

OUR NEWS LETTER



Tips to Clear Clutter and Create a Happier Home

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That jumble of clothes in your closet or stack of mail in your mudroom isn't just an eyesore. According to organization expert **Melissa Michaels**, all of that clutter could also be draining happiness from your home.

"Clutter is a stealer of joy and an enemy to our contentment," says the mother of three. This Seattle resident started out decluttering her friends' homes, and word of her organizational powers spread from there. She launched her blog *The Inspired Room*, followed in 2015 by her first book, "Love the Home You Have," which became a New York Times best-seller.

Her new book, "Make Room for What You Love," came out this month with a slew of new ways to cut clutter and breathe more happiness into your home. Here are her best tips.

Question: What are the biggest mistakes people make when trying to organize their homes?

Melissa Michaels: The biggest mistake people tend to make is trying to get organized before they take the time to declutter. When you start with attempting to organize the excess, you will tend to get overwhelmed or overspend on bins and baskets to corral unnecessary clutter. Pare down to what you really need and have room for before you attempt to organize it.

Q: Organizing can be so overwhelming. Where is the simplest place to start?

MM: Start at the door where the family usually enters, and create places for the clutter to land before it reaches the rest of the house. Set up a paper recycling center and specific places to put mail, backpacks, shoes, and

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homework. Then work your way around the house, decluttering and creating designated destinations within each space for everyday necessities.

Q: Are there methods for making an entryway more warm and inviting?

MM: Fresh paint on the door will make a dramatic difference in the feel of the entry. Find a fun new rug or seasonal doormat. Add creative storage organizers for everyday and seasonal items, like crates, old suitcases, rows of hooks, and closed freestanding cabinets that can keep necessities and activities organized. A lamp will warm up the ambiance of the room, making the space feel inviting and welcoming.

Q: Clutter seems to spontaneously generate. Any tips for nipping it in the bud?

MM: Practice putting items away immediately, before they are set down on a surface where clutter has a chance to grow and multiply. Create and designate a few key clutter-free surfaces in your home, such as your dining table and kitchen counter, to immediately make your home feel tidier and give you the inspiration and motivation to nip even more clutter in the bud.

Q: Do you have some smart suggestions for adding storage space?

MM: Storage pieces should be attractive and hold a specific group of items to add function to the space. A lidded woven basket on a shelf in the dining room can hold your favorite seasonal cloth napkins or centerpiece candles, and a charming antique buffet cabinet can be brought into the living room to help you organize your favorite craft supplies.

Q: Have some simple ways to refresh home decor for summer?

MM: Clutter weighs a space down, but less is always more in decorative ways, too. Make your summer design statement by streamlining your style. Remove rugs, extra furniture, or accessories from the space, and put back only what is essential or contributing positively to the overall design of the space.

Q: Most people don't think they can do much to their bathrooms. Have any suggestions?

MM: Paint the walls a fresh shade of green or sea blue for a relaxing, spa-like ambiance. Change out your builder-grade mirror and lights to something more fun and interesting, to add more personality. Hang a few wall hooks for towels or robes (add small metal street address numbers or letters from a home improvement store right above the hooks, to identify each family member's belongings). Keep bathroom necessities hidden in closed storage receptacles or drawers to streamline the countertops. Or, if you need more storage, attractive, small cosmetic items can be corralled up on the countertop in clear or ceramic jars.

Q: What is one thing we should always do in our homes?

MM: Learn to always put items away when you are done using them, rather than setting them elsewhere, so you won't feel overwhelmed later by the growing chaos on every surface!

Return on Retirement

There's good news at last on the retirement front

Kelley Holland | @KKelleyHolland Tuesday, 31 May 2016 | ETCNBC.com

Retirement can conjure up a lot of worrisome prospects, from physical decline to diminished social contact — and then there's the money.

Almost half of Americans in a recent survey said they were "very concerned" or "terrified" about the impact of increases in their cost of living during retirement.

How worried do they really need to be?

Recent studies indicate that while spending patterns shift in retirement, the overall trend in real dollars is down, and for the majority of retirees in the middle and upper income quintiles, they may find themselves with income that exceeds their spending.

"Your spending declines faster than inflation erodes your savings," said David Blanchett, head of retirement research at Morningstar. He said he dislikes using anecdotal evidence, but he has been talking and writing about this for some time, and he said he believes the vast majority of financial advisors with long-term clients have seen a similar pattern.

Certainly, plenty of people start retirement with a bang, taking a long-deferred trip or other splurge. That can push spending above preretirement levels in the first years of retirement.

However, spending tends to decline pretty quickly after that, the recent studies found. Households that spend \$50,000 at age 65 tend to see a decline by about 15 percent over the next 15 years and 20 percent by age 85, according to Jonathan Guyton, a certified financial planner and principal at Cornerstone Wealth Advisors, in an article in the *Journal of Financial Planning*. Higher spending households, with \$100,000 in consumption, see spending drop 20 percent by age 80 and almost 30 percent by age 85, he said.

Too many Americans just guess when it comes to withdrawing retirement savings

The good news on spending extends across most income groups. Most households with total average retirement income of as little as \$32,610 generally had more coming in than they were spending, according to a recent study by Chris Browning of the department of financial planning at Texas Tech University and several colleagues.

Certainly, retirees change their spending as they age. Blanchett calculated that median spending on health care rose from 5 percent of total spending at age 60 to 15 percent at age 80, even as most other categories declined.

Health costs have been rising faster than some other nondiscretionary items, like food. Even so, Blanchett said, spending on other things drops more than enough to offset the shift.

"The most common assumption in retirement is that if I retire today and spend \$100,000, the assumption is that 20 years from now I am going to spend \$100,000 in today's dollars," he said. "But the reality is, in 20 years, your spending will be more like \$80,000 in today's dollars."

Your job might lead to early retirement

That's not to say that all retirees are alike. JPMorgan has identified several distinct spending personas who will need to replace different amounts of income in retirement: foodies, globe trotters, homebodies and snowflakes.

Foodies, for example, spend a disproportionate amount of their money on food, beverages and goods at big-box stores, possibly because they live in larger households with adult children or other family members. Globe trotters spend heavily on travel and probably less on their primary residence.

These groups will face different inflation challenges, and their spending may vary as well. For example, homebodies, the big spenders on one or more residences, may find that home maintenance costs increase simply because their homes are aging.

A warning about your 'magic number' for retirement

So how does one plan for all this variation in consumption?

One way to start is by thinking carefully about your core needs in retirement, Guyton said. He suggested keeping in mind that a lot of expenses will likely decline, such as payroll taxes and commuting costs. Then, figure out how much of your spending will be covered by guaranteed income from Social Security, pensions or annuities.

The remainder is what your savings will have to cover. And if you divide that figure by 5 percent, the rule of thumb Guyton believes is appropriate, that will give you the core savings you need to have.

If you have more money set aside than that amount, Guyton suggests creating a sort of discretionary "bucket" that you can use for things like travel. You may not spend equal amounts from the bucket every year, but as long as you don't spend more than is in the bucket, your basic needs should be covered.

How just 2 percent inflation could crack your nest egg

Another approach is to break your spending into buckets and estimate inflation for each one, said Katherine Roy, chief retirement strategist for JPMorgan Asset Management. Morgan expects health costs to increase roughly 7 percent a year in retirement, partly from inflation and partly from increased usage, and suggests planning for health-care spending as a separate item. Other costs, like food, could increase much more slowly.

"It's complicated for the average person," she said.

"If you take what you are spending at retirement and grow it at statistical inflation, you are going to be drastically overestimating spending in retirement," Roy said.

Endocrine Society publishes clinical practice guidelines for vitamin D deficiency

September 3, 2015

The Endocrine Society recently published a set of guidelines for the evaluation, treatment and prevention of vitamin D deficiencies.

Screening is recommended for individuals at risk for vitamin D deficiency. Population screening or screening of those not at risk is contraindicated.

The serum circulating 25-hydroxyvitamin D level should be used to evaluate high-risk individuals for deficiency, which is defined as a 25-(OH)D <20 ng/mL. Deficiency also may include insufficiency, which is defined as 25-(OH)D of 21 ng/mL to 29 ng/mL.

Recommended dosing

Infants younger than 1 year should receive at least 400 IU/day vitamin D. Children older than 1 year should receive 600 IU/day. The investigators said these dosing levels may not protect children from all potential risks or provide all potential benefits. A minimum of 600 IU/day is recommended for those aged 19 to 50 years, adults aged 50 to 70 years, and pregnant and lactating women. This recommended dose is increased to 800 IU/day for adults older than 70 years. Whether these doses have a true, consistent, protective effect in these population subgroups is unknown.

Clinicians should consult the recommendations for doses that will maintain 25-(OH)D >30 ng/mL in various population subgroups.

Obese children and adults should be given at least twice or three times the vitamin D requirements previously specified, as should all individuals taking anticonvulsant medications, glucocorticoids, antifungals such as ketoconazole and medications for AIDS.

Maximum tolerable limits include 1,000 IU/day for infants to age 6 months; 1,500 IU/day for those aged 6 months to 1 year, at least 2,500 IU for children aged 1 to 3 years, 3,000 IU for children aged 4 to 8 years and 4,000 IU for anyone older than 8 years. The investigators said limits may be exceeded in individuals with deficiencies but should not be exceeded without supervision from a health care professional.

Deficiencies may be treated with vitamin D2 or vitamin D3. Deficient infants may receive 2,000 IU/day or as much as 50,000 IU/week of one of the recommended vitamin D types. This also is the upper limit for deficient adults. Clinicians should view the full document for dosing information in vitamin D-deficient patients, obese individuals, those with malabsorption syndromes and individuals taking medications that may affect the body's metabolism of vitamin D. The goal of treatment of deficiency should be a 25-(OH)D level of 30 ng/mL.

Close monitoring of 25-(OH)D may prevent hyperglycemia in those with extra-renal production of 1,25-(OH)D.

During vitamin D treatment for primary hyperparathyroidism and vitamin D deficiency, serum calcium levels should be monitored.

Vitamin D may be used to prevent falls but is not recommended for preventing cardiovascular disease, death or improving quality of life.

USPSTF recommendations

Just more than 1 year after the Endocrine Society published its guidelines for vitamin D deficiency, the U.S. Preventative Services Task Force (USPSTF) issued its own review and recommendation, agreeing that people who are not at risk should not be screened.

The USPSTF researchers found no direct evidence that vitamin D screening had any effect on clinical outcomes, and that treating asymptomatic vitamin D deficiency had no benefits in terms of cancer and type 2 diabetes.

While there was some evidence that treating vitamin D deficiency outside of an institutional setting could reduce fall risks, it still would not do the same for fracture or mortality risks.

The researchers concluded that their recommendations show the need for further investigation into vitamin D.

Even if you have health insurance, you may want to pay cash

How much does a blood test cost? The hospital may bill your insurer more than \$80. The cash price may be just a fraction of that amount.

David Lazarus

Five blood tests were performed in March at Torrance Memorial Medical Center. The hospital charged the patient's insurer, Blue Shield of California, \$408. The patient was responsible for paying \$269.42.

If that were all there was to this -- which it's not -- you'd be justified in shaking your head and wondering how it could cost more than \$80 apiece for blood tests. These weren't exotic procedures. The tests were for fairly common things such as levels of vitamins D and B12 in the blood.

It's what happened next, though, that this makes this story particularly interesting.

The patient, who for privacy reasons requested that I use only her first name, Caroline, was curious about why she needed to pay almost \$300 for a handful of routine tests. So she called the hospital.

"I was completely surprised," Caroline told me. "The woman I spoke with in billing said that if I'd paid cash, the prices would have been much lower."

How much lower? Try this on for size: Tests that were billed to Blue Shield at a rate of about \$80 each carried a cash price of closer to \$15 apiece.

It absolutely makes sense to shop around for healthcare like you shop for everything else.

I found that hard to believe so I got in touch with Torrance Memorial Medical Center. A spokeswoman, Ann O'Brien, didn't want to delve into hospital pricing but acknowledged that, yes, the cash prices quoted to Caroline were accurate.

"This is utterly crazy," Caroline said. "It's such a huge difference. Why wouldn't I just always tell them that I want to pay cash?"

Great question. And answering that highlights the insanity of U.S. healthcare pricing.

"This is one of the dirty little secrets of healthcare," said Gerald Kominski, director of the UCLA Center for Health Policy Research. "If your insurance has a high deductible, you should always ask the cash price."

Cash prices are intended for uninsured patients -- and are frequently still much higher than insured rates. But cash prices for many common procedures have come down thanks to changing regulations and consumers increasingly being able to shop around for cheaper providers.

Blood tests can be performed at CVS MinuteClinics and other pharmacies, for instance. Or as I reported a few years ago, MRIs are available from independent providers for as little as \$300, whereas many hospitals will charge thousands of dollars.

Not all medical facilities will be open to sharing their cash prices with an insured person, Kominski said, but many will.

He estimates that the average American spends less than \$5,000 a year on healthcare. If you have a high-deductible plan, therefore, all your annual medical costs may be out of pocket. “Why wouldn’t you try to get the lowest price?” Kominski asked.

Keep in mind, however, that any cash payment will do nothing to help you reach your deductible, leaving you vulnerable in the event of a major illness.

If your deductible *has* been met, it’s also possible your health plan will cover enough of any subsequent medical expense to make submitting an insurance claim the preferable way to go.

“This just shows how screwed up the whole pricing system is,” said Glenn Melnick, a health economist at USC. “It absolutely makes sense to shop around for healthcare like you shop for everything else.”

Insured patients can be forgiven for thinking that a benefit of their paying annual premiums is the knowledge that they’re being charged the best possible rates by doctors and hospitals. After all, negotiating on behalf of large numbers of policyholders is one of the selling points of the private insurance system.

The reality is that insurers’ negotiated rates may have little to do with the actual cost of providing a medical service.

A flurry of hospital mergers over the last few years has resulted in the industry having far more leverage. A recent study by the National Bureau of Economic Research found that private insurance prices are at least 15% higher in less competitive markets.

“Insurers aren’t getting the best prices anymore,” Melnick said. “Hospitals often charge whatever they want and have tremendous power over insurance plans.”

In Caroline’s case, Torrance Memorial billed Blue Shield \$82.88 for one blood test. But Blue Shield said Caroline, who had yet to meet her annual deductible, would be responsible for an insured rate of only \$56.44.

The insurer no doubt felt like a world-class haggler.

Melnick said Blue Shield probably was unaware -- until now, that is -- that its \$56.44 reimbursement rate to the hospital was still more than three times what an uninsured person would pay in cash for the same test.

“Even at \$15,” he noted, “it’s unlikely the hospital is pricing the blood test below cost.”

Torrance Memorial’s O’Brien said that “out-of-pocket costs for lab work are determined by the insurance carriers’ fee schedule and specific benefits,” not the hospital. In other words, Caroline can blame Blue Shield for not getting the best price.

Clinton McGue, a Blue Shield spokesman, said the insurer “is committed to negotiating cost-effective and competitive contracts with its network providers.” He said any policyholder who hasn’t met his or her deductible “would pay the negotiated amount.”

So why wouldn’t that member just pay cash instead?

“We decline to comment on that,” McGue replied.

If I was an insurer, I wouldn’t want to answer that question either.

Cancer From Chemicals? 3 Household Products That Are Known Carcinogens

• Taryn Brooke June 13, 2016 HOME / DIET & NUTRITION

It's very well known that certain lifestyle behaviors like smoking, excessive alcohol use, and tanning bed exposure can cause cancer or put you at higher risk for developing cancer. However, you would hardly think that some of the products that you use everyday or that are lying around your house could place you at the same risk, but some happen to contain well known or unnoticeable ingredients that are in fact human carcinogens.

Cancer is caused by changes in cell DNA. Some changes may be passed down from our parents in the form of genetic defects, while others could be caused by environmental factors. The substances, situations, and exposures that can lead to cancer are called carcinogens, according to the American Cancer Society. While some carcinogens don't affect your DNA directly, they can lead to cancer in other ways, for instance, by causing cells to divide at a rate faster than normal, which could in turn increase the chances of changes in your DNA.

Type 2 Diabetes Treatment

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That being said, exposure to substances that are labeled as carcinogens have "different levels of cancer-causing potential," but not in every case, as some may cause cancer only after prolonged exposure to the substance at very high levels. Generally speaking, your risk of developing cancer depends upon several factors: your genetic makeup, how long you were exposed to the substance, and the length and intensity of the exposure. Your home is a place where you should feel safe from the dangers of the world, it shouldn't be a place where you could think you're being exposed to any kind of lethal substances or ingredients in products you use everyday. Here are 3 household items that contain known carcinogens, so get rid of them now.

1. Air fresheners

When your house or apartment has a rancid odor or it just needs a little pick-me-up to get rid of musty air, more than likely you grab the air freshener. While they're a staple in many American households, conventional air fresheners are a hotbed of poisonous substances that can leave you or a loved one in your house very ill, and can also cause reproductive problems or even birth defects. Tests conducted by the Natural Resources Defense Council (NRDC) found that most air fresheners contain phthalates, which among other things interfere with male hormone production of testosterone. NRDC tested 14 common air fresheners that did not list phthalates as an ingredient, finding that these chemicals were present in 86%, or 12 of the 14 products tested, including those labeled as "all natural" or "unscented."

Most air fresheners are also loaded with other cancer-causing volatile organic compounds as well, which interfere with reproduction, respiration, and cellular regeneration. A 2008 study published in the journal Environmental Impact Assessment Review, conducted by Anne Steinemann at the University of Washington found that nearly all the air fresheners tested emitted chemicals known to be carcinogenic, meaning they cause cancer.

2. Cleaning Products

Products that are keeping your house clean can also contain not only carcinogens, but other poisons and asthma instigators. The Environmental Working Group (EWG), a non-profit organization focused on the environment and public health, compiled a Cleaners Hall of Shame list with the worst household cleaning offenders. According to the study, which was cited in the Huffington Post, found that about “53 percent cleaning of products under review contained lung-harming ingredients. In addition, well-known carcinogens like formaldehyde and chloroform were found in several cleaners.” These products can be potentially fatal if they’re inhaled or accidentally swallowed.

The organization suggests opting for cleaners like Green Shield Organic and Whole Foods’ Green Mission brand, and warns consumers to keep an eye out for products labeled as “green” or any other eco-friendly products as they can be very misleading and in fact contain harmful ingredients.

Here is a list that EWG cited as chemical-laden cleaners to steer clear of and rid your house of .

3. Dryer Sheets

There are few scents as comforting or as addictive as warm laundry being pulled from the dryer, thanks to the olfactory magic of fabric-softener sheets. They’re simple enough products, made of what seems like nothing more than thin polyester sheets coated with chemicals to soften fabric fibers, that give your clothes that irresistible scent. However, the fragrance found in such brands as Downy and Bounce might pose health risks, as toxins can permeate those sheets and transfer to your clothes and skin. It is also released into the air from dryer vent emissions, which are not regulated.

A study published in the August 2011 issue of the journal *Air Quality, Atmosphere and Health*, indicates that scented laundry items can contain numerous carcinogens, including acetaldehyde and benzene. That said, it’s best to skip the dryer sheets altogether, but if you’re itching for a healthier, less toxic alternative, Seventh Generation makes dryer sheets out of chlorine-free recyclable paper, instead of polyester. Additionally, the company discloses all of the ingredients of their sheets, which includes a plant-derived softening agent, also containing no fragrances or masking agents.

5 things NOT to buy at Lowe's and Home Depot

Catey Hill,MarketWatch

Shoppers assume that large home improvement stores like Lowe's (LOW) and Home Depot (HD) have the best prices — and they're often right — but not always.

“In general, the big stores that specialize in home improvement are great resources to save a lot of money on big-ticket items for the home, especially major appliances, lawn and garden equipment and home repair/remodeling products,” says Brent Shelton, a spokesperson for FatWallet.com. Plus, he adds, the salespeople have specialty knowledge, there is a large selection of home improvement items, and these stores' seasonal prices on many items are often nearly unbeatable, even when comparing them to low-cost, big-box stores like Walmart (WMT) and Target (TGT) and online sites like Amazon (AMZN) .

Furthermore, savvy shoppers can get even deeper savings with a little legwork. Both Home Depot and Lowe's have sections of their sites where they list products offering rebates — some saving you hundreds of dollars — and discounts. Plus, carrying a store card (if you're careful and pay your bill in full and on-time) can yield savings. Lowe's, for example, has a card offering shoppers 5% off purchases and both stores have cards with 0% financing options, which, can be especially helpful for big-ticket items you need a few months to pay off, assuming you pay the card before that period is up.

And if you're willing to do research on competitor's prices and deal with customer service at the store, both Lowe's and Home Depot offer a price match guarantee that's among the most competitive in the retail industry. Both say they will beat a local competitor's prices by 10% if you bring in the local competitor's current ad, though there is a long list of exclusions to this policy. At Home Depot, for example, it will not beat an online price from a competitor by 10% and the store notes that this offer excludes special orders, bid pricing, volume discounts, open-box merchandise, labor and installation, sales tax, rebate and free offers and more. (Home Depot and Lowe's did not respond to our request for comment.)

But don't just assume big home improvement stores are your best bet. For one, your local hardware store will sometimes price match if you ask them to, and they may carry a discount line of goods that competes with those at a large home improvement store, says Shelton. Plus, the service at your local store may feel more personal.

And, the asking prices at home-improvement stores aren't always great deals. Here are five things that experts say you may be better off buying elsewhere.

Cleaning supplies

While it's tempting to impulse-purchase cleaning supplies while you're picking up new paint and some nails at a home improvement store, experts say you should proceed with caution. You could pay 5% to 10% more for brand-name cleaning products at a home improvement store versus a store like Target or Walmart, says consumer savings expert Andrea Woroch. Plus, she adds, the big-box stores often have even cheaper generic alternatives.

MarketWatch's search of online prices in both March and June 2016 for some cleaning items showed this trend to be true in some cases. A gallon of Simple Green All-Purpose Cleaner cost nearly \$10 on both Lowe's and Home Depot's sites, while it was less than \$8.50 on Walmart.com; a three-pack, 105-count of Clorox wipes cost nearly \$7 at Lowe's, and wasn't available at Home Depot, while it was on special at Target for less than \$5 in March and regularly priced at less than \$6.

Home decor

“While home decor is certainly related to home improvement, consumers should shop elsewhere for deals on wall art and other decorative items,” says Kendal Perez here, a savings expert with CouponSherpa.com, who recommends purchasing these products at shops like TJMaxx (TJX) , Ross (ROST) and HomeGoods. Among the examples Perez found: A roughly 18x18 framed piece of art titled the “Puffball Floral A” was priced at roughly \$31 at Home Depot, compared to Kmart’s (SHLD) price of \$22.49 (in March) and \$24.99 (in June) for the same piece. Adds Shelton: “Rugs, furniture, picture frames, wall art, etc. are limited and often cheap in quality but not cheap in price unless on clearance at home improvement stores, and tend to be basic, and limited for style selection, as well.”

Small appliances

While there are sales at home-improvement stores that can give you great deals on small appliances, you may be better off getting the item at a warehouse club like Costco(COST) or Sam’s, says Coupons.com savings expert, Jeanette Pavini, who also writes for MarketWatch. “Around the holidays, warehouse clubs typically stock more small appliances and prices are extremely competitive,” she says. (Though, buyers beware: Warehouse clubs don’t always have the best selection at any given time on these items). You may also often find good deals at big-box stores and online, Shelton says.

A couple of examples: In March, at Costco online, the Danby 0.7 cubic-foot stainless steel microwave was priced at \$49.99, while it was \$60.77 on Home Depot’s site; at Lowe’s the Kitchenaid 9-cup food processor in contour silver costs \$179.99 but on Amazon it is only \$143.68 (interestingly, the fire engine red version of this product is the same price on both sites).

Grilling accessories

Often, “grill accessories are better priced at TJMaxx and HomeGoods compared to Home Depot and Lowe’s, and Amazon also beats their prices in some cases,” says Perez. For example, in March, a Chef Buddy 20-Piece Stainless Steel Grill Tool Set with Case was priced at \$35.22 from Home Depot on Monday, compared to \$24.95 from Amazon; a Blackstone 6-Piece Grilling Tool Set was priced at \$29.99 from Lowe’s, compared to \$29.46 from Amazon.

Batteries

Home improvement stores often make it simple to grab a box or two of batteries, but beware: You may be able to find better deals elsewhere, experts say. In fact, “the best place to buy batteries is at a warehouse store like Costco,” says Woroeh. “Otherwise, Walmart is your next best option if you’re in a pinch.”

Marketwatch found evidence to support that: While Costco was selling a 40-battery, 2-pack of AA Duracells for \$14.99 (less than 38 cents per battery) in March, Home Depot’s battery offerings for Duracell AA were limited to a 10-pack selling at \$7.98 (nearly 80 cents per battery) and Lowe’s was selling a 24-pack for \$12.47 (nearly 52 cents per battery).

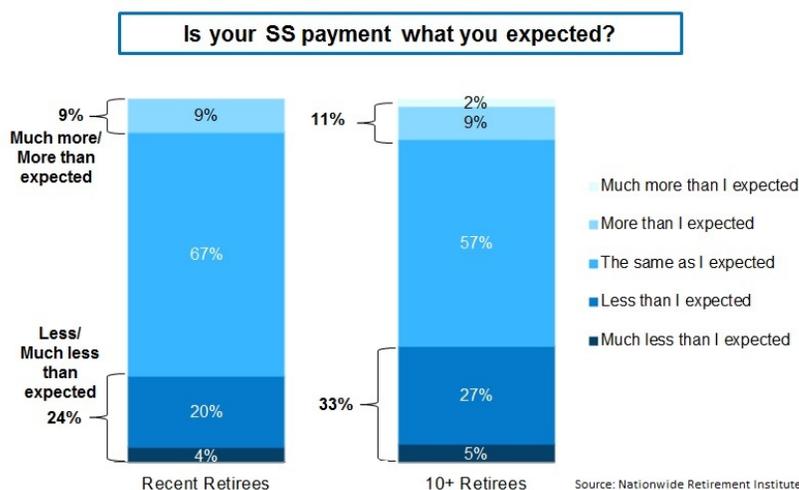
7 surprises that shrink your Social Security check

Kelli B. Grant | @kelligrant CNBC.com

When Social Security payments form the backbone of your monthly budget — as they do for many retirees — it would be nice to accurately anticipate how much you'll get.

Unfortunately, that's just not the case. In a survey released Thursday from Nationwide Retirement Institute, 29 percent of retirees say their benefit ended up being less or much less than expected.

Consumers who had been retired for 10 years or more were more likely to say their benefit was lower than expected. The survey was conducted in February. Results were from 909 adults age 50 or older, roughly two-thirds retired.



Current workers seem to be setting themselves up for a similar upset. A quarter of the survey respondents yet to retire aren't sure how much their benefit will be. Those preretirees expect to get an average monthly Social Security benefit of \$1,610, which is \$232 more than the mean recent retirees reported actually receiving.

"They're just guessing what they're going to receive," said Dave Giertz, president of sales and distribution for Nationwide.

Here's why your benefit might be smaller than expected:

Guesswork

Until you actually apply for Social Security, anticipated benefits are just estimates, according to the Social Security Administration. But that doesn't mean you can't make a more educated guess.

Using an online calculator or talking with a financial advisor can help you better determine your benefit and claiming strategies, Giertz said. The government also offers estimated benefits and earnings tracking for consumers who sign up for a "My Social Security" account.

Bad records

It's possible that your Social Security earnings record isn't correct, said certified financial planner Janet A. Stanzak, principal at Financial Empowerment in Bloomington, Minnesota. Because your Social Security benefit is based on your work record, any error of misreported or missing earnings could result in you receiving less.

"Keep a record of your earnings throughout your work career so you have something you can look back on," she said. Monitor your Social Security statement to make sure your work record and earnings are accurate, and hang on to proof — ideally tax returns or W2s — that could be used to amend any errors.

Early claiming

Among Nationwide's survey respondents, recent retirees began collecting Social Security at a mean age of 62. "There seems to be a theme," said Giertz.

While claiming early can be a smart financial decision in certain situations — whether you're in poor health, have underage kids that could boost your payout or just need the cash — doing so does reduce your monthly benefit. (That's why advisors generally suggest waiting as long as possible to file.)

Depending on your full retirement age and how early you claim, the reduction could shave off as much as 30 percent.

Work offset

"If you're working, you absolutely should think long and hard before you take Social Security," said certified financial planner Clark Randall, founder of Financial Enlightenment in Dallas. "It's very punitive if you're making any money at all."

In 2016, a retiree younger than full retirement age would see his Social Security benefit reduced by \$1 for every \$2 he earns above \$15,720. In the year you reach full retirement age, benefits are reduced by \$1 for every \$3 earned above the limit of \$41,880.

This dip is temporary, at least. From the month you reach full retirement age, there are no benefit reductions for working, Clark said.

Medicare premiums

"Medicare premiums [for parts B and D] are the most consistently withheld payments on Social Security," said Stanzak. That's not a surprise for most retirees, but what can be jarring is how much is withheld.

Part B premiums for 2016 run as little as \$121.80 per month or as much as \$389.80, depending on the modified adjusted gross income reported on your 2014 tax return. Moves like exercising stock options, doing a Roth IRA conversion or selling valuable real estate could trigger an unexpected jump in costs in a future year, she said.

"The best you can do is get it adjusted going forward," Stanzak said. Consumers can file an appeal noting that their high-income year was an aberration, or that other circumstances such as divorce have reduced your income.

Pensions

Some pensions — including those for many government employees, teachers and railroad employees — don't pay into Social Security. Depending on the rest of your work record, certain provisions may kick in that reduce your benefit by up to 50 percent, or even completely wipe out spousal and survivor benefits.

Garnishment

If you're behind on debts, some of your monthly benefit may be up for grabs. The government can withhold a portion of Social Security benefits to pay certain debts including back taxes, delinquent federal student loans, alimony and child support, Randall said.

While it won't reduce the size of your check, per se, collectors of other debts may also be able to access some of your benefits once deposited into your bank account. Depending on how you receive the funds, banks may automatically protect two months' worth of benefits, he said.



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