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YOUR GUIDE TO LIFETIME PLANNING

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1st Quarter 2011

Looking forward and planning for another new year

News and Notes



Karen J. Ellenbecker, President
ELLENBECKER INVESTMENT GROUP, INC.

Each December I write down my personal and business goals for the New Year. I enjoy reviewing my goals from a year ago in order to reflect on my accomplishments. It amazes me as I take inventory of how abundant my life is and how much I have to be grateful for. Often we focus on the struggles instead of the richness we have in our lives.

Take time to think about what you would like to accomplish in 2011 both personally and professionally. If the list is too long it will feel overwhelming. I generally begin by listing categories such as health, finance, family, friends, community, social experiences and business. I like to list four or five goals in each category that can be accomplished throughout the year. The goals should be a stretch but also attainable.

Whether you consider them goals or New Year's resolutions it helps to put pen to paper and list what you want to accomplish over the next year. I have listed several ideas that might interest you when looking at your financial goals.

1. Increase your 401(k) contribution and confirm that the investments you are utilizing are in alignment with your overall investment strategy.
2. Pay off any revolving debt. Start paying the debt with the highest interest rate first.
3. Review your estate plan. Assuming nothing fundamental has changed in your life your plan should be reviewed every 5 years for tax law changes and new estate planning opportunities. If there have been personal changes in your life it should be reviewed more frequently.
4. Review your tax situation; this should be done early in the year so that you can minimize tax implications and modify your strategy.
5. Make donations to your favorite charities. Sir John Templeton has said "An attitude of gratitude creates blessings. Help yourself by helping others. You have the most powerful weapons on earth — love and prayer."

6. Check your beneficiary designations on your life insurance, retirement accounts and annuities.
7. Track your expenses and create a budget. You can use a software program or create your own.
8. Create your personal net worth statement.
9. Consider completing "end of life planning" to ease the burden on your family.
10. Increase your level of savings outside of your 401(k) plan contributions.
11. Evaluate your mortgage. Determine if it makes sense to refinance or increase your payments.
12. Help your children or grandchildren become good financial stewards. Be a financial mentor.
13. Fund your 2011 Traditional or Roth IRA as early in 2011 as possible.
14. Go paperless on your statements and other documents. Be sure to contact us if you need help "going green" with all your financial information. Consider paying bills and receiving information from other sources electronically as well.
15. Above all... for help or direction on any of these suggestions or to go over your personal strategy, make an appointment with your financial advisor. We encourage you to come in and meet with us.

On a personal note, take time to reflect on all your blessings. It is easy when things are uncertain to only focus on what is lacking. As much as we resist the volatility in the stock market and cringe when it dips and dives... it is within that volatility that opportunities arise. The same is true in our personal lives. It is the challenges we face that spur growth, build character and strengthen relationships.

As we celebrate beginning our 15th year as Ellenbecker Investment Group and 20 years on "Money Sense," I want to thank all of you for your support. We are grateful for the opportunity to be your guide on your financial journey. May peace, prosperity and joy be the first to lift the latch of your door in the coming year.

END OF LIFE PLANNING *when a loved one dies*

Diane Byrne, CFP®
ELLENBECKER INVESTMENT GROUP, INC.



Diane Byrne and her father, Doug Gmoser

It is with fondness and sadness that I write this article. Over the years I've helped our clients' children deal with the death of a parent and now I am experiencing it first-hand. While the emotional impact is different for everyone, after my father, Doug Gmoser, died last August we learned a number of things that may help anyone going through the process.

Fortunately my parents' documents and files were in good order. My father's wishes for his funeral were listed on a form and he and my mother previously had purchased crypts. Little did we know this was just the starting point for the many decisions to be made in a very short amount of time.

The "Celebration of Life" was at Becker Ritter Funeral Home, where my dad had been many times for other funerals. He played Dixieland Jazz clarinet in the band, "Six Friars and a Monk," who as my dad said, "was the house band at Becker Ritter." Knowing the funeral home and working with Joe Becker was a great comfort during this emotional time. Our gathering was nontraditional with a lot of personal touches, which made it very special.

Here are some of the things we did that we felt good about:

- Professionally videotaped the service to send to family and friends who could not be with us.
- Had live music, including keyboard and bass during the service and a Dixieland jam session afterwards.
- Created a video to show at the service, including a lifetime of photos and recorded music by the Friars.
- Displayed framed photos, documents and memorabilia – all were already displayed at the house so we just had to select what we wanted.
- Gathered in one location for the visitation, service and cocktail hour (my dad's favorite time of day).
- Chose a casket that reminded us of my dad's shiny Cadillac.
- Provided envelopes already addressed to Jazz Unlimited, our choice for donations to a scholarship fund.
- Gave everyone a lottery ticket as a remembrance of Doug.

Of course there were things we could have done differently, including planning more things ahead of time and knowing what the estimated costs were. For example, we did not know there were additional expenses relating to opening and closing the crypt. In hindsight, it would have been better if some of the expenses had been pre-paid. As it turned out, we were able to charge the funeral expenses which allowed enough time for the life insurance proceeds to be paid. Also, we could have avoided a communications mishap by asking the funeral home associates to deal with only one family member.

Following the funeral, we started to deal with the paperwork. Four months later, we're finally finished. Here are some of the things we learned:

- Social Security is paid for month prior – it's not prorated so you pay back for the entire month the person dies and the spousal amount is adjusted accordingly.

- The letter from the Social Security Administration is confusing – we read it a number of times then spent 30 minutes on a phone call before we understood exactly what was happening. Also, it takes a few months to sort everything through direct deposit.

- The surviving spouse can sign the title for a car sale, even though the title is in the deceased spouse's name.

- If you have a loss in a joint investment account, you should sell the securities before the spouse dies, in order to take the capital loss – there is no "step-down" in basis.

- You need to be patient. Some items can take months to complete, e.g., pension adjustments and company retirement plan transfers.

- It would have been helpful to have list of organizations which would pick up donations of dress clothes, casual clothes, shoes, eyeglasses, medicines, etc.

My dad's death has prompted me to update some of my own end-of-life planning wishes as well as organize a series of workshops for our clients. As much as we all have good intentions, completing these things typically isn't high on our priority list. If you are interested in joining me at the office on a Saturday morning, please let our office know. When the final topics and dates are determined we will contact you.

2011 SATURDAY WORKSHOPS

Come prepared to participate and accomplish something! Tentative list of topics:

- Final disposition form
- Memoirs
- What you want your family/friends to know
- Location of important items
- Pre-planning your funeral
- Family health history
- Writing your obituary

Making lemonade out of lemons

When I was asked at the funeral home if my mom wanted my dad's wedding ring, of course I said yes. It never occurred to me she may want him to keep it on. When it was returned to her after the service she was very upset that they hadn't followed her wishes. At that point I told her it was my fault they took it off.

She has since had the ring resized and soldered to her wedding ring and is glad I told them she wanted it.



EMPLOYERS, *are you happy with your current 401(k) plan?*

Joleen Kane
Director of
Special
Products



Jean Range,
CFP®



Your company has dedicated a significant amount of resources, both financial and human capital, to develop a competitive 401(k) plan for your employees. Once a plan is established, it is clear who the “winners” are... the participants, the beneficiaries, and the employer. However, we should not spend too much time celebrating because there is still work that needs to be done.

Every 401(k) plan has to meet responsibilities and act prudently under ERISA guidelines. This is often referred to as “fiduciary responsibility.” This is a timely topic as year-end tends to be the perfect time to reflect and assess the successes and challenges of the 401(k) plan as well as making certain your fiduciary responsibilities have been met.

The good news is you are not alone. Ellenbecker Investment Group can help guide you through the review of your plan. Have the following questions kept you up at night?

1. Is your plan design accomplishing your current needs?
2. Have you reviewed your investment choices' performance lately? Is it time to change any of the investment options? Who is monitoring the performance?
3. Does your plan offer the participants diversified investment choices?
4. What are the plan's expenses? Are you getting your money's worth?

5. Have you provided sufficient resources to aid your employees in making informed investment choices (*employee education in the form of workshops or written material*)?

6. Have you received any complaints or concerns from your employees regarding the 401(k) plan?

7. Are you satisfying ERISA reporting and disclosure requirements?

The New Year often arrives with resolutions to improve or accomplish a goal. Let Ellenbecker Investment Group help you assess and review your plan's design, investment performance and selection, as well as customer service.

Going green

You may have noticed talk about going paperless or “Going Green,” or even seen a note on your Pershing statement about it. You will hear more about it in the coming months during your Asset Allocation meetings and other communications.

Electronic delivery (e-delivery) is fast becoming the preferred method of accessing account information worldwide. Key benefits for clients include the elimination of sensitive information going through the postal service, less unwanted mail, 24/7 access to account information and the flexibility to download, print and view desired documents at any time.

Many of our clients have already Gone Green. If you have access through the client SII portal on our EIG website (www.ellenbecker.com), then you can sign up by clicking the “Go Green” button there and following instructions. You will be able to choose the statements for which you wish to turn off paper delivery. Once enrolled, you will no longer receive hard copies of those documents in the mail. If you do not have SII client access, please contact us so we can help you set it up.

The goal—avoiding unnecessary costs and having a positive impact on our environment by reducing mailings—is a worthwhile one. So Go Green; go paperless! Contact us and we will gladly walk you through what you need to do.

Calendar of events

Back this year by popular demand — Karyl Richson, Public Affairs Specialist for the Social Security Administration in Milwaukee, will present a Social Security seminar at EIG this winter. It's offered two times: Thursday, January 27, 2011 at 6:00 p.m., and Tuesday, February 8 at 11:30 a.m. They will be held in the lower level of our office building and last about 1-1/2 hours. These seminars are free and open to all, whether you are currently on Social Security or just looking ahead. You are welcome to bring your statement with you. Please call 262-691-3200 or e-mail dcoonce@ellenbecker.com to reserve a spot for yourself and your friends. And be sure to check out the SSA's website, www.socialsecurity.gov, for helpful information.

Have you joined us for our monthly client teleconferences?

Upcoming dates are all Thursdays: January 20 at 1:00 p.m. and 7:00 p.m.; February 17 and March 17 both at 1:00 p.m. It's a way for us to keep in touch with you and pass on useful financial information. Announcements are emailed each month. Your friends and family are also welcome to listen in. We'd like to hear your comments and suggestions on topics and times.

To access the call (*hosted by Qwest Business Communications*):

- Dial 1-877-531-0114 prior to the start time
- When prompted, enter the code *3633839* (include stars)
- You will be placed on hold until the moderator begins the conference call.

What people need to know for the upcoming tax season

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On December 17, 2010, President Obama signed into law the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 (also known as the 2010 Tax Relief Act). In addition to extending the current tax rate structure beyond 2010, the Act includes many other tax provisions.

TAX BRACKETS & INCOME

Tax brackets for 2011 (IRS announcement of official rates is forthcoming):

Tax Bracket	Single & Married (Separate)	Married (Joint)
10%	\$0 - \$8,500	\$0 - \$17,000
15%	\$8,501 - \$34,500	\$17,001 - \$69,000
25%	\$34,501 - \$83,600	\$69,001 - \$139,350
28%	\$83,601 - \$174,400	\$139,351 - \$212,300
33%	\$174,401 - \$379,150	\$212,301 - \$379,150
35%	All over \$379,151	All over \$379,151

Dividends and long-term capital gains:

- 15% maximum tax rate in 2010 will continue through 12/31/2012.
- 0% tax rate for 2010 capital gains and dividends for those in the 10% and 15% brackets

Alternative Minimum Tax (AMT) "patch" for 2010:

- Exemption is \$72,450 for married (joint); \$47,450 for singles in 2010.

DEDUCTIONS

Itemized deductions:

- No phase-out in 2010 through 2012 for higher income individuals. The standard limitations continue to apply, e.g. 7.5% for medical; 2% for other itemized; 10% for casualty losses.

Personal exemptions:

- No phase-out in 2010 for higher income individuals, continuing through 12/31/2012.

Charitable donations:

- Obtain written acknowledgement from the charity for any cash gift over \$250 – your cancelled check is no longer considered adequate documentation of the deduction.
- For non-cash gifts, you should have a receipt from the recipient charity that contains the name and address of the charity; date of the contribution; detailed description of the property.
- Special rules apply to donations of vehicles, traded securities and other property of more than \$500. Property contributions exceeding \$5,000 require a qualified appraisal; and property contributions of over \$500,000 require the donor to attach the appraisal to the tax return.

Mortgage interest:

- Continues to be an itemized deduction, but is limited to the interest on a total of \$1.1 million in qualified home mortgage indebtedness (\$1 million mortgage and \$100,000 home equity line). Non-acquisition indebtedness cannot exceed the difference between the residence's fair market value and the amount of the acquisition indebtedness therefore the mortgage crisis means many homes are "underwater". The deduction for mortgage interest on home equity lines could be limited in 2010.

Small business write-offs:

- HIRE Act provides a forgiveness of the employer's 6.2% Social Security tax for hiring unemployed (60 days) workers after February 3, 2010 to December 31, 2010.
- HIRE Act gives all employers a \$1,000 credit for retaining a 2010 hire (from February 4 through December 31, 2010) for 52 weeks.
- Fixed asset purchases qualify for \$500,000 of "Section 179" write-offs, and 50% bonus first year depreciation on new asset purchases.

Individual Retirement Accounts (IRAs):

- Limit for 2011 of \$5,000 normal and \$6,000 catch-up (age 50 and older) may be contributed by April 15, 2012.
- No income limits on Roth IRA contributions or rollovers for 2010. Income limits re-apply in 2011.

CREDITS

Residential energy credit:

- After 2010, the Act reverts to the former amount of 10% of cost with a \$500 maximum credit for selected energy improvements made to personal residences through 2011.

Home buyers' credit:

- Credit was up to \$7,500 for purchasing a new home between April 8, 2008 and December 31, 2008, and 2010 is the first year of the 15-year re-payment of this tax credit. First-time homebuyers between January 1, 2009 and April, 2010 could qualify for a tax credit of 10% of the purchase price, not to exceed \$8,000. Long-time residents of existing homes may qualify for up to \$6,500 when buying a new home between November 2009 and April 2010. These credits need not be repaid.

American Opportunity Credit:

- Replaces the Hope Credit for education, expiring after 2010. Maximum credit is \$2,500 during the student's first four years of college through 2012.

Child credit:

- Remains at \$1,000 through 12/31/2012.

Earned Income, Adoption and Dependent Care Credit

- Remains unchanged through 12/31/2012.

OTHER

Foreign:

- Foreign bank accounts or foreign securities with an aggregate value of more than \$50,000 require a tax return attachment that discloses which foreign accounts and securities are owned, or face substantial penalties for non-disclosure.

Net operating losses:

- 2010 business losses may be carried back five years, as opposed to the "normal" two-year rule.

Wisconsin:

- Remember that all the above rules apply to your FEDERAL individual income tax return. Wisconsin's rules have not been updated by reference to current federal law as of January 1, 2010.

Consult a tax professional regarding your specific situation.

PHYSICAL CLUTTER *creates mental clutter*



Rick Schaefer, M.D.
www.rickschaefermd.com

I'd really like to help you free your mind from undue burdens and feel the lightness of thought and inspiration found in de-cluttering.

In order to achieve a feeling of total security and total freedom, it is necessary to let go of our attachment to physical things. Detachment holds the wisdom of uncertainty and possibilities. When you embrace uncertainty, you will find security. This is a bit tricky to grasp at first, but when you realize that you truly can't predict the future then the only alternative is to embrace the idea that there are some uncertainties. In accepting those uncertainties, you will feel more secure. When you embrace possibilities, you will find freedom. Knowing that there is more than one path that can please you can help you to feel freedom and happiness. A simple first step toward detachment is letting go of small physical items. Let's get started!

Today, get rid of one thing. It could be a pair of shoes, a knick-knack, or an old souvenir glass. Just pick one thing and give it away, recycle it, throw it away, or put it in the garage for a future "Give-Away Day" (see below for more on this idea). This physical action is a representation of clearing mental space for clear and creative thinking, and when made habit, can transform

the way you interact with your physical and emotional environment profoundly. Think about the stuff you have that clutters your living space. Where to begin? Well, you could start a "five-year rule" for clothing, for example. That's an easy one: if you haven't worn it for five years, you will definitely not miss it! Perhaps even a two-year rule? One year? Just because you haven't exercised your throwing-away muscles in a while doesn't mean you can't start somewhere ... like with a coffee mug from the back of the cupboard. Don't worry that it is in great condition or that you paid good money for it, it is the "getting-rid-of" energy that will be far more valuable to you, and the value will come back to you many fold.

As your physical space becomes more and more clear you will find that previously cluttered areas give way to empty space, allowing for a mental shift from the focus of "what is" to the focus of endless possibilities. Your living space will become a blank canvas upon which anything can be created, in any moment.

De-cluttering feels like clearing your stuff, but it is actually clearing your mind. Jumbled, crowded thoughts will give way to clarity and focus. Creative energy will emerge in the space vacuum you have created for it. Your new thinking will have the room it needs to be powerful and inspiring!

A continuation of this exercise for the future is to have a "Give-Away Day." Fill the garage bit by bit with all the stuff you have uncluttered through your new daily attitude of detaching. When it really starts to pile up, call your friends and invite them to come and get all your stuff. They will go crazy and really create a great memory for themselves and for you. Plus, the objects themselves will have a much more useful and vibrant life in their new home.

In detachment lies the wisdom of uncertainty and in uncertainty lies freedom from our past: from the known. It is also where limitless possibilities are found. Stay open to the possibilities by manifesting an attitude of detachment in your physical environment today.

"Simplicity is the most difficult thing to achieve in this world; it is the last limit of experience and the last effort of genius."

— George Sand

"Nothing is the new something!"

(from *Extreme Thought Makeover* by Rick Schaefer, M.D., 2010)

Economic Update

From December, 2010 Capital Market Consultants Economic and Capital Market Update

The U.S. economic recovery showed signs of life as we came to the end of 2010. The job market is slowly improving, though this improvement is still not strong enough to register in lower unemployment figures. However, consumer paychecks and spending are growing. An early indication of healthier household wallets and improved sentiment was the solid early holiday season retail sales figures, up about 6% from 2009.

Several important measures of the U.S. economy are now above levels reached before the September 2008 Lehman Brothers bankruptcy (e.g. personal savings rate, productivity level and consumer confidence). Additionally, the easing in bank lending standards over the past few months is a sign that the economic backdrop, for credit and small business expansion, may be getting better. Although credit conditions as a whole still remain tight, this easing trend, if it continues, should be helpful in promoting job creation and fostering an improved economic outlook.

But the economy isn't firing on all cylinders, to be sure. Growth in the industrial sector has slowed, the housing market remains weak, and Europe is in turmoil again. There are a number of other risks, including ongoing sovereign debt issues, escalating inflation in China and the potential breakdown in global policy coordination. That said, our economic forecast is for a continued cyclical, but a sub-historical trend line recovery.

Corporate cash levels are at near fifty year highs and the earnings backdrop has been very encouraging. In fact, for the sixth consecutive quarter, more than 70% of companies that reported earnings beat expectations. In part, the recent positive developments in the capital markets are reflecting a more constructive earnings outlook, the potential for broad-based top line growth in 2011, and the strength of the U.S. dollar as financial troubles resurface in Europe.

Outlook: Despite some positive signs that we have seen in U.S. consumer spending, net exports, consumer confidence etc., headwinds are still coming from a number of sources, including geopolitical risk in the form of heightened conflict between North and South Korea, the deepening of the European debt crisis, policy tightening in China, confusion over the implementation of quantitative easing and weakening housing market data.

Join us for the EIG Client Teleconference on Thursday, January 20 at either 1:00 or 7:00 p.m. to hear Capital Market Consultant's quarterly economic update. See the calendar section for dial-in instructions.

BUILD YOUR HEALTH and you'll build your wealth



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Think about it. Every minute and every penny spent investing in your wellness will be time and money saved in subsidizing your illness. Leonardo da Vinci wrote: **“Learn to preserve your own health.”** Since our healthcare system is flawed and we as a nation are getting sicker and sicker, we need to shift our thinking so we depend less on conventional medicine. We need to empower ourselves to take control of our own wellness. Remember the old saying... **“an ounce of prevention is worth a pound of cure.”** Well...the power is in our own personal commitment to stay healthy. We're in the driver's seat – so take control!

I believe one of the most overlooked aspects of building our wealth...is building our health. We've been taught the importance of reducing our risk of losing our wealth, and in reality, we should place even more importance on reducing our risk of losing our health – to disease and illness which could wipe out our financial security and greatly diminish our quality of life, or cause premature death. So much for enjoying the fruits of our lifetime of labor.

Your life literally depends on your being proactive in protecting your own wellness. But how do we do that? Aren't we at the mercy of our genes? Well in actuality, only 5-7% of our disease and illness can be directly attributed to our genes.

That's good news! This means lifestyle contributes to the rest! The way we treat our bodies through exercise and good nutrition, or lack thereof, determines whether those genes are expressed or suppressed. So we need to quit blaming our parents and grandparents as they're only part of the equation. We can control our own health outcomes!! Too many of us wait for symptoms to appear and figure we'll deal with it then, but by that time it may be too late. Good health is not the absence of symptoms. You don't get heart disease or cancer or diabetes the day you get the diagnosis. This has been developing in your body for many years prior to that diagnosis. So, practicing prevention is crucial to maintaining wellness!! We need to stop disease dead in its tracks!! It's ultimately easier - and less expensive - to prevent than to cure!!

So, what are some of the things you can do to have a healthy and vital life – a life of longevity? The formula is really quite simple. You're on the right track when you begin exercising daily for a minimum of 30 minutes incorporating both strength training and cardiovascular training, eating a diet rich in fruits & vegetables, whole grains and lean proteins, drinking half your body weight in ounces in water daily – and avoiding processed foods which contain a lot of

preservatives, sodium, sugar and fat. You also need to supplement your diet with some vital nutrients such as a whole food concentrate (*not a multivitamin*) like Juice Plus+, Omega 3's (*either fish oil or flax seed oil*), and Vitamin D if you live in the north and don't get enough sun especially in winter. Taking these steps will transform your body into a lean and efficient machine and one where it will be nearly impossible for disease to thrive. Start out making small incremental changes which will have a huge and cumulative impact on your health. Once you adopt this new healthy lifestyle, it will become habit. You'll get used to your new-found energy and you'll look fantastic too!

There are incredible and vast resources out there to begin living a life of wellness. It starts with your decision and commitment to actively participate in your own wellness. Don't sit back and let others around you be the beneficiaries of their own commitments to get on board while you sit idly thinking you can't control your own health's destiny. You can control it and should do it for yourself and the ones you love. First and foremost, educate yourself! Become an expert of your own body! Nobody knows it like you do anyway. Read books, take classes and seminars, join a health club and seek out wellness care professionals like chiropractors, nutritionists, personal trainers, massage therapists, acupuncturists...and so on. Their philosophies center on prevention so they play a key role in keeping you healthy and reducing stress.

SO ARE YOU READY?

Are you beginning to shift your viewpoint on what true wealth really is? Your good health is your true wealth! Having the good health to enjoy life to the fullest means you are rich! Without good health, you are bankrupt! Truth be told, don't you think it's ultimately wiser to invest in your wellness than spend that money on doctors, hospitals and prescription drug costs?

Build your health....and you'll build your wealth!
As Nike urges us...**“Just do it”!**

HATS & Mittens



Thank you once again!

It happened again last December 6. Just in time for bitter winter weather, about 370 boys and girls in grades K-3 through 5th at Kagel Elementary received hats and mittens, as well as books, school supplies, socks, toys and... a plush polar bear from Santa and Mrs. Claus! Generous clients donated a variety of coats, toys, backpacks and supplies for the children. The kids were thrilled, as you could tell from their “thank-yous” and smiles. We hear every year from the staff at Kagel how much this means to them and how excited they are waiting for the big day. We give enormous thanks to all the wonderful people who helped with this year's Hats and Mittens project: clients, friends and employees all gave their time and resources. We are truly blessed by good friends and the ability to share with others. If you would like to know more about Hats and Mittens and the EIG Charitable Foundation, please contact us. We collect donations all year round. All contributions are tax-deductible and go 100% toward benefitting the children. If you need a receipt for a donation you have made, please let us know and we will make sure you get one.

BIOAVAILABILITY *is your food body ready?*



Karina Stuke, Personal Trainer
WISCONSIN ATHLETIC CLUB



Wisconsin Athletic Club, Inc.

"Fitness For The Good Life"

Last quarter, I introduced you to a food movement known as "**Culinary Medicine**" – the art of cooking blended with the science of medicine. I encouraged you to channel your inner doctor and to reconsider your eating habits so you can look and feel your best, while living a long and healthy life. As we continue on this journey, I will be introducing you to three keys to unlocking the benefits of culinary medicine:

1. **Bioavailability**
2. **Avoiding anti-nutrients**
3. **Achieving satiety**

We are going to start out by take a closer look at the concept of bioavailability. It is a fancy word with a simple definition: "Getting the most out of the best foods". The unfortunate reality is that not all of the foods we eat get absorbed and used by our body. Our food is much less nutritious than it used to be, and I'm not just referring to that which is processed or obtained at a drive-thru window. We have mastered the art of producing larger quantities of food at the expense of its nutritional value. There are several factors that affect how much you absorb and how well your body can use it. These include how much you consume, food pairings, and how you select, cook, and store the food you are eating. Let's take a look at how we can use this concept of bioavailability to our advantage in everyday food choices.

Are you a salad eater? Great! Lettuce, red and green peppers, tomatoes, and a squeeze of fresh lemon may look like the ultimate bowl of nutrition. However, if you use fat-free dressing, you are not absorbing the carotenoids, lutein, capsanthin, and lycopene that help fight cancer. There are dozens of antioxidants and nutrients in that salad, but they are not optimally absorbed without some source of healthy fat. Try adding some slices of avocado, extra virgin olive oil, or a handful of chopped walnuts.

Are you a green tea drinker? Fantastic! I encourage you to add a squirt of lemon to each and every cup you drink. This will increase the amount of catechins your body will absorb. These antioxidants can inhibit the growth of cancer cells and prevent the activity of free radicals (the molecules that cause cellular damage that can lead to cancer).

Are you a chocolate-lover? Good news! To increase the bioavailability of chocolate, reach for the darkest possible. Dark chocolate improves nitric oxide bioavailability - a naturally occurring chemical that can help dilate your arteries. Dark chocolate improves your heart health, supports cardiovascular health, alleviates plaque, and is a great source of magnesium, calcium, zinc, copper, and phosphorus. Aim for about 6.7 grams per day – a bit less than one-half of a bar each week. This is the ideal amount for a protective effect against inflammation and cardiovascular disease.

Are you a fan of broccoli and tomatoes? Good choice! Combining these two super foods provides more powerful cancer protection than just eating either vegetable alone. Broccoli and tomatoes complement one other, and consuming them together results in the production of maximum cancer-fighting agents. Also, cooking your tomatoes and adding a small amount of healthy fat (such as olive oil) helps your body absorb the lycopene more readily.

Are you a regular vegetable eater? Excellent! Cooking methods also have a direct affect on bioavailability, but some are proven better than others. In order to get every last bit of goodness out of your vegetables, try steaming on the stove top, roasting in the oven, grilling on a gas or charcoal grill, sautéing in a pan, or simmering in a soup broth. Conversely, boiling vegetables does not preserve most of the nutrients. It should also be noted that the nutrients in many vegetables are better absorbed when they are cooked. Cooked corn has more vitamin C than raw corn. Cooked spinach has more vitamin K than fresh. Cooking carrots makes the beta-carotene more absorbable.

Disease prevention is not as complex as it might seem. With just a few simple changes to our diets, we can be better prepared to fight for our health. Each and every meal provides an opportunity to put our health first. I can't think of a better way to do this than to eat a wide variety of quality, whole foods in the best combinations.

Bon appétit!



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Please note the following information for Pershing's 2010 mailing of IRS Forms 1099 (B, DIV, INT, OID and MISC): Your form will be mailed by February 15, 2011, if you have received income from a regulated investment company (RIC), including mutual funds (open or closed end), real estate investment trusts (REITs), and unit investment trusts (UITs) and certain equities that reclassify their income. Your form will be scheduled for this date to allow the issuer the time necessary to calculate and disclose the proper income classification for tax purposes. We hope this will reduce the need for you to receive a revised Form 1099. Your form will be mailed by January 31, 2011, if you have not received income from a regulated investment company or an equity that will reclassify income.

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