

## Newsletter Samples

The following samples are in this document. Please scroll down to see them.

1. Business to Business – 4 pages
2. Business to Business – 2 pages
  
3. Business to Consumer – 4 pages
4. Business to Consumer – 2 pages

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# Business Success Today

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## HUMAN RESOURCES

### Key Ways to Cut Staff Costs ...without Cutting Staff

Personnel is the largest single operating expense for most SMEs. Consequently, headcount reduction is a prime target when companies seek to cut costs. It should be a last resort, not a first choice, as the costs of a RIF can easily outweigh the payroll savings.

There are many downsides to downsizing. First, work must be reassigned and remaining workers redeployed. These tasks take time and suck energy. Morale plummets and productivity suffers as remaining workers, rattled and nervous about their own job security, assess and discuss their options. Voluntary turnover among key staff may become an issue. Workers comp claims may increase, and the rash of unemployment-compensation claims could cause unemployment taxes to increase. Clients, too, will likely react to layoffs.

Are there alternatives to headcount reduction? Definitely. Consider these strategies:

- Address underperformance issues. Now is the time to say goodbye to weak performers.
- Ask for volunteers. If you offer severance, paid training or job-search assistance, some workers may willingly depart.
- Look for full-timers who will voluntarily accept part-time status.
- Reduce work hours across the board.
- Implement mandatory furloughs.
- Overhaul your pay-for-performance structure to incent high productivity.
- Ask workers to take voluntary pay freezes or even pay cuts.
- Cross-train and reassign employees where the need exists.

The changes you make must not damage the very thing that made you successful, and in many cases that is your employees. Ask them for feedback and ideas. Make them part of the solution.

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### ***How to Survive the Recession ...Stronger Than Before***

As bad as it is out there, it's important to recognize that this is a time of tremendous opportunity. Get my free report, "How to Survive the Recession...Stronger than Before" by emailing me at xxxxxx@xxxxx.com or by calling 555-555-5555.

## TECHNOLOGY

### Low-Cost Systems to Manage Customer Relationships

CRMs and contact managers are convenient, useful and affordable. They make building and maintaining relationships with clients, reaching out to prospects, generating repeat business, and simply staying organized easy for sales people, service providers, entrepreneurs, real estate agents, and other types of SMEs.

There are numerous low-cost or even free CRM products available. Often they are teasers intended to hook you so that you will eventually upgrade to a more sophisticated, multifunctional (and costlier) version of the product.

Designed mostly for single users, these free/low-cost CRM products may provide all the functionality needed for consultants, micro-businesses, and entrepreneurs.

Here are a few of them:

**FreeCRM** is currently the leading hosted CRM solution. It compares favorably with higher-priced web-based CRM offerings.

**Mx-Contact** is a scalable Outlook-based contact management and sales automation package that runs inside Microsoft Outlook 2000, 2003 or 2007.

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## How to Add Capacity without Ruining Your Cash Flow

### Why leasing equipment could be a smart option if you want to preserve your cash flow in slow economic times.

Think of something that could make money for your business: a truck to expand your fleet, a computer to make your staff more efficient, signage to draw more foot traffic, or perhaps a new machine to enhance your output capacity.

You could be more productive if you had that tool working for you. In fact, looking at it in another way, not having that piece of equipment is actually siphoning money away from your business.

Acquiring additional equipment or adding capacity can be a capital-intensive endeavor for SMEs, tying up funds that might otherwise be used for

advertising, overhead, or reserves. Moreover, you will not begin to accrue a positive cash flow from the tools acquired until they are paid for – many months or even years down the road.

Often leasing is the right solution for SMEs. Leasing gives you the benefit of having the equipment work for you at a reasonable monthly fee and avoids a large initial capital outlay. Over and above that, the added capacity is contributing to your positive cash flow.

Leasing equipment enables you to start to appreciate the benefit of that equipment almost immediately. The equipment begins to pay for itself as soon as it earns a single dollar over and above the first month's lease fee. You are essentially cash-flow positive from the very first month.

When you defer acquiring tools/upgrades/expansions, you are relinquishing the capital that they could be generating for your company.

## WISDOM

### Quotes from... Warren Buffett

"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."

"In the business world, the rearview mirror is always clearer than the windshield."

"Only when the tide goes out do you discover who's been swimming naked"

"You only have to do a very few things right in your life so long as you don't do too many things wrong."

"If a business does well, the stock eventually follows."

"Our favorite holding period is forever."

"Rule number 1: Never lose money. Rule No.2: Never forget rule number 1."

"Look at market fluctuations as your friend rather than your enemy; profit from folly rather than participate in it."

"The investor of today does not profit from yesterday's growth."

"I don't look to jump over seven-foot bars: I look around for one-foot bars that I can step over."

## Worth Reading

Selections from the best articles seen online this month.

***The New Internet Start-Up Boom: Get Rich Slow.*** From *Time.com*

It's time to stop whining. The economy might be melting down like a pat of butter on a hot Hummer roof, but for some people — you, maybe? — this could be a very good thing.

Here's why. At no other time in recent history has it been easier or cheaper to start a new kind of company. Possibly a very profitable company. Let's call these start-ups LILOs, for "a little in, a lot out." These are Web-based businesses that cost almost nothing to get off the ground yet can turn into great moneymakers (if you work hard and are patient, but we'll get to that part of the story).

**More:** <http://tinyurl.com/c8gq7w>

***How to Beat an IRS Audit***  
From *Men's Journal*, via *The Week*

Prepare to negotiate. Be ready to strike a deal: Remember, the IRS wants the case closed just as much as you do. So don't argue about every nickel and dime - you'll only lose credibility that way.

**More:** <http://tinyurl.com/dl5wak>

***30 Ways to Become the Most Interesting Person You Know***  
From *Hello, My Name Is Scott*

How much money is being boring costing you?

ANSWER: Too much.

There is an inverse relationship between how successful you are and how boring you are.

**More:** <http://tinyurl.com/bfn8ah>

# Ways to Win a More Favorable Lease

Commercial real estate agents are aware that lease agreements seem to favor the landlord, but with some negotiation a better deal can almost always be found.

A shorter lease term offers improved flexibility if the needs of the business change. The tradeoff is that a longer-term lease offers affordable business space for a pre-specified period of time.

Identifying your specific business requirements in regard to the lease term is an important part of this process.

Here are some potential strategies that will assist in negotiating a shorter-term lease agreement.

## Minimize the landlord's investment in fixtures

For example, in a build-to-suit scenario, you can negotiate with the landlord to minimize his up-front investment in fixtures and chattels. In this scenario, the landlord may be more willing to accept a shorter lease term because the initial construction costs will be lower.

## Absorb the removal cost of fixtures and chattels

Agreeing to remove the business' s fixtures and chattels at the lease termination saves costs for the property owner. By passing the cost savings to the landlord, you should be able to gain

## Your agent is your ally if you want to get the best terms on a commercial property lease.

the required leverage to negotiate a shorter lease term.

## Consider paying a rental premium

Landlords often prefer a longer-term commercial lease because this provides them with a stable long-term income.

In order to convince them to accept a shorter-term lease, you may have to accept a higher net rent. By accepting a higher rental rate you should be able to achieve greater flexibility in the lease term.

## Negotiate an option to renew

Having the option to renew the lease for an additional specified period of time will offer your business long-term stability at an established rental rate without actually having a long-term commitment.

A renewal option can turn a one- or two-year lease term into a three- to five-year lease term. This gives the business the opportunity to stay in its existing location by providing the landlord notification in writing.

In many cases, the landlord may require a higher rent because of the shorter term of the agreement, and the owner may require a renewal fee in exchange for allowing the business to stay after the initial lease term.

## Add favorable lease termination language

Although not a frequently used strategy, this can be effective. Adding a clause to a longer-term lease that allows you to terminate the lease agreement early can result in a long-term lease becoming a short-term lease.

Keep in mind that the landlord will require a penalty of some kind for early termination of the lease agreement.

Utilizing one or all of these strategies gives your Realtor the opportunity to negotiate a shorter-term lease agreement.

Each strategy presents unique benefits and pitfalls that need to be carefully considered for your particular scenario.

With some careful consideration and some careful consultation with a real estate professional, you should be able to negotiate the best lease terms for your business's needs.

## BOOK REVIEW

### "What Would Google Do?" By Jeff Jarvis

If you've been feeling left behind about how the Internet is changing business, this is a worthwhile book. While the title points to Google, it's about any company that is doing business differently and reaping the rewards. Here are the main takeaways:

- Customers are now in control, not you (just see what happened when Jarvis posted his rant about Dell on his blog).
- Be open to opportunities and link to those who complement your

service/product.

- Be open to the public, not just for the sake of links from Google but also for a new connection with customers.
- Niches rule - the mass market is less important.
- Listen to your customers - really listen. Give them control over where your product goes.
- Make mistakes, but confess to them and learn from them. Be honest; don't hide.

## Quick Quiz

Each month I'll give you a new question based on this newsletter.

Just email me at xxxxx@xxxx.com or call xxx-xxx-xxxx for the answer.

### This month's question:

Bill Fagerbakke, who played loveable dimwits in Coach (Dauber) and The Stand, currently plays what loveable but dumb cartoon character?

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## MARKETING

### Recession-Busting Strategy: Clicks You Can Count On

Remember the old saw: I know half my marketing is wasted – I only wish I knew which half? Well, the days when SMEs could afford to blow half of their marketing spend are over. In today's economy all businesses, and SMEs in particular, need to invest their SG&A monies where they get the biggest bang for the buck.

For many SMEs, this means Internet marketing. Search marketing (SM) and search engine optimization (SEO) hold up well to ROI scrutiny because they are:

- Measurable
- Affordable (compared to most print and broadcast media)
- Highly targeted

**SM versus SEO:** Search engine optimization (SEO) involves using design, programming and copywriting techniques to propel your website to the top of the search engine rankings. Search marketing (SM) focuses on the marketing message that you convey when people see you on the results page. It is effective. SM gets users to click through to your site once they spot your message on the listing.

**Optimize and promote your website:** It makes sense to think about your SM and SEO efforts holistically and to undertake a continuous, recursive process of creative content development, promotion, and results measurement. Here are some tips for doing that:

- Focus your online message relentlessly on your compelling proposition
- Review and refresh your site's keywords on a regular basis
- Create a designated landing page for visitors from search engines
- Make sure the transaction cycle process on your website is clear
- Create onsite campaigns using banners, contests and campaigns
- Optimize and cross-promote your online presence with other media
- Create compelling content for the entire buying cycle
- Test you pages regularly
- Consider paid search engine marketing (paid links). Although 65% of searchers don't click on them, 35% do

### Inside This Month

- Ways to win a more favorable lease
- Save money today by deferring capital gains tax on your real estate transaction
- How to add capacity without ruining your cash flow
- Low-cost CRM systems
- Key ways to cut staffing costs...without cutting staff
- Plus: Book review, quiz, and more

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## INSURANCE

### Protection That Keeps Your Business Humming

Buying business and equipment insurance is often considered little more than a necessary evil when, in fact, it might be one of the most important business decisions you make. Business equipment insurance does more than simply protect against theft or vandalism. Depending upon the policy it can protect against most commonly encountered perils, including:

- Equipment failure due to power surge or equipment malfunction
- Repair or replacement cost of a covered item
- Ancillary expenses required to restore vital parts, materials, or covered services

This is especially important when you consider the value derived from many computer storage systems or other common pieces of business equipment. For example, a computer that originally cost \$2,500 may contain tens of thousands of dollars in data, client contact listings or other specialized information. Knowing how to insure both the computer and the content is essential to running a successful business, especially in today's challenging economy.

Learn how to buy the right policy to protect your business without breaking the bank with these helpful hints and tips.

**Make a list and check it twice.** The first step in buying the right policy is to make sure that all your items are included in the policy. Create a list of all items, original purchase price, whether they are owned and used exclusively by the business or not, and condition. It is a good idea to take photographs whenever possible.

**Decide upon coverage.** Depending upon the type of asset, coverage may be limited to present value, or may pay for full replacement. Common considerations to keep in mind include whether or not the item was purchased new or used, lease terms, and depreciation schedules. Determine deductibles and your desired level of coverage prior to obtaining a quote.

**Understand limitations and exclusions related to use.** Employees, owners, and others should fully understand and agree to the limitations and exclusions of coverage. For example, unauthorized personal use of a business asset such as a vehicle may place the company at increased risk should an accident take place. Be sure to ask about additional riders to provide protection for dual-use items or special situations where workers use company equipment off-site or during personal time off.

**Update annually.** It's a good idea to review and update insurance at least

once per year. Pay special attention to newly acquired equipment and take time to update agent files related to disposed or fully depreciated property. Ask about discounts for safety measures, security systems, identification, and other steps designed to deter claims.

**Weigh options and alternatives carefully.** One final consideration to keep in mind is whether or not to allow employees and/or subcontractors to provide their own equipment (and coverage) or not. Not only are there important liability considerations to keep in mind, it doesn't always save as much money as expected. Variations in quality, compatibility, and time savings may erode anticipated savings while increasing risk for the company as a whole. Carefully evaluate how employee-supplied equipment will impact your company prior to creating or purchasing a policy.

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**Thanks for reading! If you'd like to tell me what you think about this newsletter, please get in touch.**

# News You Can Use

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## 5 Tasty Tips for Gourmet Meals on a Budget

Cooking well doesn't need to cost a fortune if you understand how to shop right and prepare foods with flavor in mind.

**Start with Staples:** Begin by buying a few staples to stock your kitchen. Brown rice is a delicious yet healthy base that goes with nearly any meal; fresh vegetables and homegrown herbs turn an ordinary meal into an extraordinary entrée.

**Pick a Prime:** Search for one small but well-positioned object to serve as the primary focus of the meal. For example, instead of fresh salmon go with a frozen salmon steak instead. Certain recipes may even allow canned salmon substitutes.

**Cook Right:** Learn how to make the most of the raw ingredients by braising, grilling, steaming, baking and cooking in a variety of ways to seal in flavor. If you use fresh ingredients, home-grown herbs and an affordable prime substitute, it's easy to eat well without sacrificing quality or flavor when you lock in flavor by using the proper cooking technique.

**Embellish:** Search for ways to add a touch of color or contrast to every meal to make it more appealing than ever.

**Serve Hot:** Restaurants know the secret to success is serving an item while it's hot because heat allows the fragrance of the food to enhance the entire dining experience. Remember, taste is highly dependent on smell, so if the food looks and smells good, it usually is perceived as tasting better too.

## It's a Strange Old World: Bizarre News You May Have Missed

- A pig in England is turning into a real-life Babe after learning the tricks normally used by dogs to herd sheep.
- Wild turkeys are terrorizing truckers in a Michigan town. Three of the birds scared a trucker so much that he was too frightened to get out of his vehicle.
- Drinkers at a pub in England suffered from sunstroke after the owner accidentally replaced the lights behind the bar with lamps usually found in tanning salon sun beds.
- The man who tastes each batch of raw beans for a chain of coffee shops has had his tongue insured for \$14 million.
- Two men flung meat and dairy products at police who were chasing them after they robbed a parked refrigerated truck.

## How to Stay Optimistic on the Gloomiest of Days

"When it comes to bad news, we've never had it so bad." That sentiment by Laurence Shorter, author of *The Optimist: One Man's Search for the Brighter Side of Life*, sums up the way most people are feeling given today's uncertain economic situation and foreboding future.

Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals. Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

**Count Your Blessings:** That old advice your grandparents gave you really does work! They lived through world wars, economic turmoil and other hardships, so perhaps there really is something to be said about remaining grateful for what is going right rather than merely focusing on what is going wrong.

**Do Something for Others:** Those that give of themselves know it truly is more blessed to give than receive; somehow it tends to put things into perspective and allows us to become more open to the friendship of others.

**Make Time for What Matters:** Family, friends and the simple pleasures of life take on greater importance than ever when times are tough. Make the most of what life has to offer by setting aside quality time to spend with loved ones.

**Take a Time-Out:** Allow yourself to take personal time when you need it; whether you go for a walk or splurge on a little something special, remember that you are only human.

# How to Make Sure Your Most Valuable Things Are Insured

Many homeowners assume their big-ticket items like jewelry and antiques are covered by a standard insurance policy. Unfortunately, that assumption is often wrong. Most standard homeowners insurance policies provide a cap or limit on luxury items, collectibles or other expensive belongings; usually \$2,000 to \$3,500. Above that level, it is necessary to obtain additional coverage typically in the form of a rider or endorsement. Protect all your property by following these simple steps.

- Make a list of all “big ticket” items – be sure to include gifts, inherited items or large purchases. Common examples include works of art, collections, electronics, cameras, computer systems and jewelry.
- If you have an appraisal, be

sure to include it; otherwise, photographs, receipts and other items documenting the condition of the object(s) are helpful.

- Call your insurance agent for quotes. Ask about replacement coverage as well as limitations. For example, if the item is used for business, you may need a different policy than for items retained exclusively for personal use. Items such as jewelry or collectibles may require additional coverage depending upon geographic areas – for example, when traveling out of the country or when away at college, it may be necessary to obtain a temporary policy to ensure that full protection is in place.
- Do your homework. Ask your agent if the same provider insures big-ticket items and what would happen in the event of a claim.

## Quick Quiz

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Bill Fagerbakke, who played loveable dimwits in Coach (Dauber) and The Stand, currently plays what loveable but dumb cartoon character?

## Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

## Words-Worth: Your Monthly Dictionary Dose

### filch

Pronunciation: /fillch/

v: to steal something small or of little value

“To filch from friends and relatives is the mark of a coward.”

### diaphanous

Pronunciation: /dye-A-fuh-nus/

adj: transparent

“The diaphanous quality of the ice allowed the students to study the fish swimming beneath it.”

### fictioneer

Pronunciation: /FIK-shon-nir/

n: one who writes fiction especially in quantity and without high standards

“Larry, an unabashed fictioneer, rapidly churned out trashy novels and openly admitted that he would write anything for anybody if the price was right.”

Source: [coolquiz.com](http://coolquiz.com)

## Worth Quoting

### Here's a sampling of what some famous people said about the economy:

“A creative economy is the fuel of magnificence.”

Ralph Waldo Emerson

“Writing is the ultimate something-for-nothing economy.”

David Alan Ross

“The global economy is a doomsday machine that must be stopped and reprogrammed.”

Kalle Lasn

“The economy is in bad shape. So bad, I saw a Walmart executive shopping at Walmart.”

Jay Leno

“Economics and politics are the governing powers of life today, and that's why everything is so screwy.”

Joseph Campbell

“The truth is, we are all caught in a great economic system which is heartless.”

Woodrow Wilson

## Did You Know?

### Can you identify these phobias? (Answers below)

- alliumphobia
- apeirophobia
- katagelophobia
- logizomechanophobia
- mnemophobia
- ombrophobia
- orthophobia
- phagophobia
- sinistrophobia
- verbophobia
- zelophobia

(Answers: garlic, infinity, ridicule, computers, memories, rain, property, swallowing, left-handedness, words, jealousy)

# Quick Tips for Delicious Homemade Coffee

Searching for a small way to cut back on expenses without sacrificing your lifestyle?

Start with the simple pleasure of brewing your own java. Not only is it convenient, fast and affordable, but brewing your own coffee is a pleasure of its very own.

Follow these tips for a cup of coffee that rivals even the best java hut.

## Buy Your Own Beans

Start with a sample pack until you become familiar with different varieties, then purchase your own beans in bulk. It's a simple way to save money while getting the best beans money can buy. Remember, beans can be frozen to be used when needed.

## Grind Fresh

Only grind beans when you are ready to use them; the oils are released for that delightful fragrance and correspondingly perfect flavor.

Although die-hard hand grinder fans will shudder, electric grinders get the job done in a jiffy without the inconvenience.

## Back to the Basics

Use a water filter to remove chlorine and other chemicals that impact the flavor of your coffee. In addition to whole beans and a fresh grind, filtered water is one of the major reasons store-bought coffee tastes so much better than your own. Invest in a simple filter for great tasting coffee...and better health.

## Press or Espresso Maker

Among home brewers there are two camps: those that use a French press and those that prefer an espresso maker.

Both make a dynamic, full-flavored cup of coffee and cost roughly the same.

Generally speaking, the French press is a popular choice for those who enjoy a little lighter cup, while espresso lovers swear by stove-top espresso makers for that full-bodied, caffeinated "jolt."

With the money you save by brewing your own, it's easy to decide - just buy both and make up your own mind.

## Cool Ways to Use Your iPhone

Feeling a little behind the times? Nothing says "hip" like adding applications to your iPhone.

Learn how to make the most of your phone for business, pleasure and just showing off a little technological savvy by implementing these cool tricks for your Apple cell phone.

**Reminders:** Implement reminders to keep your day running smoothly and avoid procrastination. Available as a paid application, Milk Pro allows users to establish alerts, tasks, reminders and even geo-location features.

**Weigh In:** Weightbot is a big help for those wanting to track their weight. Whether you made a New Year's resolution to shed a few pounds or simply need to train a little harder for your revised work-out, Weightbot tracks Body Mass Index (BMI), weight and other goals down to 1/10 of a pound.

**Money Manager:** Today it seems everyone needs to watch their money so bring your budget with you with Mint.com's money manager. It's free, easy and keeps track of your hard-earned cash.

## Birthdays to Remember This Month

Joseph Rowntree, who was born on May 24, 1836, was one of the great social reformers of the 19th century. While he was alive he gave half his money to the Rowntree Trusts, part of his chocolate-making empire in Britain.

Jane Jacobs, who was born on May 4, 1916, is best known as a critic of urban renewal policies of the 1950s. She is famous for her work that led to the

cancellation of the Lower Manhattan Expressway in New York.

Henry John Kaiser, who was born on May 9, 1882, is best known for the Kaiser Shipyards in California, which built a cargo ship every 30 days during World War II. It later was able to build ships in as few as four days thanks to Kaiser's innovative production techniques.

## Fascinating Facts about May

- John Steinbeck was awarded the Pulitzer Prize for *The Grapes of Wrath* on May 6, 1940.
- The Brooklyn Bridge in New York City was opened to traffic for the first time on May 24, 1883.
- The ocean liner Queen Elizabeth 2 left on her maiden voyage to New York City on May 2, 1969.
- The Sears Tower in Chicago was topped out as the world's tallest building on May 3, 1973.
- John Styth Pemberton invented a carbonated beverage on May 8, 1886, that would later be called Coca-Cola.
- The first commercial FM radio station in the United States was launched in Bloomfield, Connecticut, on May 13, 1939.
- Mickey Mouse premiered in his first cartoon, *Plane Crazy*, on May 15, 1928.
- The Trans-Alaska Pipeline System was completed on May 31, 1977.

# NEWS YOU CAN USE

Your  
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					3			
6			5		2	9		

## Recipe: Weeknight Chicken Enchiladas

Serves 5

### Ingredients

- 2 pounds shredded cooked chicken breast
- 3/4 pounds grated cheddar cheese
- 2 cups sour cream
- 1 pound processed cheese sauce such as Cheeze Whiz
- 10 white flour tortillas
- 1 jar mild tomato salsa

### Directions

Preheat oven to 350 degrees.

In a bowl combine the shredded chicken, cheddar cheese and sour cream.

Place about 2 tablespoons of the chicken mixture down the center of each tortilla and roll.

Place the rolls into a rectangular baking dish and pour the melted cheese on top. Cover with foil and bake until hot, about 15 to 20 minutes.

Warm the salsa and pour on top of the enchiladas or serve on the side.

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## 5 Tasty Tips for Gourmet Meals on a Budget

Cooking well doesn't need to cost a fortune if you understand how to shop right and prepare foods with flavor in mind.

**Start with Staples:** Begin by buying a few staples to stock your kitchen. Brown rice is a delicious yet healthy base that goes with nearly any meal; fresh vegetables and homegrown herbs turn an ordinary meal into an extraordinary entrée.

**Pick a Prime:** Search for one small but well-positioned object to serve as the primary focus of the meal. For example, instead of fresh salmon go with a frozen salmon steak instead. Certain recipes may even allow canned salmon substitutes.

**Cook Right:** Learn how to make the most of the raw ingredients by braising, grilling, steaming, baking and cooking in a variety of ways to seal in flavor. If you use fresh ingredients, home-grown herbs and an affordable prime substitute, it's easy to eat well without sacrificing quality or flavor when you lock in flavor by using the proper cooking technique.

**Embellish:** Search for ways to add a touch of color or contrast to every meal to make it more appealing than ever.

**Serve Hot:** Restaurants know the secret to success is serving an item while it's hot because heat allows the fragrance of the food to enhance the entire dining experience. Remember, taste is highly dependent on smell, so if the food looks and smells good, it usually is perceived as tasting better too.

## It's a Strange Old World: Bizarre News You May Have Missed

- A pig in England is turning into a real-life Babe after learning the tricks normally used by dogs to herd sheep.
- Wild turkeys are terrorizing truckers in a Michigan town. Three of the birds scared a trucker so much that he was too frightened to get out of his vehicle.
- Drinkers at a pub in England suffered from sunstroke after the owner accidentally replaced the lights behind the bar with lamps usually found in tanning salon sun beds.
- The man who tastes each batch of raw beans for a chain of coffee shops has had his tongue insured for \$14 million.
- Two men flung meat and dairy products at police who were chasing them after they robbed a parked refrigerated truck.

## How to Stay Optimistic on the Gloomiest of Days

"When it comes to bad news, we've never had it so bad." That sentiment by Laurence Shorter, author of *The Optimist: One Man's Search for the Brighter Side of Life*, sums up the way most people are feeling given today's uncertain economic situation and foreboding future.

Unfortunately, excess worry and a pessimistic attitude are associated with everything from poor health to bad business deals. Fortunately, it's possible to remain positive by learning how to overcome negativity and take control of your health, happiness and home with these quick tips:

**Count Your Blessings:** That old advice your grandparents gave you really does work! They lived through world wars, economic turmoil and other hardships, so perhaps there really is something to be said about remaining grateful for what is going right rather than merely focusing on what is going wrong.

**Do Something for Others:** Those that give of themselves know it truly is more blessed to give than receive; somehow it tends to put things into perspective and allows us to become more open to the friendship of others.

**Make Time for What Matters:** Family, friends and the simple pleasures of life take on greater importance than ever when times are tough. Make the most of what life has to offer by setting aside quality time to spend with loved ones.

**Take a Time-Out:** Allow yourself to take personal time when you need it; whether you go for a walk or splurge on a little something special, remember that you are only human.

## Quick Tips for Delicious Homemade Coffee

Searching for a small way to cut back on expenses without sacrificing your lifestyle? Start with the simple pleasure of brewing your own java. Not only is it convenient, fast and affordable, but brewing your own coffee is a pleasure of its very own. Follow these tips for a cup of coffee that rivals even the best java hut.

### Buy Your Own Beans

Start with a sample pack until you become familiar with different varieties, then purchase your own beans in bulk. It's a simple way to save money while getting the best beans money can buy. Remember, beans can be frozen to be used when needed.

### Grind Fresh

Only grind beans when you are ready to use them; the oils are released for that delightful fragrance and correspondingly perfect flavor. Although die-hard hand grinder fans will shudder, electric grinders get the

job done in a jiffy without the inconvenience.

### Back to the Basics

Use a water filter to remove chlorine and other chemicals that impact the flavor of your coffee. In addition to whole beans and a fresh grind, filtered water is one of the major reasons store-bought coffee tastes so much better than your own. Invest in a simple filter for great tasting coffee...and better health.

### Press or Espresso Maker

Among home brewers there are two camps: those that use a French press and those that prefer an espresso maker. Both make a dynamic, full-flavored cup of coffee and cost roughly the same. Generally speaking, the French press is a popular choice for those who enjoy a little lighter cup, while espresso lovers swear by stove-top espresso makers for that full-bodied, caffeinated "jolt." With the money you save by brewing your own, it's easy to decide - just buy both and make up your own mind.

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## Fascinating Facts About May

- The Brooklyn Bridge in New York City was opened to traffic for the first time on May 24, 1883.
- The ocean liner Queen Elizabeth 2 left on her maiden voyage to New York City on May 2, 1969.
- The Sears Tower in Chicago was topped out as the world's tallest building on May 3, 1973.
- John Styth Pemberton invented a carbonated beverage on May 8, 1886, that would later be called Coca-Cola.
- The first commercial FM radio station in the United States was launched in Bloomfield, Connecticut, on May 13, 1939.

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