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## A Note from Glen

Dashing through the mall  
On a late December day,  
Through the stores we go  
Charging all the way.

It's that time of year again and the merchants and credit card companies love you. Did you realize that during the month of December last year over \$15 billion was charged to credit cards? 'Tis the season! Happy shopping

## Fun Facts and Trivia

Americans buy 90 million pounds of marshmallows each year, about the same weight as 1,286 gray whales

Every year, kids in North America spend close to half a billion dollars on chewing gum!

The majority of gum is purchased during the Halloween and Christmas seasons

## Brain Teaser

What is once in a minute, twice in a moment, and never in a thousand years?

See page 3 for the answer.

## Sneaky Credit Card Tricks

**C**redit card companies are very slippery. They have all kinds of tricks to gouge your wallet and drive up your bill. They may seem unfair but they are perfectly legal. The only alternative to protect yourself is to stay informed. Here are a few of their tricks:

1. **Late Fees In Minutes** If you're five minutes late it could cost you \$35. Your due date may be the 15th of the month, but if you examine your statement, you might see it's actually due by 1 p.m. So if the letter carrier took a nap at the cul-de-sac, it will cost you a late fee and a possible rate increase. Check your statement to see what time and date your payment is due and send it in early.
2. **Cash Advance Fees And Rates** Read the fine print on your statement and you'll see it's a very bad idea to take cash out of your credit card. Your card might have a really low rate for purchases, but if you take out a cash advance, get ready for a shock. The rate for cash advances is much higher and there is no grace period. That means you start paying interest right away. Aside from paying a high rate on the cash you take out, you're going to pay a fee, usually 2 percent to 4 percent of the amount advanced. And your payments will be applied to the lower-interest balance before they are applied to your cash advance.
3. **Increasing The Rate Based On Other Accounts** Your credit card company may use your late auto loan payment to justify a rate increase. They frequently check your credit report and look for any late payments to justify raising your rate.
4. **Raising Your Rate For No Reason** They don't need a reason. They can just do it. It's in the agreement. If they won't give you a lower rate, get a new card and cancel the old one.
5. **Selling Credit Card Theft Insurance** You don't need theft insurance for your credit card. If it's stolen, you are only liable for \$50, at most.
6. **Shrinking Grace Periods** The grace period is the time between the statement date and the payment-due date. Many credit card companies are shrinking that time down to 20 days, meaning that by the time you get your bill, you may already be paying interest if you carry a balance.
7. **Is Anyone There?** If you want to talk to customer service, you better have a lot of time to kill. Credit card companies don't want to save you money at their expense. So they will transfer you and put you on hold until you are blue in the face. Give Up?

Condensed from an article by Amy C. Fleitas, bankrate.com. You can read the entire article [here](#).

## Nuts about Your Eyes

Things that may be good for your vision:

1. **Feed Your Vision.** Eating one or more servings of nuts a week may slow progression of AMD (age-related macular degeneration). The Vitamin E, copper, magnesium, and fiber all help protect against blood vessel problems that might contribute to AMD.
2. **Be cool.** Wearing the right kind of sunglasses reduces your risk of eye damage from ultraviolet light.
3. **Hit the road.** Exercises like walking may be good for your eyes. It seems that people who walk at least three times a week are less likely than exercise slackers to develop wet (AMD).

## Snack on This

For speedier afternoon thinking, which snack should you choose—a ripe banana or a chunk of cheddar cheese? Go for the banana. Bananas provide you with a healthy dose of vitamin B6, a nutrient credited with helping fend off Parkinson's disease. They also reduce your risk of kidney cancer and help keep your blood pressure steady because they're full of potassium.

## The United States in 2050

Here are some interesting projections by the Pew Research Center.

- About one in five Americans will be an immigrant in 2050,
- There will be no racial majority. Whites will drop to a minority (47%). 30% will be Latinos.
- More than one in five working-age people will be foreign-born by 2050
- The number of people ages 65 and older will more than double in size from 2005 to 2050

## Walnuts: For Your Heart and Your Health



It is no surprise that the regal and delicious walnut comes from an ornamental tree that is highly prized for its beauty. The walnut kernel consists of two bumpy lobes that look like abstract butterflies. The lobes are

off white in color and covered by a thin, light brown skin. They are partially attached to each other. The kernels are enclosed in round or oblong shells that are brown in color and very hard.

Walnuts are a delicious way to add extra nutrition, flavor, and crunch to a meal. Walnuts, available year round, are a great source of those all-important omega-3 fatty acids, a special type of protective fat the body cannot manufacture. A quarter-cup of walnuts provides 90.8% of the daily value for these essential fats. Health benefits range from cardiovascular protection, to the promotion of better cognitive function, to anti-inflammatory benefits helpful in asthma, rheumatoid arthritis, and inflammatory skin diseases such as eczema and psoriasis.

Omega-3s benefit the cardiovascular system by helping to prevent erratic heart rhythms, making blood less likely to clot inside arteries, which is the proximate cause of most heart attacks. Omega-3s also help to improve the ratio of good (HDL) cholesterol to potentially harmful (LDL) cholesterol. They reduce inflammation, which is a key component in the processes that turn cholesterol into artery-clogging plaques.

Walnuts also contain an antioxidant compound that supports the immune system and appears to have several anticancer properties.

When purchasing whole walnuts that have not been shelled, choose those that feel heavy for their size. Their shells should not be cracked, pierced, or stained, as this is often a sign of mold development on the nutmeat, which renders it unsafe for consumption.

Shelled walnuts are generally available in prepackaged containers as well as in bulk bins. Just as with any other food that you may purchase in the bulk section, make sure that the bins containing the walnuts are covered and that the store has a good product turnover so as to ensure maximum freshness. Whether you purchase walnuts in bulk or in a packaged container, avoid those that look rubbery or shriveled. If it is possible to smell the walnuts, do so in order to ensure that they are not rancid.

Due to their high polyunsaturated fat content, walnuts are extremely perishable and care should be taken in their storage. Place shelled walnuts in an airtight container where they will last up to 6 months in the refrigerator or up to a year in the freezer.

## The Wine Corner



The Holidays are upon us and it's time to think about creative gift ideas for those on your list. This is sometimes frustrating so here is a thought. How about creating a wine basket, especially for those who seem to have everything?

Obviously you need to know that they drink wine first of all. You can create a basket as large or small as you wish and fill it with as much as you can afford. There are many shops where you can find baskets at a good price. Then you can wait to find wine or champagne on special if you are on a budget. Add whatever you wish. Maybe you want to add some chocolates, cheeses, nuts and dried fruits as well as wine. You may even put in a couple of wine glasses to accompany the wine. Be creative. What you add is really up to you.

After your basket is finished, cover it with some clear cellophane and tie with a ribbon. What a beautiful gift you will end up with.

This concept can even be put into action for the non-drinker. Instead of a wine basket you can do a coffee or tea basket. You can add coffee mugs, cups and saucers, chocolates, biscuits or anything that you like. You can buy baskets such as these but, in addition to being more expensive, they will not always include things that you would like. And more importantly, they lack that personal touch.

Happy shopping and happy holidays!

## Quotable Quote

Life consists not in holding good cards but in playing those you hold well.

~ Josh Billings

## Recipe of the Month

It's delicious, (I can't say it's nutritious), but it's just in time for the holidays. Why not make some early to have around for guests during the season.

### Cashew Butter Crunch

1 cup granulated sugar  
1 cup butter  
1 tablespoon light corn syrup  
1 1/2 cups salted cashew pieces

Combine sugar, butter, and corn syrup in a 2-quart saucepan. Cook over low heat, stirring occasionally, until butter is melted and mixture comes to a boil (8 to 10 minutes). Continue cooking, stirring occasionally, until candy thermometer reaches 290°F or small amount of mixture dropped into ice water forms brittle strands (25 to 30 minutes). Remove from heat; stir in cashews.

Spread to 1/4-inch thickness on buttered 15 x 10x 1-inch jelly-roll pan. Cool completely; break into pieces. Makes 2 dozen pieces (about 1 1/4 pounds).

## A Final Word

Thanks again for reading this newsletter. I hope you have found something of value in it. Thanks for your continued interest and support of [Glen's Place](#). I always appreciate your comments so keep them coming!

I hope you have your shopping done but if you are like me and most others, you don't, so get out to the mall and enjoy the season. I think the crowds of people are part of the excitement of the holidays.

Until next time remember: A clean desk is a sign of a cluttered drawer.

**Answer to Brain Teaser:** The letter M



Happy  
Holidays!



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