As Americans' food and snack preferences change, food producers are satisfying their tastes for hotter, mintier and more exotic flavors.

One example: Frito-Lay's Doritos are labeled First-, Second- and Third-Degree Burn. They are made with jalapeno, buffalo and habanero flavors respectively, which have been tweaked from Asian and Mexican flavorings.

Food companies also are adding something new. Umani, (means "good flavor" in Japanese) imparts a savory taste. The taste occurs naturally in many high-protein foods such as meat, fish and dairy products. While most people will not recognize taste itself in a food product, it plays an important role in making food taste extra good.

In fact, umami is now being recognized as the fifth component of taste. It joins the four primary tastes of sweet,



sour, salt and bitter.

McCormick & Co., the big spice maker, says Americans keep about 40 spices on their shelves. That's twice as many as they had in many previous years. Among new favors they plan this

year are roasted cumin and chick peas, caraway and butter greens, and roasted rhubarb and ginger.

Gum maker Wm. Wrigley Jr. is using Micro-Bursts of flavor in its new chewing gums and adding more flavors.

Many restaurants are offering unique new creations that combine a variety of Hispanic food flavors. Nuevo Latino and Authentic Hispanic are appealing to adventurous food enthusiasts.

As food manufacturers work to please new American appetites, food service operators are creating innovative and exciting dishes to keep up with consumer demand.

In the past, fine dining establishments first featured new tastes that the public later adopted. Now, new flavors become popular in a very short time.

Williams Agency

P.O. Box 155

Bradford, Pa 16701

My \$100 Cash Offer is Always Good !! Just give me a suggestion that helps me to improve my service to my clients and if I can use it I'll gladly pay you **\$100 Cash**

Spotlight on Business... Peterson Refrigeration & AC Inc.

If you've been associated with commercial refrigeration in any aspect you've undoubtedly already crossed paths with the Peterson Refrigeration folks...even if you didn't realize it. As the leaders in the commercial refrigeration and AC field, these guys have either repaired or installed most every commercial cooler or air conditioning unit within 100 miles of their home base in Kane, Pa. Tim & Sue give credit to their unique group of employees who share the passion and commitment to being the best and doing things right the first time. With this commitment to customer satisfaction, the Peterson's business has continued to grow and thrive despite the sluggish economy. This simply reinforces the fact that doing a good job right the first time is still widely embraced by all of us needing service with our heating and refrigeration.

You'd like to cut heating costs this winter and relax in a toasty warm house. Tim & Sue Peterson's team of professionals will not only show you working models of coal, pellet, corn and wood stoves in the showroom...they'll install it so you'll know it was done right. For me, the peace of mind that comes with a professionally installed heater far outweighs the thoughts of buying a hardware store unit and trying to muddle through putting it in and then "praying" for my family's safety when I light it! Last time I stopped by their showroom there were dozens of models to choose from. I'd assume they have the largest selection within 50 miles. Many working models makes it nice and toasty in there too.



With a fleet of late model service trucks and a larger parts inventory than anyone in the area, it only makes sense to get a heating unit from people who have the parts and reputation to service it. Friendly, honest service before and after the sale will make you glad you took the drive to Kane to visit.

Give Tim & Sue a call at **837-9509** or check out their website at petersonrefrigeration.com or stop in at 22 Field St in Kane

