Our Mission:
We are a full service communications design company specializing in graphics, marketing, digital printing and mail services housed in one location. Partnering with medium to large clients interested in expanding their market share or refreshing their current efforts, our diversified portfolio of solutions supports our clients in achieving their goals.

We want to hear from you!
Our gam/mag is full of interesting and short articles focusing on recent news, effectiveness in the workplace and healthy living but gam also wants to showcase your company and its services. We invite you to send us an article about you or your services to be considered for inclusion in our next gam/mag. This could focus on something new and exciting about your company or a summary article telling us all about you that we can share with the gam family. As you continue to get to know us better, gam will get to know you better. Submit your article today to info@gamweregood.com.
Business

Farmer's Markets on the increase nationwide ................................................................. 4
Gmail lets you change your mind .................................................................................. 4
One path to building a lasting customer rapport ......................................................... 5
Most American workers are optimistic about their future incomes ......................... 5
iOS becomes smarter, more versatile ........................................................................... 5
Intelligent Waves: using Microsoft to help accomplish the mission ....................... 6
Intelligent Waves named as one of the 100 most Promising Microsoft Solution Providers ................................................................. 7

Your Finances

Discover your unique financial style ........................................................................... 8
Automate your savings ................................................................................................. 8
Help your parents decide. Understand the terms of a reverse mortgage .................. 9
Being lucky: It's for everyone ....................................................................................... 9
Federal student loans forgiven if colleges were not legit ........................................... 9

Staying Well

You can evaluate the effect of genes on your future health, lifespan ......................... 10
Mushrooms linked with immunity .................................................................................. 10
Know the warning signs of retinal detachment ......................................................... 11
To live longer: eat a handful of nuts every day ........................................................... 11
New cholesterol drug up for FDA approval ............................................................... 11
Achy knees? Osteoarthritis setting in? It's time to stand more and sit less ............... 12
Music soothes the soul and it also soothes the ache ................................................ 12

Of Interest

The Honey Bee Problem: Are they really disappearing? ......................................... 13
High-tech pressure stockings under development .................................................. 13
Inexpensive summer wines to enjoy ........................................................................... 13
Snow creates danger, but surprise . . . the deadliest driving time is rainy weather ... 14
You can usually clean up your own online reputation ............................................. 15
From Disney: Wearable toys coming in October ........................................................ 15
Will homeowners pay for super batteries? ................................................................. 15
When it comes to first impressions, trying to act intelligent can often backfire .... 16
Microwave cooking can preserve nutrients ............................................................... 16
How do I end an email? Please advise ....................................................................... 17
Book Review: Willie Nelson traveled far from humble roots ................................ 17
On International Bat Night only the bats will be screeching ................................... 18
Make hurricane season plans include insurance coverage .................................... 18
How to help a friend or co-worker out of a slump ..................................................... 19
Everyone complains about ticket change prices ......................................................... 19
Your smart home begins where you park your car ................................................... 19

Senior Living

A big question: should you invest in a deferred-income annuity? ............................. 20
Renting now? Remember to insure your stuff ............................................................ 20
Considering retirement? Make a smooth transition ................................................ 21
Will walking 30 minutes a day help me lose weight? .............................................. 21
You could collect from your ex's Social Security benefits ...................................... 21
Farmer’s Markets on the increase nationwide

“I always did something I was a little not ready to do. I think that’s how you grow. When there’s that moment of ‘Wow, I’m not really sure I can do this,’ and you push through those moments, that’s when you have a breakthrough.”

Marissa Mayer, the current President and CEO of Yahoo

Your mega-grocery store offers a greater variety of fruits and vegetables these days, but unless you’re wearing your bifocals, it’s hard to read the country of origin.

America’s interest in preparing healthier meals has grown, and these meals focus on fresh, chemical-free, locally-grown produce. Nationwide, cities and towns have followed California’s lead and supported the direct farm-to-consumer trend: farmers markets.

As customers raved about the quality products, great prices and friendly service, the numbers and locations of the mostly weekend markets increased by whopping percentages. In 2008, there were 5,000 markets; now more than 8,100 are registered in USDA’s directory, over 800 of these in California where approximately 2,200 certified agricultural producers participate.

Farmer’s markets aren’t limited to only home-grown, fresh-picked fruits and veggies; the vendors also offer jams and jellies, relishes, sweet and dilled cukes, pickled fruits and veggies, farm-produced honey or maple syrup, fresh and dried herbs, bedding plants and flowers, fresh eggs and cheeses, seafood and meats, nuts and peanuts. Offerings are seasonal and regional.

You’ve never attended a farmer’s market? Now’s your chance.

The 16th annual Farmers Market Week is August 2-8, 2015. Pack up your canvas bags and grocery list, gather the spouse and kids, and create a new and important tradition where everyone has a voice and a menu choice for the upcoming family meals.

Gmail lets you change your mind

Legions of people wish they had never pushed that send button for so many reasons. They copied a whole list on a private note. Or they spouted off when they should have signed off. But now gmail lets you set a cooling off period for email. It’s easy to set. Go to your gmail settings icon (looks like a gear) and scroll down under the “General” heading to “Undo Send.” There you can set your cooling off period from 10 seconds to 30 seconds. Now when you send an email, at the top of the screen appears the message “Your message has been sent. Undo. View Message.” Click undo and avoid a world of hurt.
One path to building a lasting customer rapport

In her new book, “The Primates of Park Avenue,” author Wednesday Martin recalled how difficult it was to become accepted into the circle of wealthy New York mothers. She finally succeed when she recalled her anthropology training in baboon culture where all females submit to the dominate female.

Martin writes that she picked out the leader of the group and began to mirror her. She dressed like the woman. She exercised at the same place. She got a fantastically expensive handbag. She bought the right clothes. And it worked.

This is, perhaps, an extreme example of what salespeople have known for years: building rapport, or relationships, depends, in part, on mirroring. According to the New York Times, strangers are attracted to people who remind them of themselves. Animated talkers like people who do the same. But people who speak calmly and deliberately also like people who do the same.

Body language is a powerful tool in face-to-face social situations. Subtle mimicry of body language – but not mocking – can forge ties. If your client crosses his legs, doing the same after a moment or two can subtly suggest you are friends.

Common interests can be important. Finding something in common to speak about can create bonds. In the same way, asking friendly, but not rude, questions can do the same.

Most American workers are optimistic about their future incomes

A Federal Reserve survey of Americans is called the Report on the Economic Well-Being of U.S. Households in 2014. Now we have the results.

• 29 percent of those surveyed expect their income to be higher in 2015, up from 21 percent the previous year.
• 53 percent say they could cover a hypothetical emergency costing $400 without borrowing money.
• 43 percent of homeowners believe their home value increased last year.
• 39 percent think their neighborhood home values will increase this year.

On the less-than-great side:
• 33 percent who applied for credit were turned down or given less than they requested.
• 31 percent of renters want to buy a home but haven’t saved enough for a down payment.
• 31 percent couldn’t afford some type of medical care and went without.
• 23 percent have education debt.

iOS becomes smarter, more versatile

In the new version of iOS operating system, to be called El Capitan, Siri is smarter, music streams faster, and it’s easy to spend money.

The new features were announced at the World Wide Developer Conference recently.

Siri is proactive now across iOS 9 devices and the Apple Watch. The voice-driven virtual assistant anticipates needs based on where you are, the time of day and what you’re doing.

Apple made news this year with the launch of the new Beats-based streaming Apple Music Service. It has recommendations, live radio and a way for fans to connect with artists. The cost is $9.99 a month, but Apple lets you try it free for three months.

Apple Pay on the iPhone and Apple Watch now supports the rewards programs at Kohl’s, Walgreens and others. It also has expanded its lineup of merchants.

With various new refinements, Apple promises superior security and longer battery life. Improved multitasking lets you run two apps side-by-side and take advantage of a picture-in-picture capability.

Another feature lets you transform the iPad keyboard into a trackpad.
Reston, VA headquartered Intelligent Waves (IW) has established itself as a commendable partner of Department of Defense and Federal Government of the United States. Founded in 2006, IW is a Service-Disabled, Veteran Owned Small Business that delivers the most advanced technologies and solutions on the forward edge to DoD’s best warfighters, Federal and Commercial customers, helping ensure mission success. IW is a certified Microsoft Gold partner, and has provided this specialized expertise across many technologies, critical missions and hazardous environments.

The company’s portfolio ranges in various services including Active Directory and virtualization support. “We deliver virtualized software capabilities to our DoD customers that facilitates the process of accessing information in strategic and tactical environments, and into the edge of the mission,” delineates Jared N. Shepard, President and CEO at IW. The Virtual desk top environment installed by IW makes it easy for the deployed forces to operate their IT tasks from their mobile devices such as laptops and tablets. By helping their customers leverage the depth of the Microsoft Enterprise environment, IW helps its customer be more secure, efficient and accountable. Moreover, IW makes it their mission to assist in leveraging commercially available technologies to capitalize on the technical potential and efficiency vs. proprietary or limiting technologies. This prevents customers from the strenuous task of reinventing the wheel as they no longer have to use traditional or dated technology to develop the needed custom tools from scratch.

IW has worked toe-to-toe with the Federal Government on various projects. In an implementation highlight, IW helped the US Air Force to develop a decentralized Active-Directory infrastructure from a common virtualized desktop. For the military technicians and operators moving from one base to another or outside U.S., it was a unique opportunity to capitalize the common resource and access the relevant data in highly secure yet flexible model. IW has deployed Microsoft solutions across Iraq and

“Wouldn’t it be wonderful if our mind growled like our stomach does when it is hungry?”
Zig Ziglar: American author and motivational speaker
Enterprise technology is developing at breakneck speed and Microsoft is making sure that it creates an impact that will last for years to come. Mobility, cloud, social, big data, and security are the five major areas where the Redmond giant is heavily invested. Ambitiously put by Satya Nadella, Microsoft is on a mission to reinvent productivity to empower individuals and companies. “we will build platforms and experiences of productivity for a world mobile-first and cloud-first,” states Nadella. The road taken by Microsoft and its outcome is evident in the slew of innovative products and solutions that have come out of Redmond in the last year – with many more yet to come, as we learnt from the recent Ignite 2015 Conference.

Microsoft has unveiled a raft of new enterprise products and services to help CIO’s lead their companies in the new era of enterprise computing. This shows Nadella’s attempt to not just entice consumers with the upcoming release of Windows 10 and new version of Office, but also refocus Microsoft’s efforts on its business clientele, with a particular emphasis on corporate IT developments. The new lineup includes the next generation of Windows management, Microsoft Office, hybrid cloud infrastructure and SQL server.

Moreover, there is more to Windows 10 than meets the eye. Windows 10 includes security features that fight data leakage and let administrators restrict data from being copied and pasted outside of corporate applications. Besides Edge – the long awaited IE replacement – and Cortana – the voice assistant – Windows Update for Business is a new management option for Windows 10 designed to keep devices up to date with the latest security updates their company receives and Windows features. This gives administrators more control over what updates their company receives and when, allowing for continual updates through the month as an option.

With Microsoft firing on all cylinders, Microsoft partners play a key role in this drive towards IT innovation. To help CIO’s find the right Microsoft Solution Provider, a distinguished panel comprising of CEOs, CIOs, CMOs, VCs, analysts and the CIOReview editorial board has selected top players from over thousand Microsoft solution providers. Intelligent Waves demonstrates an ability to develop innovative technologies, mythologies and customer service.
Psychologists say that whatever your financial personality may be, these tips could push you in the right direction.

**The Pretender:** Too many bills to consider? Just put them out of sight. The fix includes focusing on the big picture. Pay a few smaller bills this week says Maggie Baker, psychologist and author of “Crazy About Money.” She adds: “Tackle larger debts by calling creditors to work out a payment schedule.”

**The Procrastinator:** If you promise yourself to put more in your 401(k) but keep putting it off, Baker says the fix is to create a “consequence.” Put a jar in the kitchen and put $5 or $10 a day in it every time you delay.

**The Worrier:** You beat yourself up about money, but you don’t own up to your problems. Discuss them with your spouse, friend or financial advisor. Skip the shame about money issues, suggests Chellie Campbell, author of From “Worry to Wealthy.”

**The Splurger:** Experts writing in *Family Circle* say you get immediate gratification from buying but have serious regret when the bills come due. The fix: decide what you really need that day and keep to your list.

**The Hoarder:** You’re the opposite of the big spenders, socking away an ever-growing portion of your income. Now you’re depriving yourself of life’s little pleasures. Here’s one fix. Make a list of things to buy that will lift your mood. Include the high-thread-count bed linens and the weekend mini-vacation. Thoughtfully used, money can bring us comfort.

**Automate your savings**
Pay yourself consistently and first by setting up automatic contributions from your checking or savings account. *Kiplinger’s Personal Finance* recommends:

1. Put cash you may want access to at a moment’s notice into a savings account or money market deposit account. Money being saved for investments should go into a brokerage or mutual fund account.
2. Gather routing and account numbers for each institution. Check your bank’s fees and policies. Usually, you can get the automatic transactions free of charge.
3. Dig into your checking or savings account and set up the recurring transfers. Have them taken out right after each payday. You’ll get used to having a little less cash to spend. That will help you with budgeting.
Help your parents decide. Understand the terms of a reverse mortgage

If you or your parents are thinking about getting a reverse mortgage, you’ll need to be very careful about reading all of the terms, especially those in the fine print.

The loans sound good, but are complex. Homeowners 62 and older may want to boost their monthly income by borrowing against their dwellings. Repayment is usually deferred until they die, move out of the home or sell.

Some seniors don’t realize that they will still have to pay property taxes, homeowners insurance and repairs. If they don’t keep taxes and insurance up to date, they could lose their homes to foreclosure.

Taking a reverse mortgage at 62 is risky because there is an increased likelihood that younger borrowers will outlive their loan funds, which is much less likely for older borrowers.

If your parents are considering a reverse mortgage, you may need to help them read the fine print in advertising pieces before they sign up. According to the Consumer Financial Protection Bureau (CFPB), most older consumers in their focus groups couldn’t read the fine print in printed ads or on TV.

A study by USA Today shows that reverse mortgages have not saved seniors from defaulting on their property taxes and homeowners insurance. There are risks to reverse mortgages that seniors must understand.

Federal student loans forgiven if colleges were not legit

The Obama Administration says it will forgive federal student loans owed by Americans who can show they were lured to for-profit colleges by fraudulent recruiting.

The move is designed first to help former students of Corinthian Colleges, Inc., a big for-profit chain that collapsed into bankruptcy reorganization. They are accused of lying to prospective students about its graduates’ job success.

The debt forgiveness push would reach even beyond the for-profit sector. It would be allowed on the federal loans of some 43 million Americans with student debt. But the borrower has to prove that a school persuaded him or her to take out the loan under conditions that would violate state laws, such as false advertising or other deception to lure them to apply and borrow funds.

It will be a costly program. With Corinthian alone, the Education Department said 350,000 Americans who owe about $3.5 billion in loans could be eligible for forgiveness.

In all, Americans owe more than $1.2 trillion in outstanding student debt. Education Secretary Arne Duncan says the administration is “determined to crack down on colleges that leave students with huge debt, worthless degrees and few job prospects.”

Being lucky: It’s for everyone

You are about to walk out the door and you have a nagging feeling. You forgot something. You turn back and remember you had taken your credit card out of your wallet. Lucky you remembered! But wait. You don’t turn back. You get to the store. No credit card. Bad luck! In fact, according to luck researcher Richard Wiseman, being lucky is often a matter of listening to your gut. Lucky people tend to be more open to new experiences. They tend not to stick stubbornly to routine ideas and behaviors. Wiseman also found that lucky people tended to be more relaxed so they could notice unexpected patterns and events. So the lucky people tended to make the most of their opportunities. Another factor: Lucky people thought they were lucky. That made a difference in how people evaluated the outcome of events. If they didn’t get what they wanted, they felt they avoided bad luck. If they did, they were lucky.
You can evaluate the effect of genes on your future health, lifespan

If there is heart disease in your family, are you at risk for it? Some people think they’ll die young because of an inheritance, and others think they’ll live long because relatives did in spite of their bad habits.

Experts at the University of California, Berkeley, say it’s possible to compensate for bad genetic legacies, but it’s also possible to dim the effects of even the heartiest genes, because they are only part of the story.

Genes interact with environmental and lifestyle factors, like diet and smoking, to determine when and if you will develop certain diseases. The inherited tendencies may never manifest themselves, depending on your lifestyle and environment.

Obesity, a contributing factor for many chronic diseases, is an example of how genes interact with weight regulation. Scientists have a growing list of genes that may explain why some people easily stay thin while others struggle with weight gain.

And genetics also influence preferences for foods and exercise and how your body responds to them. Every week there are reports about genes being linked to the risk for various diseases. The science is very young and its promise unfulfilled. But you don’t have to be a scientist to make your own health and lifestyle plan, one that will protect you from diseases, whether the risk is inherited or not.

Eat well, rest well, exercise, don’t smoke, handle stress – you get the idea. As “Mr. Spock” said, “Live long and prosper!” It’s mostly up to you.

“I believe that what we become depends on what our fathers teach us at odd moments, when they aren’t trying to teach us. We are formed by little scraps of wisdom.”

Umberto Eco, Italian essayist, literary critic and philosopher

Mushrooms linked with immunity

A recent study published in the online Journal of the American College of Nutrition shows a correlation between mushrooms and immunity. The study suggested that eating four ounces of cooked shiitake mushrooms daily for four weeks resulted in better-functioning gamma delta T-cells and fewer inflammatory proteins in blood, both of which are signs of a stronger immune system. Study leader Susan S. Percival, says the findings apply to all types of edible mushrooms, not just the shiitakes.
Know the warning signs of retinal detachment

Some eye disorders, such as retinal detachment, can lead to vision loss if left untreated. Retinal detachment is painless, but occurs in nearly a quarter of adults at midlife, age 50 and beyond.

The internal cavity of the eye is filled with a clear substance called vitreous. Over the years, vitreous changes in consistency and partially liquefies. It shrinks and pulls away from the interior surface of the eyeball, which may cause flashes of sparkling lights that are more obvious when the eyes are closed or you’re in a darkened room.

Sagging vitreous may cause a retina tear. Or small holes may develop where the retina has become thin. These areas of the retina can no longer be nourished well, and vision begins to blur. Causes of a retinal detachment include: trauma to the eye, advanced diabetes, extreme nearsightedness, a previous surgery, an injury or a disorder involving the eye, all of which increase your risk.

Doctors at the Mayo Clinic say that events leading up to a retinal detachment frequently produce these warning signs:

- Sudden appearance of many floaters in the eye
- Sudden flashes of light
- Sudden burning in your peripheral vision
- A shadow or a curtain falling over a portion of your visual field as the detachment progresses.

Outpatient surgery is the only effective therapy for a retinal tear, hole or detachment. It’s usually performed under local anesthesia. It may take several weeks for your eye to heal.

To live longer: eat a handful of nuts every day

There’s no need to check a list of health problems to see if nuts would be good for you. That’s because eating a handful of nuts every day makes you less likely to die from any cause. This simple and amazing conclusion is from a study made by Tufts University’s Antioxidant Research Laboratory. Nuts are good for you because they are rich in healthy unsaturated fats, protein, fiber and vitamin E. Plus, the total antioxidant capacity of that handful is comparable to a serving of broccoli or tomatoes. Study leader Jeffrey Blumberg, PhD, says previous studies have linked nut consumption to improvements in cholesterol, blood pressure and blood sugar control, among other benefits. Although nuts are also high in calories, the new research found that more-frequent nut eaters tended to be leaner.

New cholesterol drug up for FDA approval

A Food and Drug Advisory Committee has recommended that the agency approve the cholesterol-lowering drug Praluent. It would be part of a new wave of drugs by developers, Sanofi SA and Regeneron Pharmaceuticals of Tarrytown, N.Y., and the drugs might entirely change the treatment of cardiovascular disease.

Panel member Dr. Brendan M. Everett, director of the cardiology inpatient service at Brigham and Women’s Hospital in Boston, said he would limit the drug’s immediate use to certain patients with genetic high cholesterol. “I would not allow broader use,” Dr. Everett said.

The new injectable medicine is administered every two weeks. It could help patients who can’t tolerate or aren’t effectively treated with statin drugs such as Lipitor. The new class of medicines block a protein that interferes with the liver’s ability to clear bad cholesterol from the bloodstream.

Another new medicine in the same class, Repatha from Amgen, Inc., is also up for approval.

Some Wall Street Journal analysts say taking these drugs could cost about $1,000 monthly. It will take a year or two of additional studies to bring them to the marketplace.
Achy knees? Osteoarthritis setting in? It’s time to stand more and sit less

Osteoarthritis (OA) in the joints can make movement more difficult, but movement is just what you need to prevent it or keep it at bay.

Knees are the most common joint affected in more than nine million OA people. The study, published in the American Journal of Public Health, shows that the more time you spend sitting around, like you do in the evening when watching television, the greater the loss of physical function you’ll have over the next two years.

Their test subjects were aged 49 and above who had some form of knee OA. Their daily activity was monitored with an electronic device. Gait speed and chair-stand testing measured mobility. Gait speed determined how fast a person walked 66 feet (20 meters). The chair-stand test showed how often they could rise to a standing position in one minute.

The group that spent about two-thirds of its waking hours in the chair, about 9.8 hours on average, were lower in both tests. It didn’t matter if they were active during the day. That didn’t overcome the long periods of sitting.

Get out of your chair frequently in the evening. Serve refreshments, clean up, talk on the phone while standing. Use some exercise equipment, walk the dog, or just stroll about while getting ready for bed, but get up frequently.

“As long as we are persistent in our pursuit of our deepest destiny, we will continue to grow. We cannot choose the day or time when we will fully bloom. It happens in its own time.”

Denis Waitley, American motivational speaker and writer

Music soothes the soul and it also soothes the ache

Many studies have shown that classical music tends soothe adult pain. A recent study shows that children and teens who pick out their own music or audio book for listening after surgery, also have less pain. In a study published in the Journal Pediatric Surgery, researchers Santhanam and Sunitha Suresh recruited 60 children to participate in the study. After surgery, one group listened to their favorite music. Another group listened to a story they chose. And the third group listened to silence via noise canceling headphones. After 30 minutes, the children who listened to music or a book had less pain. Researchers say the music was equivalent to taking a Tylenol or Advil. According to NPR, pain specialist Lynn Webster says that music can focus thoughts, reduce anxiety and even induce a feeling of euphoria.
The Honey Bee Problem: Are they really disappearing?

Suddenly the little creature we have wanted to avoid all this time, is the very one we are most concerned about: Honey Bees. Are they going to go extinct, another victim of industrialization?

That depends who you ask.

Nearly every authority agrees that Colony Collapse Disorder has occurred throughout history. Bee researchers Robyn Underwood and Dennis vanEngelsdorp have isolated more than 25 major bee die offs between 1868 and 2003. In the winter of 2012 and 2013, the US Agriculture Department recorded a 31 percent loss in managed bee colonies. CCD cases spiked in 2006 with beekeepers losing 30 percent to 90 percent of bees in hive.

But are bees going extinct? According to Time magazine, the number of managed honeybee colonies in the U.S. has remained stable for 15 years at about 1.5 million hives. Bees are thriving in Canada, Africa, Australia, and Asia. Still, in 1946 there were 5.8 million U.S. hives. Why the difference?

Fewer beekeepers for one. Environmentalists also argue that neonicotinoid pesticides are largely to blame and some countries have banned the pesticide. The parasitic Varro Destrutor mite has infected bee colonies for the last 30 years. And there are enemies to hives like bacteria, beetles, diseases, infections and a parasitic fly.

Another problem might be the millions of acres planted in corn. For bees this is desert area with no pollen and nectar.

Scientists believe they are closing in on the factors affecting U.S. bee colonies.

High-tech pressure stockings under development

Still in the prototype stage, a German research institute is developing a new pressure-monitoring sock that may save the toes and feet of diabetics. Diabetics often don’t have complete sensation in the feet or toes, causing chronic pressure sores that may lead to amputation. The prototype sock, being developed by Fraunhofer Institute for Silicate Research, is made of two layers of fabric. Inside the layers is a silicone film coated with electrodes. When a person applies pressure to one part of the foot, sensors send alerts to the user’s mobile device. Even athletes who want to study their running style and foot positioning might use the socks.

Inexpensive summer wines to enjoy

Jeff Siegel, author of “The Wine Curmudgeon’s Guide to Cheap Wine,” claims the sweet pink wines are roses, which should be crisp. The giveaway is on the label. Look for silky and smooth instead of crisp.

Siegel recommends:

• **Fattoria La Valentina Cerasuolo d’Abruzzo 2013** ($11, 12.5%): Fruity, Italian rose with lots of strawberry, made from the Montepulciano grape.
• **Goats do Roam Rose 2014** ($8, 13.5%): Another in a long series of solid, fruity, value-driven roses from this South African producer.
• **Yalumba Y Series Rose 2013** ($10, 12%): Australia’s entry is made with sangiovese, and offers soft red fruit balanced by cranberry and apple peel.
• **Rose Muga Rosado** ($10): This Spanish wine from the Rioja region is made with Grenahe and is one of the best roses. It’s dry and has a tart strawberry fruit taste.
• **Barefoot Bubbly Rose** ($8.99). Think pink with Barefoot Bubbly Rose Cuvee! This slightly sweet sparkling wine is versatile, great tasting and perfect for a special occasion or everyday celebration.
Snow creates danger, but surprise . . .
the deadliest driving time is rainy weather

“Always bear in mind that your own resolution to succeed is more important than any other.”
Abraham Lincoln, 16th president of the United States

A new analysis of federal data shows that rain causes more driving fatalities than snow in 39 of the 50 states. The Auto Insurance Center compiled the report from National Highway Traffic Safety Administration data. The analysis finds that drivers are often less cautious in rain than in winter conditions.

There is no breakdown of the various types of rain. If there were, it would include the misty drizzle that clouds over the windshield before you turn on the wipers and defrosters.

The pitter patter of normal rainfall makes it harder to concentrate on driving, especially if someone is talking to you. Then there are the genuine storms that make you decide whether or not to join others who have pulled off the road.

The aftermath of a heavy, concentrated rain on the road or highway can cause your car to hydroplane, making it very difficult or impossible to steer or stop.

Flooded underpasses are a perennial problem. Even when drivers see the underpass is flooded, they might expect to make it through if they drive the area a lot. Drivers can’t tell how deep an area of water on a road may be or whether the road underneath it has been washed away. In actual flooding situations, a car may be swept away by rushing water.

What’s more, these conditions and hazards can occur in all 50 states. Yes, the deadliest driving weather is rain, but in that category there’s a lot to consider.

The insurance center report reminds us that far more people are killed as a result of reckless driving, speeding and drunken driving. But rain and its aftermath can still be very dangerous.

In North Dakota, for example, snow and rain caused an equal number of fatal crashes last year.

Dog loyalty
A survey of 1,000 adults by Rover.com shows that more than 40 percent of Americans with significant others say it would be harder to leave their dog than to leave their partner.
Will homeowners pay for super batteries?

Tesla Motors CEO Elon Musk wants to sell a battery as a lifestyle choice. Early response to his pitch for the Powerwall, a 220-pound solar battery designed to hang on a garage wall, has been strong. Musk says they have received 38,000 presale reservations from around the world for about 50,000 batteries priced at $3,000 and up.

“independent power has wide appeal for homeowners who are tired of paying the electric company”

The idea of independent power has wide appeal for homeowners who are tired of paying the electric company or who are concerned about the environment, says Bloomberg Businessweek.

It may be affordable for homes that already have solar panels on the roof. But if you are starting from scratch in the U.S., the cost of panels and batteries could add up to $98,000, according to an analysis by Bloomberg New Energy Finance (BNEF). And the equipment would rarely be used to its full potential.

“The battery-in-every-home idea, not only do I think it doesn’t make economic sense, I don’t think it’s necessary,” said BNEF analyst Brian Warshay. The battery is garage infrastructure, not something you can fiddle with and fall for like a phone or a car.

You can usually clean up your own online reputation

When Googling yourself with a quick online search, you could be surprised by the depth of information that's available about you.

Enter your name into Spokeo.com and PipL.com, and you might find that your age, relatives’ names and your previous addresses are on display, as well as old news stories and maybe a forgotten MySpace account.

Brian Patterson of Go Fish Digital, an online marketing firm, says you should be able to fix these problems on your own. Reporting in Kiplinger’s Personal Finance, he says to start by beefing up the privacy settings on your social media feeds and deleting things like an old Flickr account and an outdated personal Web site.

You can also delete search results about yourself from some information-sharing sites, such as Spokeo (www.spokeo.com/output) and BeenVerified (www.beenverified.com/output). For others, send an email asking them to remove your personal data.

Patterson says if a Web site refuses to remove such information as your Social Security or bank account number, ask Google to delete the site from its search results at support.google.com/websearch/trouble shooter/3111061.)

If there’s an unprofessional post that you can’t delete, build a Web site using a free template from a site such as Weebly.com or WordPress.com, with your first and last name as the domain name.

You can also open LinkedIn and professional Twitter accounts and a Facebook page. Spend a few minutes each week to keep them active.

From Disney: Wearable toys coming in October

Wrenching the kids out from in front of the video games is going to be easier. Now they are going to be the video game. Walt Disney Co. has developed a new line of wearable toys make kids superheroes. Called Playmation, it has been in the works for three years as designers, known as Imagineers, have designed toys that will integrate with new digital technologies. Their first design lets children don Iron Man gloves or Hulk fists from the Marvel superhero line. The kids can interact with action figures or with each other, playing through brief stories that are downloaded from the Internet and read by a narrator on a speaker. The company thinks the game will appeal to parents who want the digital devices their children love to make the children move, rather than sit still. A Wi-Fi device such as a tablet is needed to download new missions, which are transferred to the toys via Bluetooth.
Researchers are checking out how people form first impressions of others’ intelligence and how well it works to try to manage those impressions. They say trying to look intelligent, by using big words, for example, can make people look dumb.

One of the strongest and most accurate signs of intelligence is looking at others when they are speaking to you, says Nora A. Murphy, an associate professor of psychology at Loyola Marymount University in Los Angeles.

Another study showed that people trying to look intelligent had a few behaviors in common. They looked at the speaker while listening or talking, put on a serious face, and avoided gestures such as touching their hair or face. Just the first two were found to be effective.

The Wall Street Journal’s Sue Shellenbarger says people trying to look intelligent risked showing what they didn’t know. Observers were more accurate in estimating IQs, including lower IQs, of those instructed to act intelligent than in estimating IQs of controls who weren’t given any instructions. Participants trying impression management actually magnified cues signaling low intelligence.

Simple stereotypes can also shape first impressions. Wearing glasses can lead strangers to regard you as more intelligent, according to a study in the Swiss Journal of Psychology. And people who embellish their writing with long, complicated words are seen as less intelligent by readers, according to a study in a recent issue of Applied Cognitive Psychology.
How do I end an email?

Please advise

Of the many ways to end email, the absolute worst is “Please Advise.” According to the Urban Dictionary, “Please Advise” is corporate speak for “What the Heck?” (Only they didn’t say heck.)

“People use all sorts of endings for email”

It also signals the sender really doesn’t know what is going on, but implies that the recipient is at fault. The second definition from the Urban Dictionary (edited): “Please use your imagination to figure out what . . . I need to know to make a decision on this item without making me look like an idiot in front of all the people I CCed”

People use all sorts of endings for email, but probably the best ending is just your name and contact information. Other endings that come from old-fashioned letter writing are starting to sound hollow.

Bloomberg BusinessWeek writer Rebecca Greenfield says it’s time to stop using “best.” Best is safe and harmless, but it’s also unnecessary. A study of hundreds of emails by the University of Pennsylvania showed that only five percent closed with best. It came behind “thank you” and “regards.”

Barbara Pachter, a business etiquette coach, says there’s now a whole variety of closings. Her opinion:

• “Yours” sounds too Hallmark.
• “Warmest regards” is too effusive.
• “Thanks” is fine, but is often used when gratitude is not necessary.
• “Sincerely,” says Pachter, is just fake. It’s hard to be sincere about a batch of files you’re sending.
• “Cheers” is elitist. Unless you’re from the U.K. it’s too chipper.

However, if you are writing to someone who is difficult or disagreeable, sometimes the ending ‘warmly’ will embarrass them into submission. Or make it worse.

Greenfield and others think it’s best not to sign off at all. They say complimentary closings have started to disappear. They can appear disingenuous or self-conscious each time and they’re not reflective of the normal way we have conversation.

Book Review:
Willie Nelson traveled far from humble roots

With the assistance of music journalist David Ritz, Willie Nelson tells his life story in his new biography, “It’s a Long Life.” Nelson and his sister were raised in Abbott, Texas, by their grandparents, Mama and Daddy Nelson, who loved them and loved Jesus. Willie got right with the Lord early on, says Wall Street Journal reviewer Dave Shiflett. Willie says he’s still a believer and never doubted the genius of Christ’s moral message, “guiding us in the direction of healing love.”

Willie Nelson started early with his song career, which was spiced up by a variety of personal vices. By age eight, he was writing songs about field workers. By 10, he was charming local ladies with his performances. By age eight, he was writing songs about field workers. By 10, he was charming local ladies with his performances. At that same age, he discovered smoking and would sneak off to smoke anything that would burn. Today, Willie claims marijuana – in place of booze, cocaine, and tobacco – has contributed to his longevity. Money was tight early on. He worked as a wood chipper, door-to-door salesman and used part of his wives’ earnings.

Nelson, at age 82, has flown far from those humble beginnings. His career boasts a trove of venerable hit songs such as “Crazy,” and “Funny How Time Slips Away.” So beloved is his work, people know him by his first name. He has won 10 Grammys and been honored at the Kennedy Center.

This book has a humble tone filled with witty quotes and sometimes surprising stories of time spent with Bob Dylan, Waylon Jennings, Kris Kristofferson, Ray Price and Johnny Cash.

Not humans. Modern technology measured bat-scream volume and learned it’s 100 times louder and more powerful than the decibels of a rock concert. But we can’t hear a thing, the bats’ pitch is too high.

The 19th annual International Bat Night, on August 29-30, finds thousands of Europeans on nighttime bat walks and learning from the exhibitions and presentations sponsored by local bat conservation agencies. Already, 36 countries have become part of a consortium called EUROBATS, to unite their common efforts to protect migrating bat populations and their habitats.

Bats are hard-working and necessary members of the ecosystem. There are over 1,200 bat species, several are found in every country, except the Arctic and Antarctic. At least 48 reside in the United States. The only flying mammal, bats are nocturnal, navigate long distances on their nightly feeding missions, and consume their weight in insects and crop pests (like mosquitoes, flies, gnats, spiders, termites, cutworms, corn borer moths) on each excursion. Literally mega-tons are eaten daily.

Bats don’t bother humans and are clean, persistent self-groomers. If you have never witnessed the mass emergence of bats as they spiral from their caves and stream upwards into the night sky to form densely packed funnels before breaking into off in several directions, put bat-watching on your must-do list.

Although every state has bats habitats, you’ll find the most U.S. species (31), the biggest urban location in America (under an Austin bridge), and the world’s largest known bat colony (Bracken Cave outside San Antonio) where literally 20 million Mexican free-tailed bats emerge at dusk. It is an awesome sight.

Make hurricane season plans include insurance coverage

We are in the midst of the official Atlantic hurricane season. If you haven’t already done so, check your hurricane insurance now. Most insurers have changed from dollar-amount deductibles to a percentage of the home’s insured value. You might still be able to get a dollar deductible plan by paying a higher premium. To reduce insurance costs, choose a higher deductible or make designated home improvements.
How to help a friend or co-worker out of a slump

It’s not easy to come up with a pep talk that turns around someone’s outlook or makes them feel better about setting off on a new course. First, you need to not only listen and empathize but also affirm the other person’s strengths. It’s not about saying what you want to say or what he or she wants to hear. It’s more about trying to help someone solve his or her problems by giving advice or brainstorming a solution.

“Don’t minimize the problem or refuse to recognize that it’s a problem at all,” says Michael Cunningham, a psychologist and professor at the University of Louisville. If a person wants to talk about their feelings, let them. Repeat the person’s concerns out loud, so he or she feels heard.

Instead of telling someone what to do, ask them what actions they’ve thought about taking and why they think the actions will be beneficial. Show your friend or co-worker that you believe in him and that he has what it takes to get through this hard time. Professor William Doherty of the University of Minnesota, quoted in the Wall Street Journal, says it’s important to affirm his strengths, saying things like: “You are very resilient. You are outgoing and friendly. You will bounce back.”

Remind the person that she has been through tough times before and gotten through it. Ask what she has done that worked before. Tell the person you believe in him. Doherty says it can be very powerful at the right moment. Say you will be there for him or her and follow up with them later.

Your smart home begins where you park your car

Your garage door is probably the most-used door in your house and, while it smartly opens with a touch of a button, it isn’t tech smart.

That’s about to change with a host of new and improved apps to connect to your smartphone. One new entry in the field is very affordable and requires no wiring. The new $268 Chamberlain Wi-Fi Garage Door Opener comes with an app that tracks when and how long the door is opened and closed. If you are 100 miles down the road, you can close the garage door.

When your garage door is online, your smartphone acts as a remote opener. An iPhone or Android app called MyQ lets you open and close the door with a tap.

For safety, before it closes via the app, the Chamberlain garage door flashes lights and plays a warning tone for a few seconds. It works on most garages, but if you have an old one-piece door that swings out, don’t operate the closer if you aren’t there to watch it.

You can take three security precautions. Put a password or thumb print on your phone, lock down your home WiFi network, and choose a strong password for the MyQ.

Everyone complains about ticket change prices

Fees for changing your “nonrefundable” ticket have increased steadily. In April 2013, within two weeks of one another, American, Delta and United raised the cost of changing a ticket from $150 to $200 and $300 on international flights. Consumers are complaining. FliersRights.org, an airline consumer organization, petitioned the U.S. Department of Transportation to clamp down on these change fees as unreasonable.

“Change fees no longer bear any resemblance to a reasonable approximation of cost incurred by the airlines,” the Flyers Rights petition argues, “They exist merely as a tool to gouge consumers faced with the unpredictable nature of life.” The DOT has no power over domestic fares, only on international flights. But advocates hope that highlighting the issue will force changes across the board. The impact on Americans’ travel habits has been profound. Locking in vacation plans weeks or months ahead has become essential. But that doesn’t allow for unforeseen circumstances or a desire to make a quick stop to visit someone.
A big question: should you invest in a deferred-income annuity?

To make a long story short, the deferred-income annuity will provide a guaranteed monthly income, beginning at the age you set up, for the rest of your life. If you should die after it’s set up, however, you lose whatever is left. Your heirs won’t get anything.

But the chance that other buyers might die before collecting is one reason insurances offer a higher payout for this kind of annuity than for other products that guarantee income.

Say you’re 65 years old and invest $100,000 in New York Life’s Guaranteed Future Income Annuity. If you defer payouts for 15 years, at age 80, you will receive $28,695 annual income for the rest of your life.

If you have no serious health issues and people in your family tree lived long lives, it could be worth a look. If you doubt that you’ll live into your late 80s or 90s, maybe not.

One Treasury Department ruling offers another reason to consider a deferred-income annuity. You can now invest up to 25 percent of your IRA or 401(k) plan (or $125,000, whichever is less) in the annuity without having to take required minimum distributions at age 70-1/2.

Before the Treasury ruling, some insurers only allowed investors to use money from taxable accounts to purchase deferred-income annuities. Others required purchasers who used money from tax-deferred accounts to start receiving payments at age 70-1/2.

The Treasury ruling is expected to encourage more insurers to add deferred-income annuities to their lineups. If you’re tempted to buy one, retirement researchers at Morningstar Investment Management recommend waiting a few months because competition could lower prices.

Renting now? Remember to insure your stuff

Just because you don’t own a home doesn’t mean you shouldn’t be insured. Renters insurance will replace your things, as well as provide liability coverage. The average cost of a policy is $16 a month, says the National Association of Insurance Commissioners. Compare policies at NetQuote.com or InsWeb.com. You’ll get a discount if you buy coverage through the same company that insures your car.

“The highest reward for a man’s toil is not what he gets for it but what he becomes by it.”

John Ruskin, famous author and art critic born in London.
Considering retirement? Make a smooth transition

Whether your future years are the best of your life, or the time of painful changes, depends on your point of view and your plans. USA Today asked several experts for their best advice for making the transition. Nancy Schlossberg, author of “Revitalizing Retirement and Retire Smart, Retire Happy,” was a professor of counseling at the University of Maryland, and she advises you to understand how to survive it:

- The transition won’t happen over night. You’ll have changes in roles, routines, relationships and assumptions about yourself to consider. At times you’ll feel emotional about the changes.
- Before the big day, safeguard the resources that will let you age in place if that’s what you want. Once you have made financial arrangements, you can think about other things.
- Be sure to maintain your social contacts. Research shows that people who spend time with others are healthier and happier than those who don’t. Connect with others in a way that fits your lifestyle.
- Discover your passion. Ask yourself what your temperament is, what skills you have, and what your values and your interests are. If you could do anything in the world, what would it be?

Marie Langworthy, an administrator and co-author of “Shifting Gears to Your Life and Work After Retirement,” says: “People who retire often rush into the next thing or doing the same thing they have always done, sometimes out of fear and sometimes out of necessity to earn money.” Take time to uncover your passions. Stay healthy. It will enhance your quality of life.

Will walking 30 minutes a day help me lose weight?

Walking is good for you, but it won’t make you lose much weight. It can help, but weight gain and loss depends on how many calories you consume and how many you burn. Physical activity won’t help if you continue to consume more calories than you expend. Walking for 30 minutes will burn about 150 calories. In a week, you could burn 1,050 calories just by walking, say doctors at UCLA. One pound equates to about 3,500 calories, so just by walking you’d lose about a third of a pound per week if you didn’t start eating more. If you cut 350 calories a day from your diet and combine that with the 150 calories expend during your walk, you would have 500 fewer calories in your system at the end of the day, or 3,500 fewer at the end of the week. Losing one pound a week is a very realistic goal, goal, so make smart food choices and keep walking.

You could collect from your ex’s Social Security benefits

You can collect Social Security based on your husband’s or wife’s earnings instead of your own. People are often surprised to learn that’s true after the marriage is over, as long as your were married for at least 10 years and you aren’t remarried.

If your ex already gets retirement or disability checks, you have to wait for two years after the split to apply. When you claim a spousal benefit at full retirement age, which is 66 until 2020, it can be equal to as much as half of what your spouse or ex-spouse can collect.

At the same time, you can defer what you’re due based on your own earnings, letting that increase by eight percent a year, plus inflation boosts, until you’re 70.

According to Money.com, by that time, if your own monthly check will exceed your spousal payment, you would start getting the higher amount.

Exchange it

Through a 1035 exchange, you can convert your life insurance into an income annuity without paying taxes on your gains. You’ll give up your death benefit, but you’ll also no longer have to pay premiums. You can lock in monthly income for the rest of your life or for a designated number of years.
Find the 10 things that are different between the two pictures above, then fax or email your answers to us and your submission will go into a drawing for a $25 Gift Certificate to Carolina Brothers, Blue Ridge Grill or Ford’s Fish Shack. Answers will appear in our next gam|mag along with the name of the certificate winner.

Fax or email your submission to 703.450.5311 or gammag@gamweregood.com

Please include your name, phone number and/or email address. All entries must be submitted by August 15, 2015.

Name: ________________________________________
Company: ______________________________________
Phone: _________________________________________
Email: _________________________________________

Which certificate would you like?

- Carolina Brothers
- Blue Ridge Grill
- Ford’s Fish Shack

Your 10 Finds

1. ________________________________________
2. ________________________________________
3. ________________________________________
4. ________________________________________
5. ________________________________________
6. ________________________________________
7. ________________________________________
8. ________________________________________
9. ________________________________________
10. ________________________________________
Congratulations!!! To Last Issue’s Winner.

Carol Rossman of Legum & Norman won the Find the 10. She chose a Carolina Brothers gift card as her prize.

1. Pillow on chair
2. Two glass pieces on table
3. Zig zag in rug missing
4. Horse missing
5. Space in window missing
6. Wood is taller
7. Ornament missing
8. Picture on wall next to tv missing
9. Statue moved opposite way
10. Color different around fireplace
Paper used on this issue:
COVER: 100# Silk Cover
UV Coated, Gloss
INSIDES: 100# Silk Text
PRINTER: RICOH 901 Image Press
BINDERY: BLA550 Square Back