

Ten Ways to Fiscal Fitness

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Why not take some time now to check on your financial condition? Here are 10 great ideas to help keep you fiscally fit.

- 1) **Make a video.** Use a video camera to make a film record of all your significant valuables, both inside your home and out. Then, in the event of fire, theft or natural disaster, you can easily prove a claim to the insurance adjuster. Store the tape at work or in a safety deposit box.
- 2) **Refinance your mortgage.** As mortgage rates dip to all-time lows, consider refinancing. You can do it with little or no out-of-pocket costs if the lender lets you include charges in your new mortgage. Also, consider a no-point mortgage that can help you trim upfront costs (but at a slightly higher interest rate).
- 3) **Get a low-cost credit card.** Some credit card lenders charge interest rates of 18% or more. Switch to a card with a lower rate. Or, if you pay your bill in full each month, get a card with no annual fee and an interest grace period.
- 4) **Raise your insurance deductibles.** If you can afford to pay more in the event of a mishap, consider raising the deductibles on your car and homeowner's insurance to save money. Increasing your deductible from \$50 to \$500 on a homeowner's policy, for example, could slash your premium by up to 40%.

- 5) **Check your Social Security benefits for accuracy.** It's free. Just contact the Social Security Administration for the form to request a detailed statement of your Social Security wages, the number of quarters worked and how much you have contributed. Review this information carefully to avoid future problems.
- 6) **Check your credit report.** To get a copy of your credit report, contact one of these three industry leaders:
 - * Trans Union National Consumer Relations Center, P.O. Box 7000, North Olmsted, OH, 44070. Cost: \$8.
 - * Equifax. Call 1-800-685-1111. Cost: \$8 in most states.

* TRW. Call 1-800-392-1122. Cost: One free report per year.

- 7) **Open a home equity line.** If you need to borrow, your home equity is a great source of cheap loans, with a typical rate of about 2% above the prime rate. And the interest may be deductible. Shop around for a bank that will set up a line for free or for a nominal fee. No interest is due until you tap it. (Note: Since an unpaid loan puts your home at risk, this option is not wise if you have trouble managing credit.)
- 8) **Rethink your life insurance.** Your life insurance should be reviewed periodically to be sure that your coverage has kept pace with inflation and


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Trees Prepare For Winter

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of growth and changes in metabolism that condition the tree to respond to low temperatures.

The second phase of acclimation is induced by freezing or near-freezing temperatures. During this stage, changes occur in sugars, proteins, amino acids, nucleic acids and organic acids, and the tree develops resistance to freezing.

The third stage is triggered by very low temperatures (-20 degrees to -60 degrees F). In this stage, trees can withstand very deep freezes (some down to -430 degrees F). This final phase of acclimation appears to be largely a physical process involving the binding of water. Water in cells is bound so tightly that it resists dehydration and reduces the amount of water available for destructive crystallization. Any unbound water would

freeze, expand and destroy the water-conducting vesicles and tracheids, like frozen water would shatter a glass bottle.


The trees also employ supercooling to prevent frost damage. By increasing the sugar and other solute concentration of their sap, the freezing point is reduced so low that only unusually cold conditions can cause the sap to freeze.

Dormancy in trees

Dormancy is also an adaptive strategy employed by trees in temperate regions to survive harsh winters. Dormancy is brought on by the same triggers that induce leaf color change, senescence, abscission and cold hardening.

When seasonal shoot growth ceases, the trees first enter a phase of inactivity called quiescence. This is a mild dormancy that can be broken by increased temperatures


or more favorable lighting. As autumn continues and temperatures continue to drop, the state of dormancy deepens until true dormancy is attained and shoot tips can no longer break dormancy and elongate, even under the most favorable conditions. This deep dormancy can only be broken after a certain length of cold weather, or cooling period. This genetically controlled cooling period prevents trees from breaking dormancy on a warm January day and exposing tender new shoots to killing frosts. The trees will only break dormancy when the danger of deep frosts is over or at least minimized.

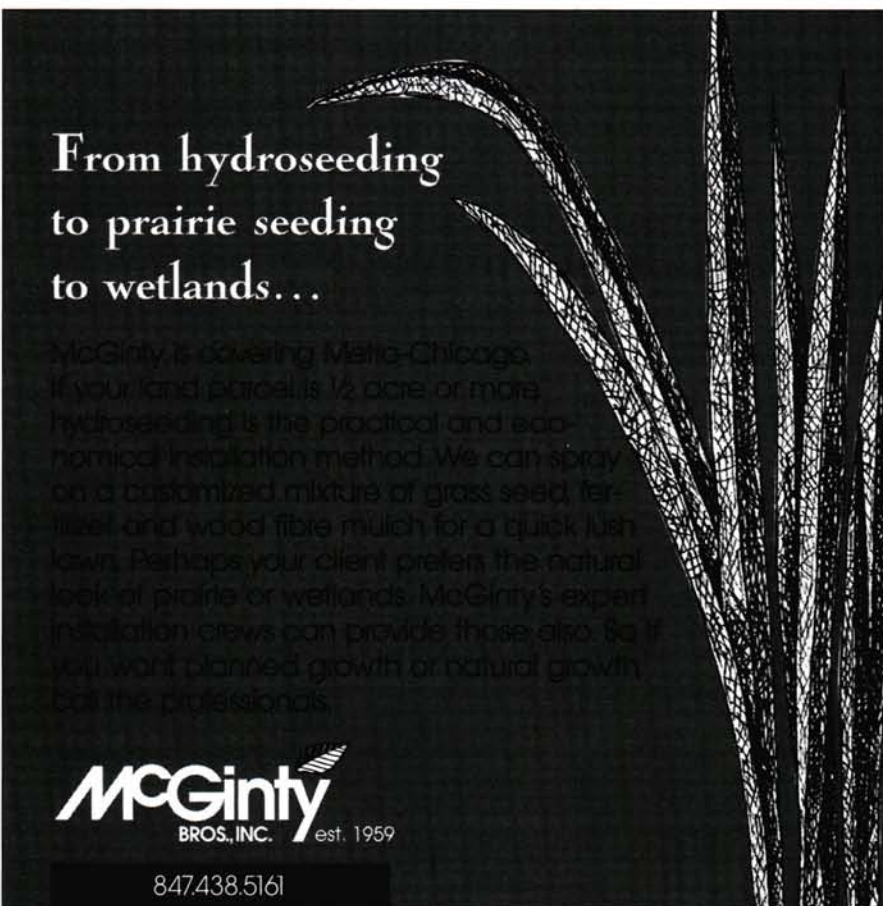
To protect the delicate, dormant growing tissue from winter damage, trees "set" a terminal bud at the end of each growing shoot. The bud scales protect this meristematic tissue until it is time to break dormancy and grow through another season. 

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your family's financial needs, because your family could be earning less real interest than you expected on your insurance benefits—creating a need for more benefits.

- 9) **Contribute to your 401(k) plan.** If a plan is available where you work, participate. There are many tax advantages and your employer may match a portion of the money you contribute. That's hard to beat.
- 10) **Invest regularly.** Whether you have a 401(k) or not, you should save regularly. Look for investments that offer automatic transfers from your bank account every month. This will help keep you on the savings track. 



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