

Good News!



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Folding screens from the 1920s are back in style

Two-to-four panel folding screens were seen in many showrooms at the recent furniture market in High Point, N.C.

Folding screens can make a bold visual statement in a room. Home-decor writer Sally Falk Nancrede says the revival is a big deal because screens provide color and pattern to those who don't want to commit to patterned furniture. Prints come in hundreds of colors. They also come in every price

range, from the \$46,000 hand-lacquered Eileen Gray Brick Screen to attractive screens at Crate and Barrel and the Pottery Barn that sell for \$250 to \$500.

A popular size is 76 inches wide by about 6 feet high and with four panels.

The \$4,485 two-panel screen from Barker Furniture features walnut parquet and leather. It's 4 1/2 feet wide and 5 feet high.

Here's how to borrow from your IRA without paying a penalty

Whether you need a stack of cash to pay college tuition for two students this year, or to pay it for two or three years to come, you are among many people who have big expenses coming up.

Fortunately, you can take money from your IRA penalty-free at any age, and for any purpose, if you follow certain rules.

Early-out payments are known as 72(t) distributions, named for the section of the tax code that authorizes them. The provisions allow you to take "substantially equal" distributions for at least five years or until age 59 1/2, whichever is longer.

If you have more than one IRA, you can choose to take distributions from just one account. If you have only one ac-



count, you can split off a portion of it into a new IRA to satisfy your early distribution requirements and let the remainder continue to grow tax-deferred.

Try the free calculator at www.72t.net

to estimate how much you can withdraw under three different distribution methods.

The site also lets you calculate in reverse. Start with how much you would like to withdraw each year and you can see how much you need in an IRA to satisfy the withdrawal schedule.

You have to follow the plan once you're into it. There's a big penalty if you deviate from the distribution schedule once it's set up.

Advisors at Kiplinger Personal Finance remind you that if you do deviate from the schedule, you'll owe the 10 percent withdrawal penalty retroactively on all your plan withdrawals.



MONEYWISE



Save on gifts

You want to buy a gift for about \$50 but you actually spend \$55 or \$65.

By giving a gift card instead, you'll spend exactly what you intended, and the person who receives it can spend it on exactly what they want.

Sites such as Gift-CardGranny.com and PlasticJungle.com sell gift cards from popular retailers with discounts on the face value.

Inflation hedge

Professor Jeremy Siegel says stocks are an excellent inflation hedge, because they are claims on real assets. They appreciate in value as overall prices increase.

Siegel, of the University of Pennsylvania's Wharton School, contends that history supports this outcome. Over 30-year periods, the return on stocks after inflation has been virtually unaffected by the inflation rate. Nearly all infla-

Boys Club Crossword

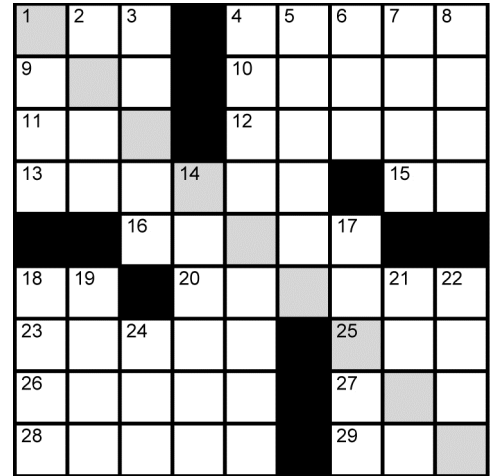
Across

- 1. Sports ____
- 4. Old enough
- 9. Hold up
- 10. Golfer's accessory
- 11. Wrigley Field flora
- 12. Bridge positions
- 13. Gentlemen: Abbr.
- 15. Objective male pronoun
- 16. Pilgrim's destination
- 18. "__ the People..."
- 20. Cardinal number
- 23. Poppy product
- 25. Beehive State native

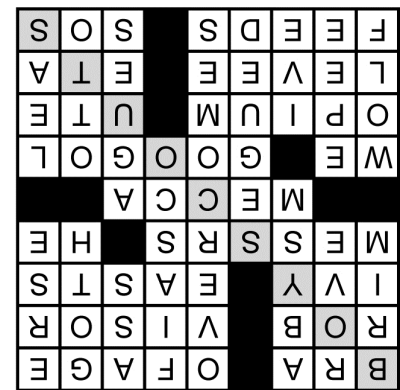
- 26. Flood embankment
- 27. Pilot's announcement, for short
- 28. Provides food
- 29. "Help!"

Down

- 1. Fedora feature
- 2. Amble
- 3. Deep cavity
- 4. Defeats
- 5. Debacle
- 6. Beast of burden
- 7. Invader of the Roman Empire
- 8. Gaelic
- 14. Went on
- 17. Chills and fever
- 18. Lobo
- 19. Fencing sword
- 21. "Beetle Bailey" dog
- 22. Grasslands
- 24. "__ got it!"



The title is a clue to the word in the shaded diagonal.



tion experienced in the United States occurred since World War II.

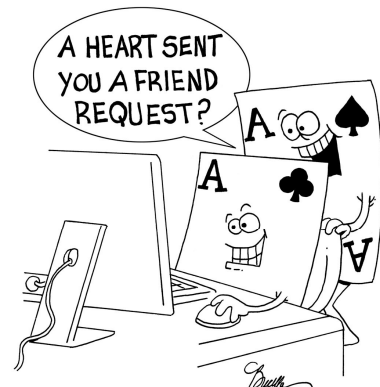
The consumer price index has risen tenfold since January 1947. During the same period, the Standard & Poor's 500 stock index was valued at 15.66 in January, 1947. In April of 2011, it was 1328, about 90 times higher, according to Kiplinger's Personal Finance.

Companies restore 401(k) contributions

Some employers who cut back on matching 401(k) contributions during the recession are now reinstating the match. It's a no-cost-to-the-employee way to build the worker's nest egg.

Still, nearly 30 percent of plan participants are not contributing enough to get the full company match. Those who don't contribute enough are "leaving free money on the table," says the Finan-

cial Industry Regulatory Authority. Some new workers just never bother to increase their contributions.





Super Cars

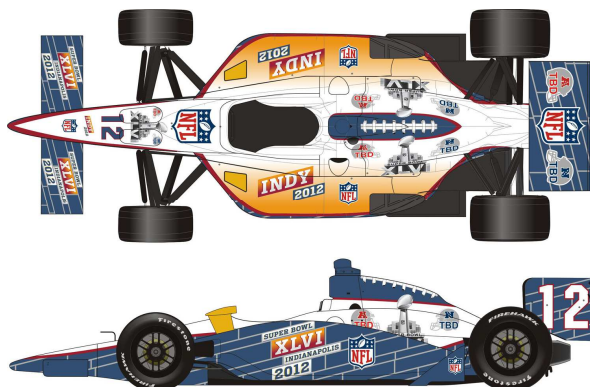
Who needs a ticket to have some Super Bowl fun? There will be plenty to do in Indy as the city gears up for February's Super Bowl XLVI.

The big game, Feb. 5, promises to be the biggest Bowl on earth, featuring zip line rides over the city, a Super Bowl village, and, of course, Super Cars.

Unveiled Jan. 27 were 32 Super Indy racing Cars, each painted with the logo of an NFL team and one extra painted with the Super Bowl XLVI colors.

Visitors will be able to find the car representing their favorite team and have their pictures taken with the cars. The cars will be on display from Jan. 27 to Feb 6.

If you do want to see the actual game, it might be too late by now. The 73,000-seat Lucas Oil Stadium is mostly sold out and city hotels are full. Tickets were selling at \$1,000 each.



The year of herbs and roses

The National Garden Bureau has joined the Herb Society to name 2012 the Year of the Herb.

To help gardeners, the herb society offers its top 10 list. Gardening expert Jo Ellen Meyers Sharp says these three are easy to grow from seed: basil, chives and dill.



The next seven can be purchased as plants at garden centers: Greek oregano, bay leaf, rosemary, common thyme, parsley, common sage and lavender.

Whether they are planted in a large garden, small garden spot or in pots on the balcony, the taste of fresh herbs make common dishes more appealing.

The International Garden Society names 2012 the Year of the Rose. In some cultures, the plant is in the same category as basil and thyme. Rose petals are edible, and seed heads (hips) are used in teas and natural vitamins. Florist roses are not a good choice for these purposes. Jim Long, author of *How to Eat Roses*, recommends organically grown heavily-fragrant old-fashioned varieties.

You knew it had to happen: voice-controlled TV

Television set manufacturers are racing to develop voice recognition systems for TV sets, set-top boxes and related products. They want to do away with remotes.

At Nuance Communications, the world's largest supplier of voice recognition technology, they predict that many device makers will ship products that understand voice commands either this year or next.

Microsoft has the lead with technology developed for Kinect, an Xbox peripheral with cameras, motion sensors and sensitive microphones. After waking up the system by say-

ing Xbox, subscribers to Microsoft's \$60-a-year Xbox LIVE service can search for shows, movies and games by speaking to Microsoft's Bing search engine.

More than 3 million Comcast subscribers have downloaded an app that turns their smartphone into a remote control for the company's Xfinity broadband service.

Comcast is looking at adding voice-control features to the app, according to Bloomberg Businessweek.

The biggest challenge is making software smarter. Kinect users are limited to preset commands, and iPhone 4S users often hear Siri tell them, "I don't understand."

Another problem, if all electronics within earshot responded at once, it would be a nightmare.





ESA, SRES, ABR, SFR,
EcoBroker, ePro, MBA



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February 2012



Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2 Groundhog Day 	3	4
5	6	7	8	9	10	11
12	13	14 Valentine's Day 	15	16	17	18
19	20 President's Day 	21	22 Ash Wednesday	23	24	25
26	27	28	29			Heart Month 

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<<<< **My Listings as of February 1, 2012** >>>>

In Falls Landing off Mitchell Mill Rd in N Raleigh off Hwy 401N. 2,220 Sq. Ft, 4 BR, 2.5BAs. Large Family Rm w/gas FP, kitchen has lots of cabinet space, w/island. MBA is large with separate Tub/Shower, 2 Car



\$200,000 REDUCED!
www.3222LandingFalls.com

North Raleigh Contemporary Ranch in Stone Ridge . 4,236 Sq. Ft. 4BRs, 3.5BAs . Updated Kitchen & Baths, Large Garden Rm, Formal LR and DR, Family Rm, Multi-Level Deck, Office, on .92 acre lot.



\$500,000 REDUCED!
www.813ThatcherWay.com

North Raleigh 3,472 Sq. Ft. 5BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk, islnd, desk & WI Pantry. Bonus room, private back yard with deck. Formal DR & LR. MBath has separate garden tub & shower, twin sinks. Granite



\$375,000 Price Reduced!
www.1705Southwell.com

Granville County 3,715 Sq. Ft. 4BR 4BA 2 Story fam rm w/gas FP. Lrg kitch w/eating nk & islnd. 1st Flr MBR w/ sitting rm & FP plus loft. 2 Bonus rms, private back yard w/deck & patio. Formal DR. MBath has separate garden tub



\$450,000 Price Reduced!
www.3027Krogen.com



TIM MCBRAYER
The Triangle's Broker

I look forward to helping you with your real estate needs and I would very much appreciate any referrals you can send my way. I promise to do the best job possible to help anyone you refer. Tim McBrayer