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Fun Fact:

Walt Disney, the creator of Mickey Mouse, was afraid of mice.



Randall Brennan's

NEWSLETTER

Digitize and organize your finances in the new year

ARA) - Being smarter about money is one of the most common New Year's resolutions, whether it's cutting back on spending, saving more, or making sure to pay bills on time to avoid late fees. Making good on those promises is easier than ever, thanks to the gadgets that are constantly by our sides or in our hands. Consumers looking to take control of their money and improve their financial health should look no further than their digital devices to get the tools and advice they need.

"Educating consumers and providing innovative tools to help consumers manage their finances whenever, wherever and however they want is critical in today's digital economy," says Mike Upton, emerging channels capabilities executive at Bank of America.

1. Use mobile options for quick access and information
 Many banks offer mobile Web, mobile applications and text banking that empower customers to make transactions and check their accounts whenever and wherever they choose.
2. Sign up for alert services to protect accounts
 These alerts offer customers a selection of text and e-mail alerts that can be sent directly to their mobile devices in the event of a suspicious or potentially fraudulent activity, if an account balance is too low or if there has been recent account activity.
3. Create a budget online to manage spending and saving
 Go to your bank's website to learn the full range of their digital banking services and specifically look for a personal budget planner. Use this financial snapshot to better understand and set financial goals, such as reducing debt, adding to savings or growing net worth.
4. Use online bill pay to streamline and save
 This type of service lets customers pay virtually any company, set up recurring payments and set up bill pay reminders. Setting up automatic payments can help people pay their bills on time to avoid late fees and protect their credit scores. It can also help with budgeting by capturing all bill information in a single place.

- Courtesy of ARA Content

Word of the Month:

Studies have shown that your income and wealth is directly related to the depth of your Vocabulary. Here is this month's word so you can impress your friends.

lollop

\LOL-uhp\, *verb*;

1. To move forward with a bounding, drooping motion.
2. To hang loosely; droop; dangle.

Example:

We would remember how our dog, Fido, would lollop around the yard for hours.

Quotes to Live by:

“Regret for wasted time is more wasted time.”

–Mason Cooley

Say What?

New York Minute

A minute that seems to go by quickly, especially in a fast paced environment.

Don't wait until it's too late to change your wiper blades

(ARA)- Clear vision is essential to safe driving, especially in the wintertime. Neglect your wiper blades, and you may find yourself in hazardous weather situations with limited vision.

The most important aspect of driving is being aware of your surroundings. When the weather takes a turn for the worse, a driver's best friend is a set of wiper blades that leave your windshield with a consistent, clean, clear wipe.

Not only is a clean windshield a necessity during rain, snow and sleet, but how many times have you experienced a windshield that is smeared with insects, bird droppings, road tar or other messy deposits? Removing such dirt with worn wiper blades is nearly impossible. Usually, you wind up smearing the mess and obscuring your vision even more. If you change your blades regularly, you can avoid these problems and keep your eyes clearly on the road.

Knowing when to change your blades

So when should you change your wiper blades? When a blade is past its physical prime, it will show wear signs like cracking or discoloration. Another indicator that it's time for new wiper blades is by the quality of the wipe. Streaking or unwiped areas are a dead giveaway. If the blades make noise or chattering sounds, then they need to be replaced. On some newer blades, such as PEAK Valeo SmartBlade, there is a built-in wear indicator which recognizes diminished blade performance.

If you've been procrastinating about changing your windshield wiper blades, take a few minutes today to change them. You'll be glad you did when your windows are clear and dry this winter.

-Courtesy of ARA Content-

Movie Trivia: Which 1983 Stephen King movie featured a car with a mind of it's own?

- | | |
|-----------|------------------|
| a. Carrie | b. Christine |
| c. Cujo | d. Sliver Bullet |

CALL ME NOW AT 303-909-2365

Would you like to know how much your neighbor's home listed for?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you are thinking of selling soon and want to know how much your home increased in value. Either way, I can help...No "sales pitches" or runarounds. Just give me a call **303-909-2365** and I will give you the facts.

Economy at a Glance:

Data Series	Oct 2010	Nov 2010	Dec 2010
<u>Unemployment Rate</u>	9.7	9.8	9.4
<u>Change in Payroll Employment</u>	210	71	103
<u>Average Hourly Earnings</u>	22.74	22.75	22.78
<u>Consumer Price Index</u>	0.2	0.1	0.5
<u>Producer Price Index</u>	0.4	0.8	1.1

Information from <http://www.bls.gov/eag/eag.us.htm>

US Population Clock
311.986.521
World Population Clock
6,897,031,852
-January 31, 2011

Add mussel power to your Valentine's Day plans

(ARA) - Each February brings the pressure for the perfect date night for married and dating couples across the country. This Valentine's Day, try treating your special someone to a night in, featuring a homemade meal that is as affordable as it is delicious and extravagant.

"We've all heard of chocolate and strawberries as romantic foods," says Linda Duncan, executive director of the Canadian Mussel Industry Council, "but fresh blue cultured mussels are another excellent aphrodisiac."

American and Italian researchers claim that mussels contain compounds that prompt the body to release hormones connected with physical attraction. Mussels are also rich in zinc, a mineral known to keep feelings of love and passion alive.

Mussels with Greens and Blue Cheese
Number of servings: four to six

Ingredients:
5 pounds blue cultured mussels
2 tablespoons olive oil
1/2 pound pancetta, prosciutto or bacon, diced
2 shallots, minced
1 cup white wine
Juice and zest of 1 lemon
1 cup creamy blue cheese
Large handful arugula, spinach or watercress
Sea salt and pepper to taste
Crusty bread to serve

Directions:
Stir the fresh blue mussels in a colander while rinsing in tap water. Set aside for a few minutes. Tap any that are open and discard those that don't close in response to the tap.

Heat oil in a large pan over medium-high heat. Add pancetta, prosciutto or bacon and cook, stirring occasionally, until crispy. Add shallot and cook, stirring, for two to three minutes more. Add wine, lemon juice and blue cheese. Stir briefly, then add mussels.

Cover and leave to steam for five to seven minutes, or until mussels are open. Discard any mussels that do not open.

Toss in greens and salt and pepper to taste. Transfer to a serving platter and garnish with lemon zest.

Serve with slices of crusty bread.

-Courtesy of ARA Content-

Food Fact:

-In 1990, Bill Carson, of Arrington, Tennessee, grew the largest watermelon at 262 pounds.

-In the United States, a pound of potato chips costs two hundred times more than a pound of potatoes.

Weird Laws:

Connecticut- You can be stopped by police for biking over 65 miles per hour.

Hawaii- Billboards are outlawed.

West Virginia- A person may not hold public office if he or she has ever participated in a duel.

Idaho- Persons may not camp out on sidewalks in the city.

U.S.A. Facts

- Crown Hill Cemetery (Indianapolis) is the largest cemetery in the U.S.

- The first motion picture theater opened in Los Angeles on April 2, 1902.

And... Whether you are thinking of buying, selling, or financing real estate, or stop by and say "hi", I'd love to hear from you...

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References:-aracontent.com,
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<http://www.bls.gov/eag/eag.us.htm>

Heat up your kitchen with spring's top color trends

(ARA) - The kitchen is the heart of the home: a place to cook and share a meal, to entertain friends, gather as a family and even pay bills or do homework.

"From a decor perspective, the kitchen is the perfect place to get colorful," says Ginny Bean, publisher of Ginny's catalog and founder of Ginnys.com. "Vibrant colors are a great way to reflect and reinforce the high energy of your home's central gathering place." Color palettes that Bean recommends for spring 2011 include:

Rustic revival: Relaxed and informal, this palette is inspired by nature and features colors pulled from the outdoors. Shades such as basil, eggplant and copper help create a cozy space reminiscent of the past and simpler times. For a new spin on a traditional rustic color scheme, Bean suggests pairing a deep, earthy hue with accents of cool pink.

Bold expression: Exuding optimism, this palette creates a look that is both unconventional and energetic. Unique color mixes, such as intense purple combined with butterscotch and Capri blue, or sunny orange with dark red balanced against a soft neutral like champagne, create a space that's eclectic, yet warm and welcoming. Bean recommends mixing patterns, textures and styles for a one-of-a-kind look.

Classic elegance: Evoking the look of 17th century Versailles, this color palette will give your kitchen a serene, elegant look. Traditional shades like lavender, turquoise, antique pink and bronze can be combined with touches of richer colors like peacock, charcoal and delicious red for a more contemporary look.

World market: With the explosion of technology, the world has suddenly become a much smaller place. This modern palette reflects the new global outlook with cookware and other accents in colors from other cultures, such as the calm oranges and yellows of India, the bright reds of the Far East, and the Capri blue of the Mediterranean. Bean suggests grounding these bright colors with black, white, silver or brushed stainless.

"In the final analysis, it's all about doing what you like and surrounding yourself with the colors that make you happy," says Bean.

-Courtesy of ARA Content-