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## How to Find Travel Deals for the Holidays

Whether you are searching for the best price on flights, the most reliable carrier or simply want the best seat in the house, there are plenty of websites worth checking out.

### Travel Sites

For a one-stop holiday travel, visit [MyShoppingTown.com/travel](http://MyShoppingTown.com/travel) where you can find the major sites to book a flight, reserve a hotel room and even rent a car plus you will help fundraise for non-profit organizations at the same time!

## Tips to Help Travelers Fit in Abroad

It's the time of year when people from around the globe sit side by side on airlines and travel to visit long-lost relatives.

Understanding a bit of travel etiquette, then, can go a long way toward reducing frayed nerves and helping everyone fit in at the final destination.

Make [www.traveletiquette.co.uk](http://www.traveletiquette.co.uk) your first destination.

It's written by experts and is continually updated to reflect the most important news and information you need to know before setting out. Customs and traditions of countries around the world are clearly explained.

Tips and pointers provide all the information you need about public behavior, greetings, attire and how to properly give gifts.

## Smoke Detectors

Smoke detectors are one of those amazing inventions that, because of mass production, cost practically nothing. You can get a smoke detector for as little as \$7. And while they cost very little, smoke detectors save thousands of lives each year. In fact, it is recommended that every home have one smoke detector per floor.

Smoke detectors can run off of a 9-volt battery or 120-volt house current. As time moves back in November, it's a great time to remember to check your smoke detectors. Changing the battery at this time is also a great idea.

## 4 Tips to 'Plan Your Way to Success'

Setting aside time to plan the week ahead can help relieve any stress you might be feeling as a result of unfinished business.

It also allows an emotional release once the week is done and helps increase productivity.

The following suggestions will help you come up with a good plan and learn how to stick with it:

**Prioritize by Importance:** Planning provides a systematic method to increase productivity without sacrificing quality by establishing a hierarchy of needs. Make a list of "must do" versus "can do if time allows" items.

**Time Management:** Experts agree that the first step in time management is the ability to properly prioritize one's time. Beside each item you listed above, indicate how long you expect the activity to take. Build in a little buffer by adding 10% more time to each activity to accommodate emergencies or unanticipated events.

**Stay on Track:** Planning allows everyone to see the "big picture" while simultaneously outlining the details required to accomplish each task. Planning also keeps the lines of communication open and ensures that all stakeholders understand the proper process required to complete a job.

**Reward:** Good planning not only helps to increase productivity, but it also reduces stress, helps you relax and increases personal satisfaction by giving you a sense of accomplishment. Lower blood pressure, less anxiety and greater focus keep your mental faculties and emotional well-being running like a well-oiled, machine so you are able to accomplish more in less time. Take time to reward yourself and others for meeting goals and objectives each week.

# How Your Credit Score Can Affect Your Insurance

Many people are unaware their credit history may strongly influence the cost of homeowners insurance. A poor credit score can result not only in higher insurance premiums but also in a denial of coverage altogether.

As credit lending standards continue to tighten, experts agree that it is more important than ever to keep a close eye on your credit score in order to avoid insurance rate increases or non-renewal of policies.

## Why It Counts

The most commonly cited reason behind charging higher insurance premiums to those with lower credit scores is the belief that people who do not properly manage their finances are at greater risk of submitting a claim.



## November 2009 Drawing

MyShoppingTown.com is giving away two double-feature prizes in November. Just in time for Christmas, we've got Disney Holiday DVD's!

Check out how you can win!

Have you already started your Christmas shopping? Don't forget MyShoppingTown.com for all your on-line shopping and help fundraise at the same time.

## Thanks for All Your Referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

## Useful Tips

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to order your free annual credit report. Review the information for accuracy and immediately dispute any errors in writing. Not only will it help save money on the cost of obtaining a new loan, but it might help keep your homeowners insurance rates low.

Keep an eye on credit limits, late payments and other common credit problems. Lenders throughout the nation are reducing credit lines, increasing minimum payments and requiring higher credit scores. Smart consumers should make a point of keeping an eye on available credit and avoiding late payments, over the credit limits or other common problems.

## Recipe: Curried Rice Salad

### Serves 4

- 5 cups cooked rice (at room temperature)
- 1 cooked chicken breast half, shredded
- 1/3 cup ham, cubed
- 1/3 cup Craisins (sweetened, dried cranberries)
- 2/3 cup chopped celery
- 1/2 cup tomato, seeded and chopped

### Sauce

- 1/4 cup mayonnaise
- 1/4 cup sour cream
- 1/2 cup milk
- 1/2 teaspoon salt
- 1/8 teaspoon pepper
- 1/2 tablespoon curry powder

Combine rice, chicken, ham, Craisins, celery and tomato in a large bowl. Separately, whisk together the mayonnaise, sour cream, milk, salt, pepper and curry until you have a thin sauce.

Gradually add the sauce to the rice mixture and fold in gently. If salad dries out, add a tablespoon of milk at a time and stir in until moist.

## It Sure Is Cold up There!

The coldest spot in the solar system is on the moon, according to NASA. The moon's south pole is permanently in shadow, making it colder - at 397 degrees below zero - than even faraway Pluto.

## Liar, Liar, Pen on Fire!

You can spot a liar by how he writes. People who tell fibs press down harder on the paper, write taller letters and make longer strokes of the pen, according to research by the University of Haifa, reported in The Daily Mail.

## Lights, Camera...

Russian oligarch Roman Abramovich has come up with a James Bond-style way to stop paparazzi snapping photos of his 557-foot mega-yacht. He installed a system that detects the light sensors on digital cameras. The system then shines a laser beam at the camera to stop it from taking pictures. The trouble is, the system doesn't work with old-style film cameras.

## Did You Know?

### Can you answer these science questions? Answers below.

What is another name for stored energy?

An abnormally fast heartbeat is termed \_\_\_\_\_.

A rotating storm greater than 75 mph is known as what?

The Third Law of Motion states that for every action there is an equal and opposite \_\_\_\_\_.

What element is represented by the symbol K?

(Answers: Potential energy, Tachycardia, Hurricane, Reaction, Potassium)

Source: [coolquiz.com](http://coolquiz.com)