



SAVE TIME AND MONEY

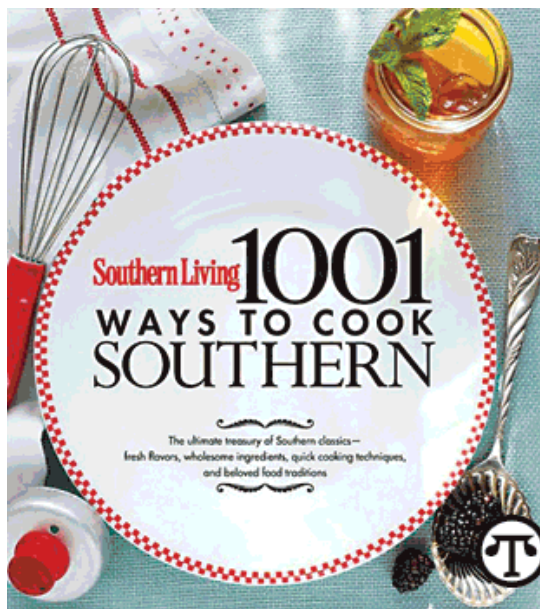
Cleaning Tips (NAPSI)-

To keep your home in good shape, consider these maintenance ideas:

- **Check your windows.** Clean the glass and seals and inspect all windows. Fix worn weather stripping and recaulk inside and out if needed. Replace broken or chipped window boards or trim.
- **Clean windows inside and out** with a soft, absorbent towel designed for the task.
- **Check the exterior of your house and doors** to see if they need to be painted. If so, you can clean your tools with a soft, absorbent, clothlike towel, such as Scott Rags in a Box, which is durable and designed for fast and efficient cleanup. Unlike paper towels, clothlike disposables can be rinsed and reused.
- **Clean spills off the garage floor.** As soon as oil spills, place a clean, disposable and absorbent shop towel, such as Scott Shop Towels, on the floor to absorb the spill-but don't rub, as that pushes oil into the concrete.

To help with all this cleaning, clothlike disposable towels previously used for such messy jobs as house painting and changing auto oil are readily available to homeowners. They can now be found in the cleaning aisles of Home Depot and other home improvement and hardware stores. Learn more at www.scottbrand.com

Or Call 800 443-4231



Southern Cooking (NAPSI) Without Leaving Home

Party hearty with your family or a large group with this new book of recipes to find your Southern accent: Southern Living: 1,001 Ways to Cook Southern (Oxmoor House \$34.95). Compiled by the experts at Southern Living magazine, it includes helpful tips, menus for authentic occasions and quick inspirations with great recipes such as these: Citrus Glazed Ham makes 12 to 14 servings prep: 10 min. bake: 2 hr., 30 min. stand: 15 min.

1 (6-7-lb.) fully cooked, bone-in ham 30 to 32 whole cloves

1 (10-oz.) bottle orange juice-flavored soft drink 1¼ cups orange marmalade ½ cup firmly packed light brown sugar ¼ cup Dijon mustard Garnishes: apple slices, orange slices, orange zest, salad greens (optional) Preheat oven to 350°. Remove skin from ham and trim fat to ¼-inch thickness. Make ¼-inch-deep cuts in a diamond pattern and insert cloves at 1-inch intervals. Place ham in an aluminum foil-lined 13x9-inch pan. Stir together soft drink and next 3 ingredients until smooth. Pour mixture evenly over ham. Bake at 350° on lower oven rack 2 hours and 30 minutes, basting with pan juices every 20 minutes. Remove ham; let stand 15 minutes before serving. Garnish, if desired. Apple-Gingerbread Cobbler makes 8 servings. prep: 15 min. cook: 5 min. bake: 30 min.

1 (14-oz.) package gingerbread mix, divided ¼ cup firmly packed light brown sugar ½ cup butter, divided ½ cup chopped pecans

2 (21-oz.) cans apple pie filling Vanilla ice cream

Preheat oven to 375°. Stir together 2 cups gingerbread mix and ¼ cup water until smooth; set mixture aside. Stir together remaining gingerbread mix and brown sugar; cut in ¼ cup butter until mixture is crumbly. Stir in pecans; set aside. Combine apple pie filling and remaining ¼ cup butter in a large saucepan and cook, stirring often, 5 minutes over medium heat or until thoroughly heated. Spoon hot apple mixture evenly into a lightly greased 11x7-inch baking dish. Spoon gingerbread mixture evenly over hot apple mixture; sprinkle with pecan mixture. Bake at 375° for 30 to 35 minutes or until set. Serve cobbler with vanilla ice cream. Visit www.OxmoorHouse.com

BE YOUR OWN WEDDING PLANNER

Creative, Budget-Friendly Tips For The Big Day (NAPSI)

Today, more couples are looking beyond standard wedding packages and exploring customized, do-it-yourself options. According to The Wedding Report, couples spent 10 percent less on their big day in 2009 as compared to 2008, and spending from 2007 to 2009 fell by more than 30 percent.

By choosing handcrafted wedding touches and forgoing pricey extras, creative couples are mixing and matching a surprising combination of one-of-a-kind wedding elements to create unique and personalized celebrations.

From the centerpiece display to the wedding favors, more people planning that memorable wedding are realizing personal touches that actually reflect the soon-to-be-newlyweds themselves can elevate that special day from a cookie-cutter event to an intimately beautiful affair.

Here are four fun and budget-friendly ideas to create a wedding that is anything but generic:

Snip and Style--Arrangements by professional florists can easily take a big chunk out of the budget. Instead, the wedding party can be enlisted to help create floral decor for the wedding. There are a number of free online tutorials that offer detailed how-to instructions on choosing seasonal blooms and arranging everything from elegant centerpieces to bridal bouquets. Personal touches to the floral arrangements may be added by incorporating favorite flowers or purchasing the blooms from a local farmers' market.

Pick and Choose--To spend wisely, couples are also turning away from one-size-fits-all wedding packages and demanding more flexibility in the types of wedding resources available. For example, an array of hotel and event site offerings through the Weddings By

Doubletree website provides couples with the flexible option of selecting essential components for their wedding day without being tied to an all-inclusive plan. From mixing and matching options such as guest stays, reception celebrations and ceremony settings, couples can handpick amenities and services that fit their budget and wedding needs at more than 230 hotels and resorts worldwide.

Eat and Drink--Family and friends can also be offered an inside look at the

preferences, passions and experiences enjoyed by the happy couple. Wedding favors could include a favorite chocolate or something that symbolizes the couple's life (such as local honey, jam or a unique trinket from their hometown).

For the aperitif, wine could be poured from a vineyard the couple likes to visit. For the main meal, dishes or drinks can be tailored to represent the cultural heritage of the couple (paella for the Spanish side of the family or vodka for the Russian side of the family). Weddings provide the chance to celebrate the special values and history of the couple, through small details that personalize the event and make the setting more intimate.

Capture and Share--A professional photographer should certainly be considered for the most important portions of the wedding (ceremony, bridal party and family pictures, etc.); however, guests can help capture the rest of the special moments.

Before the big day, family and friends can be asked to bring their digital cameras to document the memories, along with a few disposable digital cameras on hand for individuals who do not own or forget their cameras.

A free online photo service prior to the wedding can provide the couple, the wedding party and guests with the link to upload, download and share their photos after the special day. Printing costs will be slashed in half and everyone can immediately and automatically have a vast selection of images to choose from for their wedding scrapbooks.

For ideas to plan an affordable and memorable wedding ceremony, reception and honeymoon, visit www.doubletree.com/weddings, contact a local travel professional or call (800) 222-TREE in the U.S. or Canada.

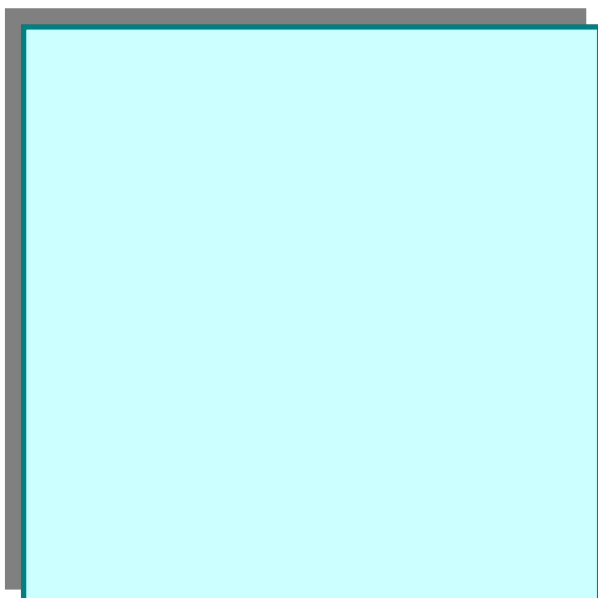


PROTECTING YOUR COMPUTER (NAPSI)

Get Smart on Online Safety

With more than 1.9 billion Web users worldwide, not everyone is equipped with the information needed to stay safe. Everyone should know which sites to trust and how to guard against online hackers and scams. Here are five smart, simple, must-know tips for online safety: **Look for Visual Cues** There are a few easy-to-recognize visual cues that identify safe websites. When conducting transactions, make sure website addresses contain "https" instead of "http" as the "s" means "secured." Many browsers will also turn their address bars to the color green to signify the site is authentic. Lastly, scan the entire Web page for a trust mark, such as

Continued next Page



the VeriSign Trust Seal. These marks demonstrate that trusted authorities such as VeriSign, the Better Business Bureau or TRUSTe have taken comprehensive measures to certify such things as security, online business ethics or customer privacy standards.

Create Strong Passwords

Everything has a password, from online banking to e-mail to social networking accounts, and it is important not to take these passwords for granted. According to a 2010 Imperva report, the most common passwords are "123456," "abc123" and "password1." Stay away from these easy-to-guess passwords, don't use the same password for more than one account and change your passwords every couple months. Watch out for Phishing E-mails Hackers frequently lure people through "urgent" e-mails requesting personal information or offering "too good to be true" deals. Follow the age-old mantra that if an offer sounds too good to be true, it probably is. Also look out for misspelled words and grammatical errors. These are telltale signs of phishing scams. Don't Be Susceptible to Malware

The latest and most sophisticated tools among hackers include various forms of malicious software known as malware. Hackers use malware to steal sensitive data such as credit card numbers or other personal information. Protect yourself from malware by installing up-to-date security software such as Norton AntiVirus. Additionally, when surfing the Web, do not download

content from suspicious sites or attempt to access sites that your browser flags as high risk.

Be Cautious Online Don't share anything online that you

wouldn't want a random stranger in the street to know, such as your date of birth, home address, phone numbers, Social Security number or mother's maiden name. These are key pieces of information a hacker needs to steal your identity and, unlike bank or credit card numbers that can be easily changed if they are stolen, much of your personal information is static and will be associated with you for years.



MAKING LIFE MORE FUN

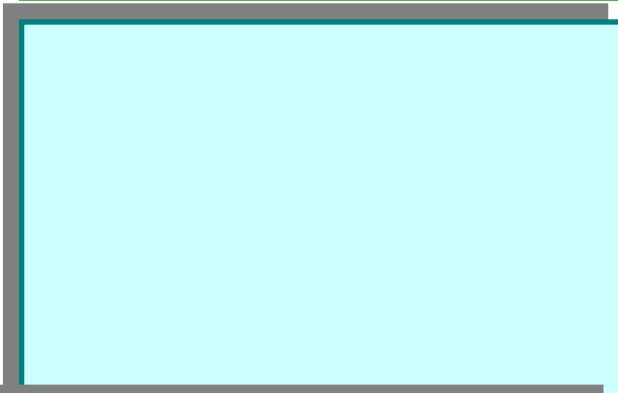
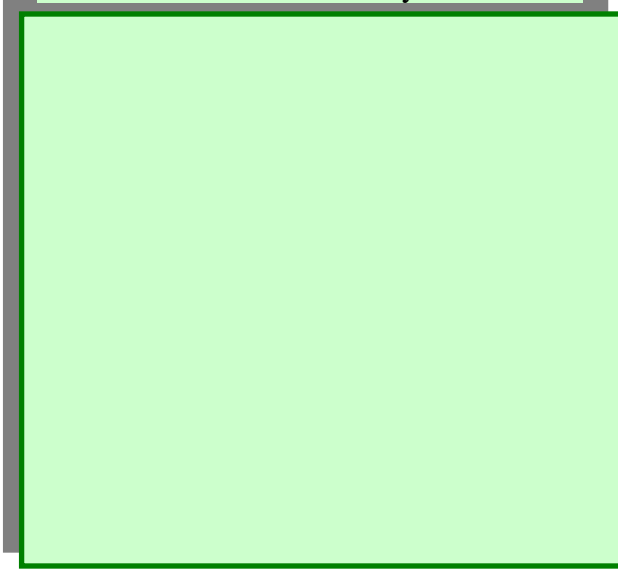
Delightful Ways To Demonstrate Your Smarts And Skills

(NAPSI)

It doesn't have to be challenging to find a fun way to spend a family night at home playing games or to create great party entertainment.

That's because you can now challenge everyone to two of the most popular game shows on television. "Jeopardy" and "Wheel of Fortune" are available for the Wii and Nintendo DS. The "Jeopardy" game features more than 2,400 clues presented by Alex Trebek, as up to three players test their knowledge. The "Wheel of Fortune" game is voiced by show hosts Pat Sajak and Vanna White and follows the show's format by putting up to three players at the wheel to solve more than 8,000 word puzzles to win virtual cash. You can order the games and learn more at www.thq.com

informed decision based on your health



MEDICARE AND YOU

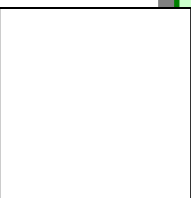
(NAPSI) When it comes to managing health care costs, the more you know, the more you may be able to save. That's one reason it can be a pretty healthy idea to learn all you can about Medicare, especially in light of recent changes. Here are a few facts and figures you may care to contemplate:

- Medicare changes each year and you need to review and make sure your coverage is up to date with your health and budget needs.
- Many private-sector insurance plans offer coverage that's equal to or even beyond what Medicare provides. These include Medicare Advantage plans (Part C), such as HMOs and PPOs; Medicare Supplemental Insurance (known as Medigap) plans, which cover many of the expenses that traditional Medicare doesn't cover; and Medicare Part D coverage, the Prescription Drug benefit program, that is in Medicare itself or available at various levels of coverage and cost via private insurers.
- There are "tricks to the trade-offs." Traditional Medicare is accepted by many participating (though not all) physicians and hospitals across the country. With access to a broader network of doctors and hospitals, however, you "trade off" that access for higher co-pays and premiums. That's why many consumers

HELP WANTED (from Collage Students to Senior Citizens) PART TIME as a " Representative in Your Community " Contacting Businesses for the AMERICAN PATRIOT. Call: 989 ☎ 793-8986

and premiums in certain cases. Their coverage and benefits are the same as traditional Medicare and you'll likely pay less in out-of-pocket costs. You may not, however, have as broad a network of doctors and hospitals as you might in traditional Medicare.

- If you're not sure which plan is right for you, it can be a good idea to start your research soon. For most people, Medicare enrollment for 2011 begins November 15 and ends December 31, 2010. Check with your doctors to see which plans they have contracts with for 2011. One place to do so is at a unique new website called www.joppel.com There, you and your family (or anyone who assists you with health decisions) can review Medicare options in the privacy of your own home and make an



and budget needs for 2011. Designed and built especially for Medicare consumers, Joppel is run by HealthCompare, one of the nation's leading benefits consulting firms and insurance brokerages. Trained and licensed agents can help you navigate the site, answer questions on coverage and help you enroll in a plan. Call Monday through Friday, 6:00 a.m. through 5:00 p.m. Pacific Time, at 1-888-956-7735 or 7-1-1 for TTY assistance.



Current Page: Home / My Life / Shocking Joint Discovery

December 6th, 2010 In Health

Shocking Discovery for Joint Relief



(Cambridge, MA) - Millions of Americans suffer with joint health issues. Every movement your body makes puts pressure on your joints. Over time this wear and tear can lead to discomfort, inflammation, and sometimes more serious issues. Your joints age over time and like the rest of your body, they require comfort and support.

For many years, few options have been available for those with joint discomfort. Those with low to moderate joint discomfort have had access to low-end

supplements such as Glucosamine and Chondroitin for quite some time, but these fail to provide the relief and support that many desire.

However, a breakthrough discovery is changing everything. Researchers in Cambridge, MA have discovered a new compound of all-natural ingredients that promises to relieve joint discomfort, improve mobility, and in some cases protect the actual joints themselves. The new proprietary formula, branded under the trademark Instaflex Joint Support includes ingredients with clinical trials nothing short of amazing.

- *Relieve and comfort your joints*
- *Reduce inflammation and stiffness*
- *Lubricate for healthy fluid movement*
- *Protect and enhance your mobility*
- *Official Sponsor of Arthritis Foundation*

We were cautiously optimistic with Instaflex. There are many joint supplements on the market, but it's rare that a product becomes so popular and widely talked about, so soon after introduction; Instaflex first became available in the US this past fall and has rapidly become the top premium joint product on the market.

Most joint supplements offer a mix of Glucosamine and MSM, powerful joint relievers in their own right, but not effective for everyone. Instaflex Joint Support combines those proven joint relievers with several new fast-acting compounds including Hyaluronic Acid, Turmeric Root Extract, and Boswellia Serrata Extract, to help relieve joints, increase mobility, and protect joints for many more individuals.

GNC stores have locked down the nationwide exclusive to Instaflex Joint Support, but [samples are available online to try](#). The samples arrive just a few days after ordering and unlike most joint relievers, the results are almost immediate. Instaflex not only relieved joints, but resulted in fewer painful flare-ups by week's end for some. By the second week of the trial, results can be even more impressive with increased flexibility, mobility, and even those with

severe joint discomfort feeling impressive relief.

While most supplements can't relieve and comfort for all conditions, Instaflex's interesting combination of proven joint relievers and new compounds designed by Cambridge researchers works great.

Instaflex is an impressive product and a great choice for anyone looking to relieve their joints and support long lasting joint health. [Try Instaflex here](#).

Children born after 2000: They'll probably live to 100, according to new research from Denmark. That's roughly 20 years longer than the life expectancy of the rest of us. But we could live that long, too, says Walter Bortz II, MD, a clinical associate professor of medicine at Stanford University: "What's holding us back are bad habits."

Luck and genetics play roles in longevity, of course, but you can't control that. To hike your odds of hitting 100, focus on what you can do, like loading up on fruits and veggies (add five years), working out five days a week (add two to four years), and cutting down on stress (may add up to six years).

Health.com: Your Secret to Happiness at Every Age

Get a hobby +2 years
Having a pastime reduces stress and provides a sense of accomplishment.

Floss +6.4 years
Removing harmful bacteria that can cause inflammation cuts the risk of heart disease and stroke.

Take a Vacation +1 to 2 years
Skimping on leisure time can raise your risk of heart disease eightfold. Solution: Go ahead and get away from it all!

Sleep +2 years
The average American is almost an hour short on sleep, which hinders the repair of many cells in the body. Try to get your 7 to 8 hours a night.

Have Sex +3 to 5 years

Intercourse helps you live longer by relieving stress and releasing feel-good hormones like oxytocin. You'll also burn about 200 calories.

Health.com: 7 Foods for Better Sex

Lose 5 lbs in 5 days

Can't zip up your party dress? Eat like a star.

This five-day plan from nutrition coach Jackie Keller (who's helped Katherine Heigl, below, Anna Paquin, and other celebs slim down) includes lean protein plus fruit, dairy, fiber, and whole grains. It's OK to swap lunch and dinner, but eat these foods every day and add your favorite daily exercise.

Your five-day meal plan

Breakfast
1/2 cup fat-free cottage cheese
1/2 whole-wheat English muffin with 1 teaspoon pure fruit spread or natural peanut butter
1 medium-size slice cantaloupe

Morning Snack
1 hard-boiled egg
1/2 cup grapes

Lunch
Caesar salad with 3 ounces grilled chicken and 2 teaspoons low-fat oil-and-vinegar Caesar dressing
1/2 apple

Afternoon Snack
1 ounce whole natural almonds

Dinner
3 ounces broiled salmon
1/2 cup brown rice
1 cup steamed vegetables (any)

Evening Snack
1/2 cup juice-sweetened yogurt

Health.com: A Sample Menu for a Low-Fat Diet

Fight flab with yoga

A new study suggests that yoga boosts your body awareness, and that can help you eat less. Which poses are best? We love the Reverse Warrior, which also strengthens abs and legs and stretches

thighs and hips. For more yoga moves, try the YogaWorks for Everybody: Body Slim DVD (\$14.98).

Reverse warrior

1. Take a large step with your right foot; turn foot so it's perpendicular to left foot. Bend your right knee until your thigh is parallel to the floor.
2. Turn your right arm so palm faces up; lift right arm up and over head. Reach right hand toward left side while sliding left hand down as low on your left leg as you can. Repeat on left side, and hold for 20 seconds on each side.
3. Do 2 poses on each side 3 times a week to drop extra pounds.

Health.com: Blast It Off With Yoga!

Cold-fighting tea

Fend off colds with this immune-boosting Puerh Tea Toddy from Health nutrition guru Frances Largeman-Roth, RD. Puerh (POO-urr) tea is thought to boast more disease-fighting antioxidants than the better-known green tea. It's earthy and rich, with a slight coffeelike taste.

Puerh Tea Toddy

Pour steaming hot water over a puerh tea bag (Numi makes a great one; available at Whole Foods and NumiTea.com) and 2 strips lemon zest. Steep for 3-5 minutes. Stir in 1 teaspoon fresh lemon juice and 2 teaspoons honey (plus a splash of whiskey, if you want a kick). Drink while hot.

Health.com: Feel-Better Products for Cold and Flu Season

This game makes you smarter

So far they haven't proven that Facebook makes you sharper, but Tetris just might. Scientists at The Mind Research Network in New Mexico found that playing the 25-year-old falling-blocks video game for 30 minutes a day leads to greater brain efficiency. Download the Tetris app to your iPhone (\$4.99) or play it for free at FreeTetris.org

A germ fighter that smells good

Here's proof that you can fight those nasty flu and cold germs and not smell

like an antiseptic. Victoria's Secret Anti-Bacterial Sanitizing Hand Wipes (\$8) have germ-fighting alcohol plus several moisturizers. Enticing scents include jasmine, melon, plum, sandalwood, and vanilla.

Health.com: The Age-Proof Diet
Posted by Dana Mon Mar 14, 2011 11:00am PDT

I think I'd rather not live to be 100.

Posted by zodiac Tue Mar 15, 2011 6:13am PDT

I do most of those things already but I really have no desire to live past 70.

Posted by lulu989 Tue Mar 15, 2011 6:22am PDT

I know I have even said before that I wouldn't want to live to be 100 But I have seen people painfully suffer from preventative things. Like my grandma who smoke all her life and didn't eat well, she had pains and finally a heart attack, had to get a stint, but still died from Pneumonia. I have seen other people who drink and smoke and don't take care of themselves that have had heart attacks and have had multiple surgeries. If you can get the information and act at a young age to at least help your self age well, then why not? Tomorrow is not promised, but if there was a chance I could prevent unnecessary illnesses, then heck yeah I will! I think about my child and how he would want me to be at an older age, the kind of grandma he would want me to be. Sometimes you have to think about others and just not yourself and the right now.

Report Abuse

Posted by Tati Tue Mar 15, 2011 6:35am PDT

70 is enough please.. I dont; want to live in a nursing home and spend all the money I earned the whole life for it. No way .

Posted by EE Tue Mar 15, 2011 6:46am PDT

I think 80 is good for me as long as I am still healthy to enjoy it..Hopefully I may have save



Continued Next Page.

If the IRS believes a preparer is claiming unwarranted deductions or taking other fraudulent steps on clients' returns, then the preparer's clients are at risk for audit.

The IRS has [eight tips](#) for choosing a tax preparer. Key among them is to check the preparer's history to see if there has been any disciplinary action. For example, if you use an enrolled agent, check with the IRS' office of Professional Responsibility at opr@irs.gov (include the preparer's name and address).

2. Report all of your income. The IRS uses information returns, such as W-2s and 1099s, to cross-check income reporting. Under its document-matching program, the IRS' computers compare information on the forms with the income reported by taxpayers on their returns. If the information doesn't match, this leads to an automatic audit. But don't panic; it's merely a correspondence asking about the discrepancy. It can be easily cleared up by submitting an explanation by mail if you think you are correct, or paying the tax owed if the omission was your oversight and the IRS is correct.

Sole proprietors, freelancers and independent contractors who use the cash method of accounting may be vulnerable to year-end payment problems. For instance, a sole proprietor that performed work for a client may have received a payment in early January -- but the client might have mailed (and recorded) the payment in December. The client will include the payment on Form 1099-MISC for 2010, but it isn't taxable until 2011. What to do: Include the payment as it is reported on the 2010 return, but then subtract the payment and attach an explanation with the return. Then include the payment on the 2011 return, even though no 1099 will be issued for this year.

[More from WSJ.com: [IRS Announces Tax Refund 'App' For iPhone](#)]

3. Provide complete information. All questions should be answered and all required information should be included on the forms and schedules necessary for your return. That means if you're a sole proprietor, include your business code number, accounting method, and, where applicable, inventory valuation

2011 9:41am PDT

I actually rather not live till I'm 100.

How to live to be 100

Good luck and great genes go a long way in predicting your life span, but there are simple habits that can boost longevity. From sleeping in (ahh) to having sex (ooh) to drinking the right kind of tea, here's how to stick around for a long, long time. Parenting Guru: When It Comes To Childbirth, Is Ignorance Really Bliss?

10 Ways to Avoid a Tax Audit

by Barbara Weltman
Friday, April 15, 2011

provided by

THE WALL STREET JOURNAL.

Worried about extra scrutiny from the Internal Revenue Service?

While you can never completely "audit-proof" your business's income tax return, you can take actions that will greatly reduce your chances of being flagged.

Here are 10 ways to avoid a tax audit:

1. Choose your tax return preparer with care. **Today, according to the recent [National Taxpayer Advocate report](#), 60% of individuals and even a greater percentage of businesses use paid preparers to do their income tax returns. Yet, preparers now face more intense IRS review.**

enough to retire before 60 so I can enjoy senior years...

Posted by M Tue Mar 15, 2011 7:03am PDT

I want sex till 70 then drop dead. I cant afford 100 especially since technology is so good at keeping you lingering longer.

Posted by Red Tue Mar 15, 2011 7:21am PDT

I agree with everyone: QUALITY of life is way more important than length of life. Instead of 'going out to pasture' for a decade or two, I would rather be a feisty, active, sexy 70-or 80-year-old GMILF and just drop dead one day.

I would live to 100 if I had good quality of life and could live independently. Or with a handsome, young companion.

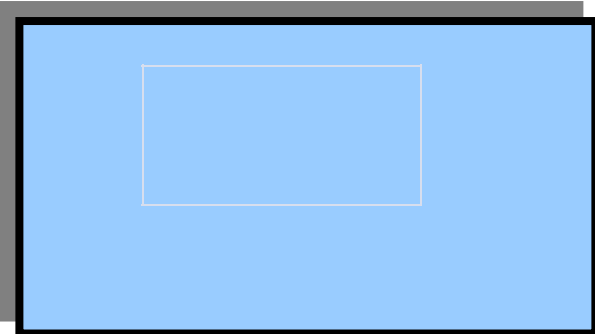
Posted by Ayu Tue Mar 15, 2011 7:40am PDT

I don't want to live that long. I'll be 24 in six days and I am beyond sick of life already.

Posted by LakeLadyinCT Tue Mar 15, 2011 8:24am PDT

My dear Aunt Molly just passed away she was 100 years old and three days...She didn't smoke or drink, and her meals were small...She actually wanted to pass on she was sick of living. She thought the Lord forgot about her...She loved drinking tea...She was a wonderful woman...Rest in Peace:

Posted by latina & proud Tue Mar 15,



method on Schedule C. If information is missing, it could trigger a more extensive look at the return.

Also add information where necessary to explain entries or omissions that are not easily understood -- such as in the prior example, when income received in January is reported on a prior year 1099.

4. Avoid claiming deductions that are audit red flags. This advice is easy to give, but unfortunately, the IRS does not say which deductions are likely to provoke a closer look. There are no official audit red flags. While many warn that claiming a home office deduction can prompt an audit, there's no proof of this. If you meet the qualifications for claiming a home-office deduction, there's no good reason not to take the write-off. Check your eligibility in IRS Publication 587, [Business Use of Your Home](#).

A number of years ago, the Government Accountability Office (formerly the General Accounting Office) compiled statistics on deductions claimed by sole proprietors to show the types of deductions relative to the amount of their revenue. Some tax professionals believe that taking more than the "average" can raise an IRS eyebrow, but again, there is no concrete support for this view. A business that is entitled to deductions, even if they are high relative to the amount of their income, should claim them -- but be prepared to prove entitlement if the return is questioned.

[More from WSJ.com: [Tax Refunds Move to Debit Cards](#)]

5. Don't file certain forms or schedules. Some optional forms and schedules virtually guarantee an audit. For example, if you turn a hobby into a sideline and show a business loan, the IRS may question whether some of your deductions are legitimate. If that happens, you might file a [Form 5213](#), which keeps the IRS from auditing you for the first five years of the business. If you can show that you're profitable in at least three of the years, then the business isn't a hobby and the losses in the other years aren't questioned. The problem: Filing the form virtually guarantees an examination at the end of five years.

Better way: If you have loss years, be prepared to prove that you are operating the activity with a profit motive.

6. Pay attention to details. Math errors or incorrect entries of Social Security numbers or tax identification numbers can easily trigger an inquiry into your return. Math errors can be greatly reduced by electronic filing rather than filing paper returns. In the past, the IRS had said that errors are less than 1% on returns that are filed electronically, compared with about 20% on returns submitted via paper. If an e-filed return has a math error, it won't be accepted; instead it is sent back for correction and refiling.

But information on electronically filed returns is only as good as the information you submit. Reporting \$2,000 in income when it should have been \$20,000 is your mistake and one that likely won't be noticed as a math error by a computer.

7. Mind your personal entries. If there are entries related to the personal side of your return, this can ultimately lead to scrutiny of your return activities. The IRS selects returns for audit in some cases based on a Discriminant Function System or DIF score, which is based on IRS experience with taxpayers claiming certain deductions or credits within set income levels. For example, if you claim charitable contributions that are higher than the average deductions for your income level, this could lead to a personal audit; the personal audit may be expanded to include your business activities.

[More from WSJ.com: [How Uncertainty Cripples Us](#)]

8. Change your business status. [IRS Statistics](#) show that you are 10 times as likely to be audited as a Schedule C filer than if you incorporate your business and elect S corporation status. While it costs a bit of money to incorporate, the move affords you greater personal liability protection and reduces your chances of being audited. In deciding whether to change your business status, include both tax and non-tax factors.

Note: Forming a limited liability company for one owner will not give you any audit protection, because the owner still files a Schedule C.

9. Watch your state tax return. The IRS has [information-sharing agreements](#) with the states. If you are audited at the state level and owe additional taxes because of omitting income or for other reasons, this information is shared with the IRS. The information may then prompt the IRS to contact you asking for additional tax payment or to audit your return in more depth.

10. Plan for an audit, just in case. Because the IRS conducts random audits from time to time (such as a three-year random audit program for S corporations in 2007 and a current three-year random audit program for employment tax returns), any return could be selected for review at any time. Be prepared:

- Compile good books and records for your business activities.
- Retain required receipts and other documentation.
- Use separate bank accounts and credit cards for your business and personal activities.

Retain the records and receipts for your tax return for a minimum of three years (the period in which the IRS usually has to audit a return). However, keep in mind that the period becomes six years if 25% or more of income is omitted from the return, and there is no limit when it comes to fraud.

America's Best Affordable Places, 2011

By Venessa Wong and Jennifer Prince,
Bloomberg Businessweek
May 27, 2011
Provided by:

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As the old saying goes, you get what you pay for. Unfortunately in real estate, value is a trade-off. Someone in [Manhattan](#) is willing to pay \$2,200 per month to rent a studio apartment so as to be near jobs and cultural amenities, sacrificing square footage. For someone in [Las Vegas](#), where housing is inexpensive—the city's median home value is about \$115,000, according to real estate site [Zillow.com](#)—and the labor market is tough, the reverse is true. What if you could have both proximity to work and quality of life at an affordable cost?

While this may sound too good to be true, it's the status quo in some places.

In an exclusive ranking for [Businessweek.com](#), [Bloomberg Rankings](#) analyzed government-gathered data on more than 3,000 counties across the U.S. to select the best affordable place in each state. We then scored each county by state. Next we tallied the top-ranked county in each state to arrive at a national ranking. Factors that were most heavily weighted include housing cost, crime, unemployment, and educational attainment in the county, in addition to such other metrics as family income, poverty, commute time, air quality, diversity, and share of families with children.

The Midwest made out well in the ranking. No. 1 on Bloomberg's list: North Dakota's Cass County, home to [Fargo](#) and [West Fargo](#). Other areas with high scores include Brown County, S.D., Cleveland County, Okla. (in the West South Central region), Story County, Iowa, and Olmsted County, Minn.

More from [BusinessWeek.com](#)

- » [America's Best Affordable Places 2011](#)
- » [Midwest Tops in Affordability and Life Quality](#)
- » [Counties Whose Residents Pay the Most Property Tax](#)

Coastal states with high unemployment such as [California](#), [Florida](#), and [Rhode Island](#) ranked lower, as did states with a generally high cost of living, such as [Hawaii](#).

Job Opportunities a Big Lure

Housing is a major factor in making a place affordable—and attractive. According to recently released results from the Census Bureau's 2010 Current Population Survey, housing is the main reason people relocate: Of people who moved in 2010, 43.7 percent did so for such housing-related reasons as finding a new or better home, cheaper housing, or a neighborhood with less crime.

That's just part of the picture. "People follow jobs and not low-cost housing," says Lawrence Yun, chief economist and senior vice-president of research at the National Association of Realtors. "North Dakota has been doing well because of job growth while Las Vegas and [Cleveland](#) continue to struggle—all [are] very affordable markets," he says.

About 16.4 percent of people in the U.S. who moved in 2010 did so for employment-related reasons, says the Census Bureau's survey.

Even in these best affordable places, it's wise not to expect Utopia. In Cass County, for example, flooding is common in the Red River Valley. This year, the river crested in the Fargo area at 38.75 feet in April, according to the National Weather Service, making it the fourth-highest flood on record. It has since declined slowly.

Still, when it's not flood season, Cass County can be an attractive place to live. Unlike many places with nice homes, clean air, low crime, and a strong job market, it's accessible to the average income earner, too.

Here are the 10 American best affordable places to live:



No. 10 - Cumberland County, ME.
Photo: Getty Images

No. 10: [Cumberland County, Maine](#)
Population: 276,529
Median family income: \$68,707
Households spending more than 30 percent income on housing: 37.3 percent
Unemployment: 6.4 percent
Adult population with bachelor's degrees: 38.3 percent
Major cities: [Portland](#), [South Portland](#), [Yarmouth](#)

Luxury homes can be found in Cumberland County areas such as [Freeport](#), [Falmouth](#), and Yarmouth, shows a search on [luxuryportfolio.com](#), but [Zillow.com](#) estimates the median list price in the area is about \$250,000. The Portland area is the state's main economic hub and provides high-quality, affordable housing and excellent school systems, according to [Maine Medical Center](#). It also has a low violent crime rate—not to mention great shopping: Freeport is home to L.L. Bean and numerous outlet stores.



No. 9 - Lafayette Parish, LA.
Photo: Getty Images

No. 9: [Lafayette Parish, Louisiana](#)
Population: 212,684

Median family income: \$59,910
 Households spending more than 30 percent income on housing: 25.4 percent
 Unemployment: 6.6 percent
 Adult population with bachelor's degrees: 27.7 percent
 Major cities: [Lafayette](#), [Scott](#)

The population of Lafayette Parish has expanded quickly, growing by 16.3 percent from 2000 to 2010, above its 15.6 percent growth rate from 1990 to 2000, according to U.S. Census Bureau data. The area has several communities that have been recognized for quality of life, including [Youngsville](#), Lafayette, and [Broussard](#).



No. 8 - Pulaski County, AR.
 Photo: Getty Images

No. 8: [Pulaski County, Arkansas](#)
 Population: 383,347
 Median family income: \$57,324
 Households spending more than 30 percent income on housing: 26.2 percent
 Unemployment: 7.3 percent
 Adult population with bachelor's degrees: 31 percent
 Major cities: [Little Rock](#), [North Little Rock](#), [Jacksonville](#)

The Arkansas River runs through Pulaski County, providing opportunities for boating, fishing, and hiking. U.S. Census data show that the health-care and retail sectors are major employers in the area, which is located in the geographic center of Arkansas. According to the county website, medical facilities and practices employ more than 34,000 people in Pulaski County. Little Rock is home to such major health facilities as the University of Arkansas for Medical Sciences, Baptist Medical Center, John McClelland Veteran's Affairs Hospital, St. Vincent Infirmary Center, and the Arkansas Heart Hospital.



No. 7 - Yellowstone County, MT.
 Photo: Getty Images

No. 7: [Yellowstone County, Montana](#)
 Population: 146,576
 Median family income: \$60,630
 Households spending more than 30 percent income on housing: 28.6 percent
 Unemployment: 6.3 percent
 Adult population with bachelor's degrees: 27.7 percent
 Major city: [Billings](#)

Home to Montana's largest city, Billings, Yellowstone County was named for the Yellowstone River that runs through it. The area has many natural park areas, including Pompeys Pillar National Monument, a sandstone rock formation, and Nez Perce National Historical Park, which spreads into Montana, [Idaho](#), [Oregon](#), and [Washington](#). Billings is known for its quiet neighborhoods and business districts, the city website states.



No. 6 - Onondaga County, NY.
 Photo: Getty Images

No. 6: [Onondaga County, New York](#)
 Population: 455,912
 Median family income: \$65,458
 Households spending more than 30 percent income on housing: 26.4 percent
 Unemployment: 8.2 percent
 Adult population with bachelor's degrees: 31.5 percent
 Major cities: [Syracuse](#), [Salina](#), [Clay](#)

With a cost of living about 18 percent below the U.S. average, according to Sperling's BestPlaces, Syracuse is an affordable city. While its population shrank slightly in the past 10 years, according to 2010 U.S. Census data, other areas in the county have grown, including [Pompey](#), [Cicero](#), and [Lysander](#). Upstate University Health System and Syracuse University are among the area's major employers, according to the county website.



No. 5 - Olmstead County, MN.
 Photo: Getty Images

No. 5: [Olmsted County, Minnesota](#)
 Population: 145,269
 Median family income: \$79,458
 Households spending more than 30 percent income on housing: 25.6 percent
 Unemployment: 5.9 percent
 Adult population with bachelor's degrees: 39.3 percent
 Major cities: [Rochester](#), [Marion](#)

The largest city in Olmsted County is Rochester, home to the Mayo Clinic, earning the area the title, Med City. According to greatschools.org, Century Senior High School, Washington Elementary School, and Friedell Middle School are among the city's most highly ranked. The median home list price in Rochester was \$145,900 in April, according to Zillow.com.



No. 4 - Story County, IA.
Photo: Getty Images

No. 4: [Story County, Iowa](#)
Population: 87,699
Median family income: \$73,702
Households spending more than 30 percent income on housing: 21.1 percent
Unemployment: 5 percent
Adult population with bachelor's degrees: 45.4 percent
Major cities: [Ames](#), [Nevada](#)

Story County, north of Des Moines, is home to Iowa State University in Ames. Education, health care, and government are the largest employers in the county, show U.S. Census data. Ames also has several highly ranked public schools, according to greatschools.org, including Ames High School, Ames Middle School, and Fellow Elementary School.



No. 3 - Cleveland County, OK.
Photo: Getty Images

No. 3: [Cleveland County, Oklahoma](#)
Population: 248,408
Median family income: \$64,350
Households spending more than 30 percent income on housing: 23.3 percent
Unemployment: 5.7 percent
Adult population with bachelor's degrees: 30.1 percent
Major cities: [Norman](#), [Moore](#)

Cleveland County is Oklahoma's third-largest in population and second-fastest-growing county, according to the Greater Oklahoma City Partnership. Farming, oil production, and horse breeding are important area industries, according to the county. The cost of living in Norman, the area's largest city and home to the University of Oklahoma, is 15 percent below the U.S. average and the district has several good schools, according to greatschools.org.



No. 2 - Brown County, SD.
Photo: Getty Images

No. 2: [Brown County, South Dakota](#)
Population: 35,779
Median family income: \$57,264
Households spending more than 30 percent income on housing: 23.4 percent
Unemployment: 4.2 percent
Adult population with bachelor's degrees: 24.1 percent
Major city: [Aberdeen](#)

Brown County, in northern South Dakota, has a very low unemployment rate and the cost of living is among the country's lowest, at 23 percent below average, according to Sperling's BestPlaces. Hunting, fishing, camping, boating, cross-country skiing, bird-watching, biking, and snowmobiling are popular outdoor activities in Aberdeen, the county's largest city.



No. 1 - Cass County, ND.
Photo: Getty Images

No. 1: [Cass County, North Dakota](#)
Population: 145,303
Median family income: \$67,120
Households spending more than 30 percent income on housing: 23.6 percent
Unemployment: 4.2 percent
Adult population with bachelor's degrees: 34.7 percent
Major cities: [Fargo](#), [West Fargo](#)

Cass County is No. 1 in this year's ranking of best places. The cost of living in the area is about 12 percent lower than the U.S. average, according to Sperling's BestPlaces, the crime rate is low, and the job market is strong. The Greater Fargo-Moorhead Economic Development Corp. states on its website: "North Dakota boasts the lowest overall crime rate and the lowest violent crime rate in the nation. The air and water are clean, it's easy to navigate, housing is plentiful and affordable, and schools and medical facilities are outstanding." ACT scores in Fargo public schools are consistently higher than state and national averages, according to Fargo School District No. 1.

Weight Loss Discovery Making National Headlines



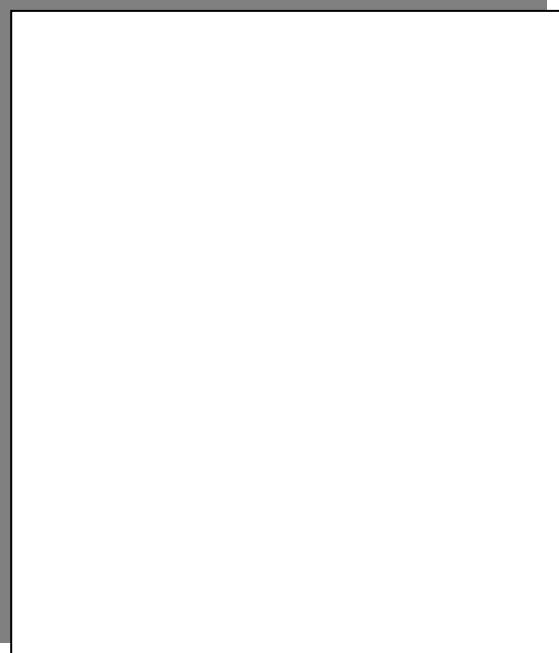
Did you know you can lose weight without dieting? That's what one new weight loss product wants you to believe, after claiming you can lose 30 pounds in six months, without changing what you eat.

*It's called the **Sensa Weight Loss System**, and it's one of the most talked-about diet products on the market today –featured in The New York Times, Time Magazine, and Dateline NBC. Some are calling the Sensa diet “revolutionary” because of its radically new approach to weight loss.*

Sensa boldly claims to help users lose significant weight, without changing their existing diet or exercise routine. All dieters have to do is sprinkle scented "Tastants" on their food, and watch the weight fall off.

We were skeptical to say the least.

The Sensa Weight Loss System goes against everything we've been taught about losing weight, so we dug a little deeper to find out the truth about Sensa. Is it just another weight loss scam or does Sensa actually work?



Our intrigue and skepticism soon turned to excitement as we uncovered what could be the future weapon in the war on obesity.

Is Sensa the Celebrity Diet Secret?

Always on the forefront of weight loss technology, Hollywood celebrities were eager to try Sensa for themselves.

Millionaire Matchmaker Patti Stanger recently told Access Hollywood she lost 25 pounds using Sensa, and says it fits perfectly into her busy schedule.

"I noticed my body was changing and the weight was just floating off," says Patti, who was named by EXTRA as one of the most amazing weight loss success stories of 2010. "Sensa fits perfectly into my lifestyle, because I don't have to change anything." Patti's dramatic weight loss has been featured in US Weekly, People Magazine, and Life & Style where she was quoted as saying, "Sensa was the easiest solution. You just sprinkle the pounds away." [Sensa Reviews](#) in the Media Hollywood celebrities weren't the only ones catching on to this non-diet craze. Harper's Bazaar reviewed Sensa in a two-page article called "Easiest Diet Ever?" The review said Sensa sets "no restrictions on what you may put on your plate--or how much--Sensa practically pleads, 'Eat. Have some more! You want butter with that?'"

When Sensa was featured on Dateline NBC, they interviewed a group of study participants who had been asked to sprinkle Sensa on all their normal foods. Shockingly enough, every single person they interviewed had lost weight. None of them ever reported feeling hungry or deprived, because they were still able to eat their favorite foods--they just ate less of them.

We also found the following reviews from these respected publications:

"The key to eating less may be right under your nose." – Good Housekeeping

"Sensa...when sprinkled on food, heightens smell and taste to trick your brain into thinking your full." – InStyle

"In a study of 1400 overweight and obese men presented last year, Hirsch found those who stuck with the Sensa

Tastants for six months lost an average of about 30 pounds." -- Los Angeles Times

How to Try Sensa Free

The company behind Sensa thought people might be cynical about trying their product, especially when so many diet products fail. But, that's what we found so interesting about Sensa--it's not really a diet at all. And, with all of this media attention, we figured it was worth recommending.

You can try Sensa free for 30 days with no obligation to buy

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