

# BOTTOM LINE PERSONAL

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## HEARD BY OUR EDITORS

**Citrus fruits cut stroke risk**, says Kathryn Rexrode, MD, MPH. The fruits contain antioxidants called *flavanones*, which have anti-inflammatory and neuroprotective properties. *Recent finding:* Women who ate the most citrus had 19% fewer ischemic strokes (the most common kind) than women who ate the least. The effect is likely to be similar in men. *Recommended:* Two servings of citrus a day—preferably whole fruit. Juice also has flavanones but is high in calories and has little fiber.

Kathryn Rexrode, MD, MPH, is associate professor of medicine at Harvard Medical School and associate physician at Brigham and Women's Hospital, both in Boston. She is senior author of a study of 69,622 women published in *Stroke*.

**Rental-car firms often charge** for "loss of use" of a damaged vehicle, warns auto expert Jeremy Acevedo. Although personal auto insurance and/or credit card insurance may cover accidents, they may not cover loss of use—the rental firm's lost income while the car is being repaired. Avis, Budget and Hertz charge for loss of use, which can run hundreds of dollars unless you opt for the rental firm's insurance. *Eight states require insurers to cover loss of use:* Alaska, Connecticut, Louisiana, Minnesota, New York, North Dakota, Rhode Island and Texas.



Jeremy Acevedo is an analyst at Edmunds.com, Los Angeles, a Web site that provides auto industry information.

**Poor sleep is linked to Alzheimer's** disease, reports Yo-El Ju, MD. People who wake up frequently (more than five times in an hour) or who are awake for more than 15% of the time that they are in bed are significantly more likely than better sleepers to show physiological changes associated with early Alzheimer's disease. *Not yet known:* Whether it is poor sleep that causes the brain changes—or vice versa.

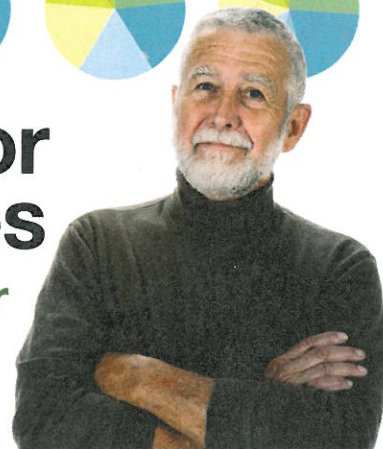
Yo-El Ju, MD, is assistant professor of neurology and a sleep medicine specialist at Washington University School of Medicine, St. Louis, and leader of a study presented at the American Academy of Neurology's 2012 annual meeting.

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## 5 Portfolios for 5 Personalities

### One of These Fits Your Investment Goals



**Doug Fabian**  
Fabian Wealth Strategies

If you were to peruse the world of more than 1,000 exchange-traded funds (ETFs), you could find many ways to zero in on very specific investment niches—fishing stocks or farming stocks...companies that make smartphones or those that mine lithium for car batteries...trends focused on social media or on cloud computing.

But there's a better way to use ETFs than to bet on a volatile sliver of the investment universe. Consider using several of them to create a portfolio that is perfect for your particular needs.

*Bottom Line/Personal* asked ETF expert Doug Fabian to design portfolios for various investment goals and levels of risk tolerance...

#### FOR HIGH-GROWTH POTENTIAL

- 25% PowerShares QQQ (QQQ)
- 25% iShares MSCI Emerging Markets (EEM)
- 15% SPDR S&P 500 (SPY)

*Bottom Line/Personal* interviewed Doug Fabian, president of Fabian Wealth Strategies, an investment advisory firm in Costa Mesa, California, specializing in portfolios of ETFs. He is host of the syndicated radio show *Doug Fabian's Wealth Strategies* and editor of three investment newsletters, including *Successful Investing*. [www.Fabian.com](http://www.Fabian.com)



- 10% iShares Dow Jones US Oil Equipment & Services Index (IEZ)
- 10% iShares NASDAQ Biotechnology Index (IBB)
- 10% iShares Dow Jones US Real Estate Index (IYR)
- 5% SPDR Gold Shares (GLD)

This nearly all-stock portfolio is crafted for aggressive investors who want to try to outperform the Standard & Poor's 500 stock index over the next decade and are willing to suffer greater losses than the index in some years along the way. Four sectors that have the greatest long-term growth potential account for 70% of the portfolio. Technology is represented by PowerShares QQQ, which tracks >>

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engaged in a hobby activity) can be based on the “aggregation” of business activities—treating them as related activities—rather than considering the businesses as entirely separate. In this case, Morton’s various corporations were interrelated in terms of their activities—and all furthered the Hard Rock brand. As detailed by flight logs, he used the plane for personal and business travel, including the promotion of the Hard Rock brand and activities related to the Hard Rock Hotel and Casino in Las Vegas. Since his use was in furtherance of his corporate “brand,” it supported his overall profit motive and so was not a hobby activity.

**Lesson:** You don’t have to be a mogul (or own a jet) for this ruling to help you. What it means is that you can maintain separate but related companies—even small companies—while aggregating them only for the tax purpose of demonstrating a profit motive.

*Morton v. United States, No. 08-804C (Fed. Cl 2011)*

## Readers ask

**I’m about to sell my car, but the tires are very worn. Should I replace them first?**

It almost never makes sense to replace the tires on a car you’re selling or trading in. If you are selling it to a dealer or trading it in, the dealer can buy new tires much more cheaply than you can. If you are selling to an individual, the buyer will probably underestimate how much you paid for the tires and you won’t get your money out of it. You might offer to cut \$200 from the price of the car if the potential buyer complains that the tires are very worn.

**Answer from:** Jack Nerad, executive editorial director and market analyst for *Kelley Blue Book* and *kbb.com*, where he oversees new-vehicle reviews and works closely with the company’s vehicle data analysts. He hosts the radio show *America on the Road*, carried by more than 300 stations nationwide. Nerad is author of several books, including *The Complete Idiot’s Guide to Buying or Leasing a Car* (Alpha Books). [www.kbb.com](http://www.kbb.com)

**Have a difficult question? Ask our experts...**

Send it to Readers Ask, Bottom Line/Personal, Box 436, Stamford, Connecticut 06904-0436... or via e-mail to [Karen@BottomLinePersonal.com](mailto:Karen@BottomLinePersonal.com). We regret that we are unable to publish answers to all questions or respond to all letters personally.

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# Made in America

★ Great Products ★  
Manufactured  
In the USA



**Todd Lipscomb**  
[MadeInUSAForever.com](http://MadeInUSAForever.com)

**D**o you want to support your country by buying American, only you don’t know what’s made in the USA anymore?

You are not alone. Walk the aisles of the typical big-box store, and it often seems as if nothing is made in America.

But it still is possible to find American-made versions of most products—it just takes a bit of effort. You might have to shop online or at small retailers rather than at giant chains, for example. Though American-made products sometimes are pricier than goods imported from less prosperous nations, they often are better made and longer-lasting, making them the better value.

Buying American is not just a way to support American jobs and the US economy. It also is a way to encourage the health and safety standards of the American workplace over the more dangerous factory conditions that are common in many other parts of the world. And it’s a way to protect the environment—American factories must comply with strict environmental regulations, and less fuel is consumed bringing domestic goods to market.

**Important:** Look for the “Made in the USA” label. The Federal Trade Commission holds companies to high standards in the use of this phrase. “Made in the USA” usually means “all or virtually all”—at least 95%—of the product’s value was created here, though rules do vary by industry (see footwear on page eight). A product labeled “Assembled in the USA” simply might have been put together here from parts made elsewhere.

Here are some of the great products still made in the USA in shopping

categories that now are pretty much dominated by imports...

### CLOTHING, SHOES AND ACCESSORIES

Buying American-made garments supports not only American manufacturing but also the American farmers and ranchers who supply the raw materials...

**Blazers** by Anderson-Little are made in Florida. They’re well-styled and use



a microfiber/wool blend that resists wrinkles. The company’s garments come with a 100% unconditional satisfaction guarantee (<http://AndersonLittle.com>). *Example:* Anderson-Little Classic Blue Blazer, \$179.

**Blue jeans** are a classic American garment, but most of the iconic brands, including Wrangler, Lee and Levi’s, now are made abroad. Texas Jeans are made in North Carolina from American fabric. They’re sturdy, attractive and reasonably priced ([www.TexasJeans.com](http://www.TexasJeans.com)). *Example:* Texas Jeans’ Original “Classic Fit” Men’s Jeans, \$29.99.

Other jeans still made in the USA include the brand Round House Jeans ([www.Round-House.com](http://www.Round-House.com)), Schaefer

*Bottom Line/Personal* interviewed Todd Lipscomb, the founder and president of *MadeInUSAForever.com*, a Web site that lists and sells American-made goods. Based in San Clemente, California, he is author of *Re-Made in the USA: How We Can Restore Jobs, Retool Manufacturing and Compete With the World* (Wiley).



» Ranchwear's RanchHand Dungarees (www.Schaefer-Ranchwear.com) and Diamond Gusset Jeans (www.GussetClothing.com).

**Golf shirts** from Kansas's King Louie LLC are American made from American fabric. Men's and women's garments are offered (www.KingLouie.com). *Example:* King Louie Skyline Pocketed cotton/polyester Sport Shirt, \$31.

**Leather and canvas bags** made in Minnesota by Duluth Pack include a wide range of briefcases, portfolios, tote bags, purses, laptop bags, backpacks, belts, wallets and more (http://DuluthPack.com). *Example:* Duluth Pack's attractive canvas-and-leather Commuter Laptop Portfolio features a thin profile and padding to protect a laptop computer, \$180.

**Footwear** hardly is ever made in America anymore, but New Balance still makes some of its walking shoes and running shoes primarily in Maine and Massachusetts. Note that New Balance products carry the label "Made in the USA" if they are at least 70% made in this country. That's well below the usual 95% threshold for the use of this phrase, but it still is the most American-made athletic shoe on the market. The company also makes many of its shoes overseas, so check for the "Made in the USA" label before buying (www.ShopNewBalance.com). *Example:* New Balance model 812 Men's or Women's Fitness Walking Shoe, \$104.99 through the company's Web site.

Also, outdoor apparel company L.L. Bean makes most of its products abroad, but the company's iconic waterproof boot—the leather-and-rubber Maine Hunting Shoe—still is made in Maine. \$109 to \$139. (www.LLBean.com)



#### KITCHEN AND BATH

Among the wonderful bath and kitchenware still made in the USA...

**Pots and pans** are made in Minnesota by Nordic Ware. The family-owned company offers a wide range of pots, pans, griddles, woks, cake

pans, mixing bowls, cookie sheets and microwave cookware (www.NordicWare.com). *Example:* Nordic Ware Pro Cast Original Bundt Pan Set, \$22.



Flour sifters, colanders, bread pans, cutting boards and graters are handcrafted in Tennessee by the Jacob Bromwell company, just as they have been for nearly 200 years. Its products come with a lifetime money-back guarantee (www.JacobBromwell.com). *Example:* Original popcorn popper, patented in 1819, \$39.99.

*Also:* Pennsylvania's All-Clad Metalcrafters makes most of its high-quality All-Clad cookware in America, though certain components such as lids and handles are made overseas (www.



All-Clad.com). 360 Cookware makes its stainless steel cookware in Wisconsin (www.360Cookware.com). Pyrex-brand glass bakeware, glass measuring cups and glass bowls are manufactured in

America, mainly in Pennsylvania (www.PyrexWare.com).

**Kitchen cutlery** has been manufactured in Massachusetts by Dexter-Russell, Inc., for nearly 200 years. The company makes high-quality knives for professional chefs and other serious cooks. Its products are sold primarily through restaurant supply stores and online through the company's Web site or shopping Web sites, including Amazon.com (www.Dexter-Russell.com). *Example:* Dexter-Russell V-Lo 8-Inch Scalloped Bread Knife, \$24.50.



Family-owned Warther Cutlery has been making fine knives by hand in Ohio for more than 100 years (www.WartherCutlery.com).

**Bathroom fixtures**, including toilets, tubs and sinks, almost always are made abroad these days. A small company called Mansfield Plumbing Products still does make some—though not all—of its toilets, tubs and sinks in Ohio and Texas (www.MansfieldPlumbing.com). *Example:* Mansfield 135-160 white Alto Collection Two-Piece Traditional Elongated Front Toilet, about \$100.

#### More from Todd Lipscomb

### Are American Cars Really Made in America?



Chevy Impala

**B**uying a vehicle from an American automaker no longer guarantees that your car is American-made. American automakers now have factories all over the world—while some foreign carmakers have factories in the US. Even cars assembled in the US are not 100% American-made—many parts are imported. (The assembly of a vehicle accounts for only around 15% of the labor required for its production.)

People in the market for a truly American vehicle should consult the National Highway Traffic Safety Administration's American Automobile Labeling Act Reports before buying. These reports list how much of the vehicle is made in North America (the US and Canada), though they don't break down how much is made in the US and how much

in Canada. On www.nhtsa.gov, click "Vehicle Safety," then scroll down the page and select "Part 583 American Automobile Labeling Act (AALA) Reports" under "Additional Resources."

*Examples:* Vehicles from the 2012 model year that have the highest percentage of North American labor include Toyota Avalon (85%)...Chevy Express Van (82%)...GMC Savana Van (82%)...Chevy Impala (80%)...Honda Accord (80%)...Honda Crosstour (80%)...Ford Expedition (80%)...Lincoln Navigator (80%)...Toyota Sienna (80%)...Chrysler 200 convertible (79%)...Dodge Grand Caravan (79%)...and Chrysler Town & Country (77%).