



## Wardrobe Storage Is An Affordable Luxury

What do you do with all those winter clothes, coats, jackets and loads of shoes come spring-time every year? Do you jam them all into an itty-bitty closet? Do you box them up and put them in the attic, only to regret it later when there's a cold snap or your spouse cranks up the air conditioning?

If your storage space isn't big enough, or maybe as organized as you'd like, it might be time to consider a small remodeling project.

Turning an extra bedroom into a dressing room just might be the answer, and it doesn't have to be professionally built. Home improvement stores have beautiful stock and semicustom cabinets that you can install yourself and don't cost a fortune.

Another option is opening up a wall between rooms. It's a more ambitious plan but can result in a lovely master suite with cabinetry, shelving for sweaters and shoes, and accommodations for hanging clothing of various lengths.

### Quote of the Month

**"It doesn't matter which side of the fence you get off on sometimes. What matters most is getting off. You cannot make progress without making decisions."**

Jim Rohn

## Up to \$8,000 Back for First-Time Homebuyer

If you are a first-time home buyer, you could qualify for a \$4,000 tax credit when you buy a home this year. And if you're married, that tax credit could be up to \$8,000.

What's more, this tax credit never has to be paid back.

Here's how you qualify:

**1)** You cannot have owned a home for 3 years.



**2)** You must buy a home between Jan. 1 2009 and Dec. 1, 2009.

**3)** Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify for the full tax credit.

**4)** You must agree to live in the house for 3 years.

Because this tax credit is 'refundable' many people will get a check from the government for the amount they qualify to receive. Most will get this check when they file their 2009 taxes, but there are other ways to get the

money sooner.

For example, you could choose to reduce the amount of taxes taken out of each paycheck until you reach the amount you'll be credited.

You may also be able to apply the credit to your 2008 taxes and get the refund earlier. Either way, however, you should consult a tax professional.

And remember, if you don't complete the home purchase, you will owe the IRS every penny that was not withheld. So be sure you are going to buy.

## Take a Hike: Luxury-Based Adventures

Forget the pup tent, tattered backpacks and questionable destinations. A number of companies are now offering luxury-based, guided hiking expeditions, trips and vacations.

They include great meals served in the open air (with a chef cooking for you), a drink the staff mixes at the end of the day, and other services that bring a new meaning to "roughing it" in the wilderness.

Austin-Lehman Adventures, for example, offers upscale hiking trips through the spectacular Canyonlands National

Park in Utah.

Tauca World Discovery offers an "Alpine Canada" heli-hiking program, which uses choppers to whisk guests between locales.

Or for a six-day hiking adventure that returns to the Inn of Five Graces each night, Backroads of Santa Fe, New Mexico, will take you to the Rio Grande Gorge, the Ghost Ranch, and the ancestral Pueblo ruins of Tsankawi. You can book a massage or a soaking tub in the evening. Visit [backroads.com](http://backroads.com)

At Win Farms in Barnard, Vermont, you can check out the Green Mountains with a naturalist from the

Vermont Institute of Natural Science. Hikes and mountain climbing are for people at various levels of fitness and nights are spent in a beautiful modern cabin. Check [twinfarms.com](http://twinfarms.com)

Keep in mind, that despite the luxurious conditions, vacationers need to be in good physical condition for most trips.



## Travel Bag: 3 Tips For Cheaper, More Comfortable Travel

### First-class at bargain prices

More businesses and individuals are saving money by skipping the airlines' first class seats. Some airlines are stepping up efforts to sell upgrades to first class for \$50 to \$250 at the airport.

There are also more bargain prices on first-class and business-class tickets than ever before. Premium fares have come down a lot more, percentage-wise, than economy fares.



United Airlines recently offered a \$236 round-trip, first-class fare between Boston and Miami. British Airlines offered a \$1,800 round-trip, business-class fare between New York and London. That's 84 percent lower than the standard \$11,172 fare.

### Coolers for cars, at hotels

It's not unusual for people traveling by car to take a cooler with a couple of iced-down soft drinks and sandwiches.

This year, vacationers are going one step further to save on meals. Some have bought a refrigerator that plugs into the car's cigarette lighter so they can travel farther without visiting a restaurant.

Those flying into a city with their families should visit a discount store and buy a

foam cooler. If they fill it with juices, fruit, cheese and snacks, they won't have to buy those \$10 items from the fridge in a hotel room.

One family, quoted in USA Today, says it's less expensive to take a family out for a big lunch at a nice restaurant than to take them out for dinner. For dinner, you can take them to a cheaper place.

### Better sleep in the hotel

If the room is expensive, but the air is stuffy and dry, try this: First, open a window if you can. If the windows don't

open, turn on the air conditioning immediately, even if the room is cool. Get the air circulating, then add moisture by running a hot, steamy shower. Leave the bathroom door open.

If you like a firm mattress, ask for a regular or queen bed instead of king-size.



## Benefits of Prostate Test Questioned for Some Men

Two large studies show that, statistically, the prostate cancer screenings given to millions of men have little or no effect on whether patients will die from the disease.

The 15-year studies of some 240,000 men also create questions about whether early detection of prostate cancer does more harm than good. The treatments for early prostate cancer can leave men impotent and incontinent.

Many men with borderline high prostate-specific antigen (PSA) tests undergo unneeded biopsies. That could change with a new blood test that identifies levels of the

prostate cancer antigen-2 (EPCA-2). It appears to give a more accurate picture of cancer present in the body, say doctors at Johns Hopkins University.

Some scientists for the American Cancer Institute feel that many prostate tumors don't need to be cured. Half of them grow so slowly that they never cause any harm. Treating harmless tumors doesn't help these men, since their lives were never at risk, but treatment can hurt them, the doctors say.

Dartmouth Medical School's H. Gilbert Welch, who worked on the study, says

about one in 1,000 men who have prostate cancer surgery will die in the hospital. Half of those who have the surgery are left with impaired sexual function and a third suffer

impaired urinary function.

Doctors at Washington University School of Medicine advise men with a life expectancy of less than 10 years to

skip the (PSA) test entirely.

They are likely to die of something else before a tumor would cause them any harm.



# Moneywise: How to Make Your Dollar Go Further

## Safety in company stock

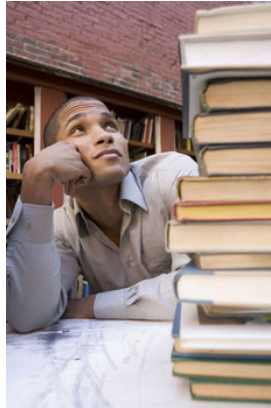
For the first time in seven years, a large group of 401(k) participants moved more money into company stock than any other investment, according to consulting firm Hewett Associates.

Workers are seeing more safety in employer shares and are taking advantage of company contributions.

## Late income tax refunds

Uncle Sam does a pretty good job of sending income tax refunds, usually getting them out in three to eight weeks after they receive a return. Taxpayers using e-file get speedier service.

Every year, however, refunds belonging to about 100,000 (with an



average refund of \$988) never get to their destination.

The IRS says these refunds are mainly due to an incorrect mailing address or incorrect direct-deposit information.

If you haven't received your refund in a reasonable time, go to [irs.gov](http://irs.gov) and check "Where's My Refund?"

## Locking in tuition rates

In the past, families salted away money in their 529 plan and then took the money out to pay expenses when their child went to college.

More parents today are choosing prepaid plans that allow them to lock in current tuition rates by making an up-front cash payment in exchange for

tuition contracts, or making partial payments for credits tied to current rates.



In general, the tuition guarantee applies only to schools within the parents' state. If the child decides not to go to college, the money can be withdrawn.

## Women's closets are stores

Women who like to shop, or have changed dress sizes several times, accumulate a lot of nice clothes they can no longer wear.

Rather than throw them out to make more room, some women are turning a guest bedroom into a store and advertising on sites, like Craigslist, with come-ons such as "For great bargains, shop in my closet!"

The glorified garage sales include everything from blue jeans to formal wear.

# Your Teeth Affect Every Aspect Of Your Health

Did you know low-grade dental infections can **affect your heart, brain, and worsen diabetic conditions?** And that all of this can be avoided with proper dental care?

Even insurance companies are recognizing just how significant the smallest oral infections can be, as evidenced by the fact that they are now paying for extra visits for pregnant women.

Why? **Because even low-grade infections can cause low birth weight in babies.** And that translates into tens of thousands or even hundreds of thousands of dollars in medical care. Add the risk of infant mortality, and the threat becomes even greater.

But the risks don't stop with mothers

and infants. Your oral healthcare could be affecting everyone you love and come into regular contact with. How? Whether it's kissing, sharing spoons, sharing food or something else, we now know **people can share up to 70% of the pathogens, or bugs, residing in their teeth.**

And in some cases the effects are severe. Just take one of our recent patients as an example.

**Once a month, he had to undergo blood transfusions** just to keep his hemoglobin levels up. Hemoglobin is the substance in your blood stream that helps carry oxygen. When it is depleted, sufferers often feel lethargic and low on energy because they are not getting enough oxygen to the body's tissues.

And while this particular patient's

condition was chronic, his physicians could not determine a specific cause.

Eventually he found his way to our office and, within a short time,

**he no longer needed blood transfusions.**

Even now, nobody can say exactly why this happened, but he's not only getting better, he feels better. So here's the question you should be asking yourself. How much better would you feel if your teeth were in tip-top shape?

To learn how you can get the teeth you want and deserve, **call 858-454-3221 today.**



Dr. Briscoe

## Did You Know...

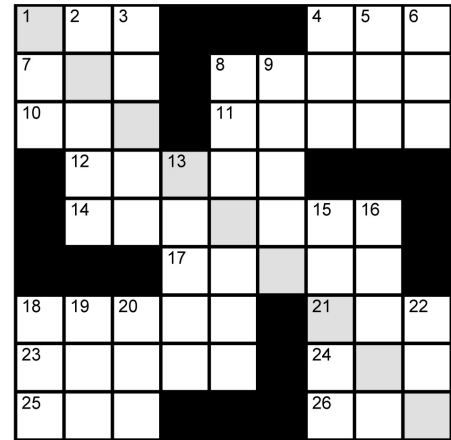
For the month of June, when you refer a family member or friend to our office, you will get a **\$25 credit** on your account?

In addition to that, your relative or friend will receive **free** take-home whitening trays and whitening gel.

For more information or to make an appointment, call **858-454-3221**

## High finance crossword

- Across
- "Welcome" site
  - \_\_\_ Today
  - "\_\_\_ la la!"
  - Heirloom location
  - Bruin legend Bobby
  - Bridget Fonda, to Jane
  - Colossus
  - Highest points
  - A pen for livestock in southern Africa
  - Norse goddess of love
  - Kind of feeling
  - Billiards bounce
  - "Fantasy Island" prop
  - Number cruncher, for short
  - Feminine suffix
- Down
- Jersey call
  - Blood carrier
  - Thunderflies
  - Colorado Indian
  - As written
  - Trick taker, often
  - Type of word play



- Skin problem
- \_\_\_ Rose
- American symbol
- Veers
- TV monitor?
- Bad-mouth
- Baseball stat
- "\_\_\_ the season ..."

