



News You Can Use

Brought to you by: Harel **RAY ALKAI**
232 First Ave E. / Minneapolis / MN / 55379 / 612-217-0157

Some Simple Food Ideas for a Jolly Holiday Season

It's difficult to believe that the holidays are upon us once again, but it's time to start the preparations. You can make this year's festive season stress-free and memorable with some simple food ideas.

The holiday season should be about having a good time with your friends and family and not about feeling stressed or overwhelmed. Take some pressure off your gatherings by preparing dishes ahead of time that only need to be reheated before serving.

Do you have friends and family who also like to cook? Ask them to bring an appetizer or side dish to give you more time to prepare an impressive main course.

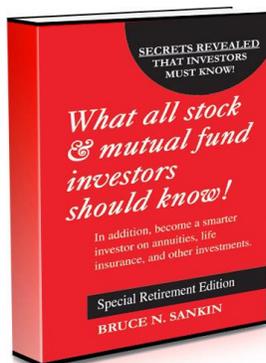
One idea is to cook a 10-to-12-pound baked ham in the oven, baste it with a mixture of ½ cup brown sugar and six tablespoons Dijon mustard. Brush the mixture on about every 20 minutes.

For an irresistible dessert, boil two cans of condensed milk in a pot of water for two to three hours. Carefully remove and cool. When you open the cans you'll have homemade milk caramel that can be spread between layers of chocolate cake or used as a dip for fruit or brownies.

Your home will smell like the holidays with this mixture simmering during your gatherings: cinnamon sticks, bay leaves, cloves, lemon slices, orange slices and always enough water to cover. Take a deep breath and allow all your senses to enjoy this holiday season.

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Should You Roll Your Retirement Money Into an Annuity?

Looking at an annuity? You're not the only one. Annuities are becoming more popular, according to a new study that looked at how retirees are rolling over retirement plan assets.

When you leave a company or retire, you have the option of rolling over money that's in your retirement plan, such as a 401(k) plan. But what do you roll it into?

Rollover retirement money is more likely today than it was in 2000 to go into an income arrangement, such as an annuity, according to a new study by Spectrem Group.

In 2000, about 4% of retirement assets that rolled over went into an income strategy. That number is 11% as of 2011. Moreover, of that money in 2011, 30% went into annuities. The rest went into systematic withdrawal plans, structured portfolios or other solutions.

As you may know, an annuity is a contract between an investor and a life insurance company. You give the life insurance company a sum of money, either up front or as a stream of payments, and in exchange the life insurance company guarantees you a stream of payments for a specified time period, sometimes life.

Annuities may appeal to more retirees because they can potentially help protect seniors from the risk of outliving their retirement savings. An annuity can have two potential benefits. It can give retirees an idea how much income they will receive in retirement, and it can help provide a retiree with a measure of protection from investment losses, which are very, very real in today's volatile markets.

NEWS YOU CAN USE

Annuities Can Complement 401(k)

In the early 1970s, many states established weekly drawings for lotteries, which are now typically paid as annuities.

While hoping to strike it rich by winning the lottery may not be a great retirement plan, using annuities is one possible option.

Annuities are contracts with insurance companies.

They provide investors with the opportunity to accumulate wealth on a tax-deferred basis and obtain an income stream that is guaranteed for life.

Just like the lottery winner, the owner of an annuity receives a payout over the course of many years.

That makes annuities appealing to retirees.

It's not that an annuity should replace other retirement-savings vehicles, such as 401(k) plans, as both are desirable for different reasons.

A 401(k) plan, for example, allows an investor to save money on a pretax basis

and grow that money on a tax-deferred basis.

However, a 401(k) plan doesn't provide a guaranteed income stream.

As a result, these two retirement-savings vehicles can complement one another.

If you're planning for retirement and are concerned about running out of money, it may be wise to educate yourself about annuities.

The marketplace for annuities has changed dramatically over the past decade.

Innovations have taken place that may make annuities very appealing to those planning for retirement.

If you're interested in purchasing an annuity, your financial advisor can help you put together a strategy for adding one to your retirement-savings plan.

Your financial advisor can also help you select the one that is appropriate for you, given your individual financial circumstances.

H. Ray Alkalai
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H. Ray Alkalai