

BottomLine

VOLUME 41
NUMBER 20
OCTOBER 15, 2020 / \$5

PERSONAL

HEARD BY OUR EDITORS

Is it a cold or COVID-19? One way to tell is by the characteristics of the loss of smell and taste, we hear from Professor Carl Philpott. COVID-19 patients typically notice a sudden loss of smell, can still breathe freely, tend not to have a runny or blocked nose and can't detect bitter or sweet tastes. The opposite is typical for a cold—difficulty breathing, blocked and/or runny nose and patients can taste (salt, sweet, sour, bitter, savory) normally.

Carl Philpott, FRCS (ORL-HNS), is professor of rhinology and olfactology at University of East Anglia, Norwich, UK, and leader of a study published in *Rhinology*.

Rents are falling, reports rental expert Crystal Chen. Over the past year, rents for one bedrooms in San Francisco are down 14%, on average...



San Jose, 12%... New York and Denver, 11%... Seattle, 10%... Los Angeles and Boston, 8%. But demand and rents are climbing in smaller, less expensive cities. If you rent in a city where rents are falling, negotiate a rent reduction during the month before your lease ends. Show evidence that lower rents are available for similar properties.

Crystal Chen is marketing manager for Zumper.com, an apartment-rental listing service.

Dementia patients often get ineffective drugs, warns Donovan Maust, MD. Among more than 700,000 people with dementia, nearly three-quarters had been prescribed an antidepressant, opioid painkiller, epilepsy drug, anxiety medication or antipsychotic drug—which have limited evidence that they ease dementia-related behavior problems and which all carry significant risks. *If your loved one has dementia:* Ask the doctor what symptoms the proposed drug is supposed to alleviate and about its proven effectiveness.

Donovan Maust, MD, is geriatric psychiatrist at University of Michigan, Ann Arbor, and leader of a study published in *JAMA*.

These Foreign-Stock Funds Could Outshine US Funds

Janet M. Brown FundX Investment Group
Neena Mishra, CFA Zacks Investment Research

Over the past decade, there wasn't much reason or reward for buying stocks in Europe and Asia. The strong US economy drove impressive market gains, while other nations lagged. The S&P 500 returned 11.7% annualized over the past 10 years versus 2.26% for the MSCI EAFE Index, which tracks foreign developed markets, and just 0.7% for the MSCI Emerging Markets Index.*

Now things are changing for a variety of reasons, and foreign stock markets could outpace US markets in the coming years, analysts say. *Among the reasons:* Some foreign countries are recovering more quickly from the pandemic-caused recession than the US is...and there are more bargains overseas in the wake of the record-setting prices that US stocks achieved as they snapped back from the pandemic plunge.

Rob Arnott's Research Affiliates, which develops predictive models of stock market returns, says US large-caps stocks will post a 0.4% annualized return over the next decade...US small-caps, 2.3%...foreign developed-market stocks, 5.1%...and emerging-market stocks, 7.2%.

*All performance figures are annualized returns through September 15, 2020 for 10 years unless otherwise noted.

Bottom Line Personal asked stock-fund experts Janet M. Brown and Neena Mishra, CFA, why foreign stocks provide big opportunities now and which are the best mutual funds and exchange-traded funds (ETFs) to take advantage of those opportunities.

THE ADVANTAGES

Bargain prices overseas. Based on price-to-earnings ratios (P/Es), a popular measure of valuation, stocks in foreign developed countries are 30% cheaper than the S&P 500...and emerging markets, 35% cheaper.

Faster economic rebounds. Despite setbacks, many European and >>

SecretsInside

- 2 Reverse weight gain
- 3 2020 year-end tax planning
- 5 Slash home heating bills
- 6 Best space heaters
- 7 Hidden marriage killers
- 9 Private equity in 401(k)s
- 9 The right bedsheets for you
- 10 Killing germs with UV light
- 10 Sit smarter to prevent pain
- 11 Bittman's meatless recipes
- 13 Video games for everyone

Editor's note

Lose Your Quarantine Weight Gain



Weight-gain jokes were flying fast on Facebook when the pandemic started, with all of us suddenly locked at home, spending all day within steps of the pantry and refrigerator. As fall returns and the summer's outdoor activities wane, you may be thinking that it's time to make a change. Here are tips from nutritionist Lisa Young, PhD, RDN, author of *Finally Full, Finally Slim*, on how to reverse isolation-induced—or retirement- or work-from-home-induced—weight gain...

Plan ahead for all meals and snacks rather than going hunting when you're hungry and grabbing what's convenient and often unhealthy. Half the time, we don't even like what we're eating! It is better to plan...and portion it out in advance, just as you did when you brown-bagged it to work.

Serve yourself. Eating out of the bag is the worst habit for uncontrolled eating because you can't monitor your intake. As soon as you open or cook something, put your current portion into a bowl or on a plate, and put the rest into single-serving containers.

Eat consciously. We eat more when we do it while watching television or working at the computer. When you eat, just eat. Chew thoroughly—don't rush. Enjoy the textures and flavors.

Be active throughout the day. Your once-a-day exercise session isn't enough to keep your metabolism revving. Set an alarm every hour to take at least a few minutes for physical activity, be it walking up and down the stairs or some simple exercises such as squats and dips.

To your best life...

Marjory Abrams

E-mail me at Marjory@BottomLineInc.com.

» Asian countries are recovering more quickly from the pandemic than the US is, allowing their economies to reopen more fully and minimize long-term damage. *Examples:* Taiwan's economy is expected to show positive growth for the full year in 2020...and France's and Germany's substantial use of government payments to keep workers on business payrolls has kept unemployment and corporate bankruptcy rates much lower than in the US.

Foreign-currency boost. From March 20 through September 15 this year, the dollar sank 10% against a basket of major foreign currencies, including the euro and Japanese yen. Amid enormous US government stimulus spending and historically low interest rates, analysts expect the weakness to persist, which makes foreign stocks even more attractive to US investors. *Reason:* Foreign-stock gains are increased when they are converted back into weaker US dollars.

Unique growth opportunities. E-commerce and other Internet-related stocks in developing countries are particularly attractive because of large populations of young, tech-savvy consumers.

How to take advantage of the opportunity: It can be complicated for US investors to research and purchase individual foreign stocks. Here are Mishra's favorite foreign-stock ETFs and Brown's favorite foreign-stock mutual funds now...

EXCHANGE-TRADED FUNDS

Vanguard Total International Stock ETF (VXUS) is among the most widely diversified foreign-stock ETFs. The fund invests in nearly 7,400 stocks in both developed and developing markets around the world. The annual expense ratio is just 0.08%. *Performance since 2011 inception:* 3.9%.

SPDR S&P International Dividend ETF (DWX). Patient investors looking for income in addition to capital appreciation should consider this fund, which holds about 100 of the highest-yielding foreign stocks of companies with stable balance sheets from nations including Australia, Canada, France, Germany and Japan. The fund, which dropped 10.6% this year, can be very volatile because it focuses on slow-

growing companies whose stocks have done relatively poorly in the global recession, such as banks and commercial real estate firms. *Upside:* The fund's portfolio is extremely undervalued—about 40% cheaper than the S&P 500 based on valuations—and its holdings should do very well when the global economy recovers and global interest rates rise. *Recent yield:* 3.69%. *Performance:* 1.25%.

iShares MSCI Eurozone ETF (EZU) holds about 250 blue-chip stocks from the 10 largest countries that use the euro, such as France, Germany and the Netherlands. These stocks will benefit from the recent 750-billion-euro stimulus recovery plan launched by the European Central Bank. Valuations of the fund's portfolio are about 20% lower than the S&P 500 Index. The fund excludes stocks in the UK, which continues to face great economic uncertainty since it left the European Union at the beginning of 2020. *Performance:* 4.5%.

EMQQ Emerging Markets Internet & Ecommerce ETF (EMQQ) provides exposure to about 85 fast-growing tech stocks in markets that are difficult for US investors to access, such as China, India, Indonesia and Turkey. The fund is nearly twice as volatile as the S&P 500 but has soared 52% this year, benefiting from stay-at-home trends and increased Internet usage among the burgeoning middle class in developing nations. *Performance since its 2014 inception:* 13.5%.

iShares MSCI Taiwan ETF (EWT) is a bet on a single country. Taiwan is primed for one of the strongest and fastest recoveries of any nation over the next several years. *Reason:* It developed a strong and effective disease-control system after its bitter experience with the 2002–2003 SARS epidemic. The system was so effective that the country never had to lock down its economy. The ETF holds 90 stocks, including many world-class biotech firms and electronics manufacturers. *Performance:* 8.4%.

Neena Mishra, CFA, is ETF research director at Zacks Investment Research, Chicago. Zacks.com



MUTUAL FUNDS

Vanguard International Growth (VWIGX) jumped 31% this year

Greg Rosica, CPA, CFP Ernst & Young



Smart Strategies for 2020 Year-End Tax Planning

thanks to an emphasis on fast-growing large businesses in the technology and health-care sectors. The fund recently held about 120 stocks, including Dutch semiconductor giant ASML and M3, a Japan-based provider of medical-related services to doctors over the Internet. *Performance:* 11.2%, which ranks in the top 5% of its category over the past 10 years.

Fidelity Emerging Markets (FEMKX) recently had shares in around 80 large-cap stocks, many of which are in China and South Korea, whose economies are recovering more quickly than the US economy. The fund was up about 13% this year. It looks for companies with strong, consistent earnings growth and solid balance sheets, which help reduce volatility for the fund. Top holdings include e-commerce giant Alibaba and Samsung Electronics. *Performance:* 6.3%, which ranks in the top 2% of its category.

Artisan Global Opportunities (ARTRX). For investors who are uncertain about what mix of US and foreign stocks is best at any given time, this mutual fund makes the decision for you. It recently held about 53% of its assets in US stocks and about 43% overseas, and it adjusts the allocation depending on market conditions. The fund, up 25% this year, looks for high-quality companies with recognizable brand names and dominant market shares, then waits to buy until they are trading at steep discounts. Top holdings in the portfolio of about 45 stocks include Genmab, which is a Danish cancer drug developer, and Hong Kong-based Techtronic Industries, which manufactures Milwaukee and Ryobi power tools. *Performance:* 15.5%, which ranks in the top 2% of the fund's category.

Janet M. Brown is president of the FundX Investment Group and editor of the *NoLoad FundX* newsletter. Both are headquartered in San Francisco. FundX.com



BottomLineInc

Find Us...
Follow Us...
Friend Us at



A year ago, it looked like 2020 would be an uneventful year for taxpayers, with little new expected to come out of Washington that would have much effect on them. But in the final weeks of 2019, Congress managed to pass far-reaching legislation called the SECURE Act, affecting retirement plans and education savings plans, and it had an array of effects on taxes. Then, within months, coronavirus-induced shifts in daily life and massive economic stimulus legislation to fight the recession caused by the pandemic also had tax implications.

In the wake of those immense changes, here's what you need to know to make sure your year-end 2020 tax planning helps you get the most out of tax breaks and avoid penalties...

ECONOMIC RELIEF PAYMENTS

Some of this year's massive coronavirus-relief payments are not taxable, while others are. They came in two forms—economic stimulus payments automatically sent to tens of millions of people who were below certain income levels...and subsidies boosting unemployment benefits. You don't pay tax on the stimulus payments because the IRS does not consider them to be income. If you earned too much in 2019 to get a payment but your 2020 income is low enough to qualify, you still can get a stimulus payment. Once you file your 2020 income taxes, you will receive it as a refund.

In contrast, most unemployment money is subject to federal tax—and state tax, in many cases—which could lead to a surprisingly large tax bill.

What to do: If you've been receiving unemployment benefits, find out how much is taxable at [IRS.gov/help/ita/are-payments-i-receive-for-being-unemployed-taxable](https://www.irs.gov/help/ita/are-payments-i-receive-for-being-unemployed-taxable). Opt to have federal income tax withheld. Otherwise, start putting aside adequate funds to cover your 2020 tax bill next year.

RETIREMENT ACCOUNT LOANS AND WITHDRAWALS

The pandemic resulted in so much financial hardship that the Coronavirus Aid, Relief and Economic Security (CARES) Act included a provision allowing certain individuals to take up to \$100,000 worth of early distributions from non-Roth IRAs and traditional 401(k) and other similar defined-contribution plans through the end of 2020. They could avoid the 10% penalty for people under age 59½ if they have experienced coronavirus-related job loss or illness. (You still have to pay personal income taxes on the distributions).

Recently, the IRS expanded who qualifies to take these distributions and clarified the tax circumstances if you treat them as loans. You now can qualify for a penalty-free distribution as long as you, a spouse or a dependent has suffered "adverse financial consequences" from the pandemic. That could include being furloughed or reduced to part-time work...losing freelance work...or having a job offer rescinded or delayed. >>

Bottom Line Personal interviewed Greg Rosica, CPA, CFP, partner with the accounting firm Ernst & Young. Based in New York, he specializes in private client services and tax consulting. EY.com



BottomLinePERSONAL®

PURPOSE: To bring you the best information from the most knowledgeable sources in the world. To help you gain greater wealth, better health, more wisdom, extra time and increased happiness. To present this information in an easy-to-read format, free from the influence of advertising.

Editor in Chief: Marjory Abrams

Managing Editor: Kelli McCourt

Personal Finance Editor: Harry Berkowitz

Associate Editors: David Boyer, Anna Jernstedt

Contributing Writers: Janet Bailey, Derek Burnett, Julie Davis, Mark J. Estren, PhD, Mark Stuart Gill, Leslie Goldman, MPH, Bill Gottlieb, Susan Lewis, Lisa Milbrand, Nancy Monson, Michael Robbins

Senior Art Directors: Aimee Zaleski, Gretchen Bruno

Chief Creative Officer: Brian Wittman

Chief Content Officer: Marjory Abrams

President: Sarah Hiner

Founder: Martin Edelston

PANEL OF EXPERTS

Brain & Memory: Cynthia R. Green, PhD/*Icahn School of Medicine at Mount Sinai*

Careers: Nella G. Barkley/*Crystal-Barkley Corporation*... Nancy Collamer/*Collamer Career Consulting*

Cars: Jill Trotta/*RepairPal*... Karl Brauer/*Kelley Blue Book*

College Financing: Mark Kantrowitz/*SavingForCollege.com*

Consumer Advocacy: Christopher Elliott/*Elliott.org*... Steven J.J. Weisman, Esq./*Scamicide.com*

Credit & Borrowing: Greg McBride, CFA/*Bankrate.com*... John Ulzheimer/*The Ulzheimer Group, LLC*... Keith Gumbinger/*HSH.com*

Dentistry: Sheldon Nadler, DDS... Marvin A. Fier, DDS

Economics: Allen Sinai, PhD/*Decision Economics, Inc.*... Edward Yardeni, PhD/*Yardeni Research*

Estate Planning: Blanche Lark Christerson, JD, LL.M./*Deutsche Bank Wealth Management*... Sanford J. Schlesinger/*Schlesinger Lazetera & Auchincloss LLP*... Martin M. Shenkman, CPA, JD/*Shenkman Law*... Gideon Rothschild, Esq./*Moses & Singer LLP*

Family/Relationships: Nancy Samalin/*Parent Guidance Workshops*... Michele Weiner-Davis, LCSW/*The Divorce Busting Center*

Financial Planning: Lewis J. Altstet, CFP, PhD and Karen Altstet, CFP, PhD/*Altstet Personal Wealth Management*... Jonathan D. Pond/*Jonathan D. Pond, LLC*... Gary Schatsky, JD/*IFC Personal Money Managers, Inc.*... Ed Slott, CPA/*Ed Slott & Company, LLC*... Michael Kites, CFP/*Pinnacle Advisory Group*

Fitness: Wayne L. Wescott, PhD/*South Shore YMCA*... Joel Harper/*Joel Harper Fitness*

Food: Linda Gassenheimer/*Dinner in Minutes*

Health: Leo Galland, MD/*Foundation for Integrated Medicine*... Andrew L. Rubman, MD/*Southbury Clinic for Traditional Medicines*... Rosemary Soave, MD/*Weill Cornell Medicine*... Suzanne R. Steinbaum, DO/*The Mount Sinai Hospital*... William Schaffner, MD/*Vanderbilt University Medical Center*

Home/Gardening: Teri Dunn Chace... Danny Lipford/*Today's Homeowner with Danny Lipford*

Insurance: Glenn S. Daily, CFP, ChFC, CLU/*GlennDaily.com*... J.D. Howard/*Insurance Consumer Advocate Network, LLC*... Lee J. Slavutin, MD, CLU/*Stern Slavutin-2 Inc.*

Investing: Steven Leuthold/*Leuthold Strategies, LLC*... Robert H. Stovall, CFA/*National Investment Services, Inc.*... Robert M. Brinker, CFS/*Brinker Fixed Income Advisor*... Marilyn Cohen/*Envision Capital Management, Inc.*... Janet Brown/*FundX Investment Group*... Neena Mishra, CFA/*Zacks Investment Research*

Law: Mark N. Kaplan/*Skadden, Arps, Slate, Meagher & Flom LLP*

Psychology: Mark Goulston, MD/*Goulston Group*

Retirement: Adriane G. Berg, Esq./*Generation Bold Consulting*... Laurence J. Kotlikoff, PhD/*Boston University*... Robert Carlson/*Retirement Watch*

Sexuality: Dagmar O'Connor, PhD

Small Business: Barbara E. Weltman, Esq.

Taxes: Sidney Kess, CPA, JD/*Kostelanez & Fink, LLP*... Edward Mendlowitz, CPA, ABV, PFS/*WithumSmith+Brown, PC*

Technology: Kim Komando/*KimKomando.com*

Travel: Peter Greenberg/*CBS News*... Pauline Frommer/*FrommerMedia*

Trend Forecasting: Edie Weiner/*The Future Hunters*

Bottom Line Personal (ISSN 0274-4805, USPS 538-150) is published 24 times a year, semi-monthly, by Bottom Line Inc., 3 Landmark Square, Stamford, CT 06901. \$59.90/yr., \$5/issue (US funds). Periodicals postage paid at Stamford, CT, and at additional mailing offices. *Bottom Line Personal* is a registered trademark of Bottom Line Inc. Copyright 2020 by Bottom Line Inc. Quotation not permitted. Material may not be reproduced in whole or in part in any form whatsoever. Canadian price \$71/yr. (US funds). Canadian GST#: 126735513RT. Postmaster: Send address changes to Bottom Line Personal, PO Box 37315, Boone, IA 50037-0315.

Direct subscription inquiries, payments and address changes to Subscription Dept., *Bottom Line Personal*, PO Box 37315, Boone, IA 50037-0315. To resolve service problems, call 800-274-5611 or visit our website at www.BottomLineInc.com. On occasion we make our subscribers' names available to companies with products or services in which you may be interested. If you do not want to be included in these mailings, please notify us in writing.

Bottom Line Personal publishes the opinions of expert authorities in many fields. These opinions are for educational and illustrative purposes only and should not be considered as either individual advice or as a substitute for legal, accounting, investment, medical and other professional services intended to suit your specific personal needs. Always consult a competent professional for answers specific to your questions and circumstances.

»» *What to do:* Drawing on retirement accounts when you still are in your working years generally is not a good idea. However, if you really need the money, you can take up to \$100,000 in penalty-free distributions if you designate the withdrawals as coronavirus-related distributions on your income tax returns for the year. You can spread the distributions evenly over three years (2020, 2021 and 2022) for tax purposes.

If you want to take a distribution as a loan and repay it so you don't lose too much ground in saving for retirement, you have three years to return part or all of the loan to your retirement account. If any of the money is delayed within that period, you can file amended returns to recoup the taxes paid.

CHARITABLE DEDUCTIONS

Normally, to deduct charitable donations, you must itemize deductions on your income taxes instead of taking the standard deduction. But the CARES Act provided increased tax incentives for charitable giving, allowing you to donate and save on taxes at the same time.

What to do: Even if you take the standard deduction, the law allows you to make a cash donation in 2020 to a non-profit of up to \$300 per tax return and deduct it against your 2020 income. If you itemize deductions on your tax return, you aren't subject to the \$300 limit for charitable contributions. In

that case, you can elect to deduct cash contributions made this year up to 100% of your adjusted gross income, up from the usual 60%. This change is available only for tax year 2020 unless Congress extends it.

HOME-OFFICE DEDUCTIONS

Many millions of Americans have shifted to working from home, ratcheting up spending on supplies and other necessities. Some, but not all, of those workers may qualify for hundreds or even thousands of dollars in deductions on personal income taxes for those expenses.

Who qualifies: Small-business owners and self-employed individuals who have started to or continued to work from home. The work space must be the principal place of business and used exclusively for business purposes. But employees on payroll who receive W-2 tax forms are not eligible, even if their companies' offices have been closed. *Resource:* See IRS publication 587, *Business Use of Your Home*, to figure out whether you can take deductions for the business use of your home and what is allowable.

What to do if you don't qualify: Ask your employer to cover your out-of-pocket expenses. Some states including California, Illinois and New Hampshire have enacted legislation that requires companies to reimburse employees for reasonable and necessary out-of-pocket work costs.

Also, if you plan to continue working

Very useful apps

■ COORDINATE FAMILY ACTIVITIES:

Make life easier by sharing calendars, to-do lists, shopping lists and other family matters with loved ones.

Cozi Family Organizer

■ GET MORE HOURS OUT OF YOUR DAY:

Improve focus and productivity by controlling use of Facebook and other time-draining websites and apps. **Freedom-Block Distractions**

■ KEEP YOUR CAR—AND EVERYONE IN IT—SAFE AND SOUND:

Enter the car's Vehicle Identification Number (VIN) to find out whether it has

any open safety recalls. *Also helpful:* Recall alerts will be sent to your mobile devices. From the National Highway Traffic Safety Administration. **SaferCar**

■ **EASIER MEAL PLANNING:** Enter food preferences, portion size and other information to generate customized meal plans—plus recipes galore and accompanying grocery lists. **Mealime**

■ **BOOST YOUR WORD POWER:** Look up synonyms, antonyms, examples of usage and more to make writing more lucid, vivacious and succinct. **Word Hippo**

*All apps listed here offer free versions (sometimes with ads) and are available for Android and iOS devices.

from home even after your company reopens its offices, check with your accountant and human resources department about whether it's possible to be paid as a "pass-through entity" instead of staying on the payroll. Many small-business owners and freelancers operate as pass-through entities by filing taxes as sole proprietorships. The net income from such businesses is passed through the business and taxed on the owners' individual tax returns at their individual tax rates. The IRS allows most pass-through business owners to take a 20% deduction on their taxable income. For instance, if your total annual income puts you in the 22% federal income tax bracket, you pay the 22% rate on 80% of your income and no tax on the rest. *Important:* Becoming a pass-through entity could disqualify you from employee benefits such as health insurance and/or participation in 401(k) plans.

529 COLLEGE-SAVINGS PLANS

How educational institutions choose to operate this fall can cause potential tax snafus for those who made 529 withdrawals in 2020. Money withdrawn from these plans is tax-free if used to pay for college tuition and other qualifying expenses. However, some colleges have switched to remote learning and are giving partial tuition refunds to families. If you used money withdrawn from a 529 plan to pay tuition, those refunds now may be regarded as nonqualified, triggering tax on the earnings portion and potentially a 10% penalty for early withdrawal. *What to do...*

Replace any money refunded by the college that you took from the 529 plan account within 60 days of the date of the refund, either in the same account or a different one with the same beneficiary.

Spend the refunded money on qualified expenses such as a new computer or Internet access to help the student take online classes.

Use the refund to pay down student loans. The SECURE Act allows 529 plan holders to withdraw up to \$10,000 tax-free to put toward their own student loan debt or that of their children, grandchildren or spouses. **BLP**



9 Low-Cost Ways to Slash Your Home Heating Bills

Danny Lipford *Today's Homeowner*

Steamed over high heating bills? Many homeowners pay hundreds or thousands of dollars just to stay warm each winter. Unfortunately, many heating-bill-busting strategies come with massive price tags of their own—upgrading to triple-paned windows or a furnace with a high Seasonal Energy Efficiency Ratio (SEER) rating costs thousands of dollars.

Here are nine often-overlooked heating-bill-lowering projects that don't come with big bills themselves...

Improve the insulation over your attic ladder or scuttle hole. You probably already know that adding insulation in an attic can lower heating bills. But even in homes that have abundant attic insulation, there's often a big gap in the spot where the attic is accessed from below. Maybe there's supposed to be insulation here, but it slides out of place whenever the attic is accessed... or maybe there's no insulation at all to allow room for a folding ladder.

To fix this problem, buy an "attic tent," which stands over the attic access area to create an insulating air cushion, much like the insulation provided by the air between the panes of glass in a double-paned window. *Example:* Duck Brand Attic Stairway Cover, available in several sizes for around \$40.

Hang insulated curtains. Even if your home has modern, energy-efficient windows, some heat will inevitably escape through them—glass doesn't insulate as well as insulated walls. But it is possible to insulate windows, at least at night. Hang "thermal insulated" curtains, which typically include one or more layers of cotton batting, flannel,

felt or foam sandwiched between a decorative fabric and an inner liner. These create an insulating air pocket between the curtain and the window, reducing the amount of heat that escapes and preventing drafts from getting in. These curtains are most effective when they reach from ceiling to floor.

Put aluminum foil behind radiators. If your home has radiators, cut pieces of cardboard to approximately the size of those radiators...cover the cardboard with aluminum foil on one side...and position the cardboard between the radiators and exterior walls, with the foil facing the radiator. The foil reflects heat back into the room that otherwise would have been lost into the exterior walls.

Use HVAC air filters that tell you when to change them. You may already know that changing your HVAC system's filter regularly helps the system function efficiently—a filter full of dirt and pet hair can inhibit air flow. Rather than trust a preset filter-change schedule, use Bluetooth-enabled filters that monitor air pressure and send an alert to your smartphone when they actually need to be changed. *Example:* 3M Filtrete Smart Filters, available in multiple sizes, \$44 for a package of two.

Move obstructions away from HVAC vents, registers and radiators. Furniture or curtains within 12 >>

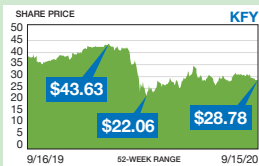
Bottom Line Personal interviewed Danny Lipford, host of *Today's Homeowner with Danny Lipford*, a syndicated series that can be streamed on Amazon Prime Video or Crackle. Based in Mobile, Alabama, he has more than 30 years of experience as a remodeling contractor. TodaysHomeowner.com



investment ideas

Beyond Search

Korn Ferry (KFY) has long been a top-tier executive search firm—making it vulnerable to major economic downturns. But it has diversified successfully into consulting, digital platforms and other fields that are less cyclical.



The firm has a strong balance sheet and considerable pricing power because of its

specialization and expertise. Revenue was \$1.93 billion in fiscal 2020 and likely will be \$1.53 billion in fiscal 2021, which reflects the current economic downturn, and \$1.76 billion in fiscal 2022.

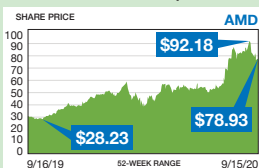
Fiscal year: April. *Earnings per share:* 2022 est./\$1.76...2021 est./\$0.35...2020/\$2.91. *Dividend:* \$0.40/share/yr. *Recent yield:* 1.39%.

Tim Kang is senior research analyst at Olstein Capital Management, Purchase, New York. He chooses stocks for the \$535 million Olstein All Cap Value Fund (OFALX). OlsteinFunds.com



Tech Titan

Advanced Micro Devices, Inc. (AMD), a major semiconductor company, is taking market share from its larger rival Intel, which has had difficulties producing new chips. AMD's smaller chips have better profit margins and pack



more processing power into less space. The pandemic has meant more people working

at home and playing video games, increasing demand for the latest chips. This is boosting AMD's revenue and earnings. Revenue was \$6.73 billion last year and likely will grow to \$8.86 billion this year and \$10.78 billion in 2021.

Fiscal year: December. *Earnings per share:* 2021 est./\$1.64...2020 est./\$1.10...2019/\$0.64.

Randy Hare is director of equity research at Huntington Private Bank, Columbus, Ohio, which has \$19 billion under management. Huntington.com



Bottom Line Personal's experts have beaten their benchmarks over the past five-year period or longer. We ask each contributor to choose one stock that he/she thinks has significant appreciation potential over the next 12 to 24 months.

>> inches of these can inhibit air flow or, in the case of radiators, block heat from radiating throughout the space. The result can be decreased heating efficiency and/or cold spots in rooms.

Run ceiling fans in the winter. The temperature at ceiling height often is 10 degrees or more warmer than it is

lower in a room, because hot air rises. A ceiling fan can circulate that hot air back down through the living space. Run fans clockwise at their lowest speed to accomplish this—a ceiling fan turning clockwise pulls cold air up from below rather than pushing hot air down from above. Either direction

WINTER WARMTH

Best Space Heater for Your Home

Cameron Pitts

Best Reviews

A space heater can keep you comfortable without cranking up the heat throughout your home...or provide warmth when you're working in an unheated spot such as a garage. Among the best space heaters...

Best overall: Dr. Infrared Original Heater provides both conventional convection heating, which



circulates warm air, and infrared heating, which efficiently and almost instantly warms nearby objects and people via invisible infrared light.

This 13-x-12.5-x-17-inch unit is solidly built, attractively designed and includes safety features such as tip-over automatic shutoff. It is designed to heat areas up to 1,000 square feet. Like most electric space heaters, it consumes 1,500 watts of power, so it costs around 20 cents per hour to operate at full power at typical 13-cent-per-kilowatt-hour rates. But it's so efficient at delivering warmth—60% more efficient than 1,500-watt heaters that heat only the air, according to the manufacturer—that it won't have to operate at full power for as long to maintain a desired temperature. \$110.

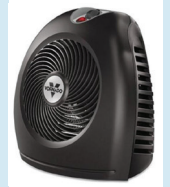
Best for extended operation:



De'Longhi Portable Radiator Heater looks like an old-fashioned cast-iron radiator and generates warmth by heating up oil that's contained inside its metal framework. This 14-x-9-x-25-inch unit is most appropriate for small rooms—perhaps 250 square feet or smaller—that you want to keep warm for several hours or longer.

Radiator-style heaters warm up slowly but maintain warmth efficiently. Like most space heaters, it consumes 1,500 watts at full power, but once warm its 700- or 800-watt setting often is sufficient, roughly halving energy costs. De'Longhi is perhaps the most reliable space-heater brand, and this is a particularly safe design—never scalding hot to the touch. \$80.

Best for circulating hot air throughout a room: Vornado AVH2 features a powerful fan that is extremely effective at distributing the hot air it generates throughout a room up



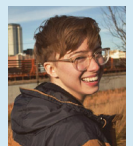
to perhaps 250 square feet in size. However, the fan makes it a bit louder than many heaters. This 12-x-12-x-9-inch unit consumes 1,500 watts on high power or 750 on low. \$82.

Best low-price tabletop heater: Lasko 754200 Ceramic Heater with Adjustable Thermo-stat is tiny—just 9-x-6-x-4-inches—but this 1,500-watt unit is powerful enough to heat small rooms up to 300 square feet. Price: \$26.



Even smaller: If you want a portable, affordable heater that will warm you as you sit in a chair nearby but not the entire room, the 6-x-6-x-3-inch Brightown Mini Desk Heater can do the job for an even lower price. It consumes just 400 watts of electricity per hour. \$20.

Bottom Line Personal interviewed Cameron Pitts, a member of the editorial and product review team with Best Reviews, which tests and reviews consumer products. BestReviews.com



should circulate hot air back down from ceiling height, but pulling cold air up at low speed does so without generating a cooling breeze that would be unwelcome in winter.

Run a humidifier. We feel warmer when air is more humid—that's why humid summer days feel oppressive even when the temperature isn't tremendously high. Similarly, operating a humidifier can make you feel warmer in winter without cranking up your thermostat. Humidifiers cost just pennies per day to run, so you'll almost certainly save money compared with cranking up the heat. But don't increase the relative humidity in your home above 40% in the winter—too much humidity feels uncomfortable and promotes mold and mildew growth. Digital hygrometers that track indoor relative humidity are available for around \$10 to \$15 in home centers and online.

Find and fix duct leaks. Much of the hot air produced by your furnace might never reach its destination—according to the Department of Energy, 20% to 30% of the air that moves through duct systems escapes through leaks, holes and disconnected ductwork. Homeowners can't easily examine ducts inside walls, but they can turn on their heat or air-conditioning—it doesn't matter which—then follow along accessible ductwork in attics, basements and crawl spaces, holding their hands near all ductwork joints to feel for drafts. Pay particular attention to spots where duct lines branch off—gaps are especially common here. Wherever you feel air escaping, cover the leak with aluminum foil tape, then use a paintbrush to apply a generous coating of duct mastic, a sticky material that dries to form a strong airtight seal.

Fly a "chimney balloon." The damper in your chimney probably doesn't do a particularly good job of preventing hot air from escaping up the chimney. A chimney balloon is a reusable, durable bladder that's inserted in a chimney then inflated, preventing air from getting past. *Caution:* Installing the balloon can be a little tricky and messy...and you will need a large garbage bag to store it. The balloon must be removed, of course, before starting a fire. *Example:* Chimney Balloon, available in a range of sizes, \$45 to \$60. [BLP](#)

Four Hidden Marriage Killers

Michele Weiner-Davis, LCSW
The Divorce Busting Center

You're still angry about *that*? It isn't always a big, obvious misstep such as infidelity or dishonesty that derails a marriage. Some relationships are undone by an event so small or distant that one partner is befuddled about why the other considers it a big deal. Other marriages fail because of misunderstandings or miscommunications that slowly and steadily undermine the partnership. This year, an added element has exposed how vulnerable many marriages are to stressful irritations. Lawyers say there has been a spike in divorce requests because couples have spent much more time together as they have sheltered in place and because they have faced greater financial challenges.

Here are four seemingly small things that can bring a relationship crashing down...

THE LONG-AGO MISSTEP

A wife asked her husband to skip a business trip and stay home to care for her when she felt very sick. He went anyway. Decades later that decision still haunted the relationship. The wife couldn't get past it because, to her, the long-ago business trip was just one example of a larger pattern—she felt her husband was never there for her when she needed him. The event triggered in her a need to constantly monitor her husband's behavior for further evidence that he would disappoint her.

Although there were times throughout their marriage when he took her feelings into consideration, the wife failed to notice these exceptions.

This wife wasn't intentionally being

unfair to her husband—she truly believed he kept letting her down. But her belief had less to do with her husband's behavior than it did with human psychology—people tend to seize on evidence that supports their existing beliefs and ignore evidence that refutes it.

What to do: If your partner continually accuses you of a pattern of misbehavior that you do not believe exists, set aside your defensiveness for the sake of the relationship and apologize. Whether or not the accusation is warranted, your partner believes it is. Your relationship will not escape the cycle of blame and defensiveness unless you express contrition and genuine empathy for the pain your partner is feeling. It helps to remember that your partner's pain is real even if the pattern you're being accused of is not. Promise to work hard at correcting the pattern, then go above and beyond to do so. Your promise of change followed by clear evidence of new behavior could convince your partner that a new and positive pattern has begun.

You might be thinking, *That's not fair—why should I apologize for something I didn't do?* No, it isn't fair. But you have to make a choice—would you rather be right or be happy?

If *you* are the one who sees a problematic pattern that your partner denies, >>

Bottom Line Personal interviewed Michele Weiner-Davis, LCSW, founder of The Divorce Busting Center in Boulder, Colorado. She is a TEDx speaker and best-selling author of eight books including *Healing from Infidelity... The Sex-Starved Marriage... and Divorce Busting*. [DivorceBusting.com](#)



>> watch carefully for counterexamples that suggest the pattern is less clear-cut than you believe. Keep a list of these counterexamples to balance the mental list you likely already keep of examples that support the pattern, and then be open to letting go of your negative belief.

GIVING LOVE THE WAY YOU WANT IT

You probably learned the golden rule as a child—treat others as you would want to be treated yourself. Turns out, that’s not always good advice for couples.

When people show love for their partners, they tend to express their love in the way that they like to receive love. But the things that make your partner feel loved probably are very different from the things that make you feel loved. Sometimes this is because of gender differences—many women feel most loved when they have deep, meaningful conversations with their partners...while many men feel most loved when they are physically intimate with their partners. But not everyone falls into these gender roles.

There are five broad ways in which people give and receive love to partners, sometimes called “love languages.” Some people feel most loved when their partner spends quality one-on-one time with them, doing things together or just listening closely to what they say...or when the couple has sex. Other people feel closest when the partner does things to lighten their load...or provides encouraging words...or gives thoughtful gifts.

When partners speak different love languages, it can leave both of them feeling unloved even when both are genuinely trying to express their love.

What to do: If you have been with your partner for many years, you probably already know which of the five love languages he/she most values. If you don’t, it’s time to ask. Then express love to your partner this way, no matter your personal preference. Meanwhile, confirm that your partner understands what makes you feel truly loved. Don’t



get angry if your partner occasionally reverts to showing you love the way that he likes to receive love—it takes time to break habits. When you receive your partner’s preferred type of love, remind yourself that your partner is showing you love but in his preferred way.

SEEKING AGREEMENT

Many people believe it must be a positive thing for partners to always seek to be on the same page on any given topic. Actually, that thinking can devastate a relationship.

It’s not realistic to expect two people to be in agreement on everything, and when couples treat total agreement as a goal, they tend to see their inevitable disagreements as a serious

problem—a sign that they’re not really right for each other. These problems are exacerbated when one partner squelches disagreements by insisting that the other partner must fall into line and agree. *Example:* A man refused to accept that his wife could have different opinions than his own regarding virtually anything, including the state of their marriage. When she suggested that they had begun to drift apart following a relocation to Chicago, he said, “You don’t really believe that, right?”

What to do: Remain open to the possibility that two people can have completely different opinions without either of them being wrong. Make it your goal to listen to and understand your partner and to treat her point of view with respect, even if you do not fully agree. Consider differences of opinion as opportunities for engaging in debate or for learning something about your partner—not as arguments or signs of incompatibility.

FEELING OUT OF FOCUS

“I love you...but I’m no longer in love with you.” When someone says these words, it means that he no longer feels close to his partner but can’t point to any big, dramatic reason why. His partner hasn’t made any major missteps...the spark is simply gone.

The partner’s focus usually is at the root of these feelings. At the beginning

of the relationship, you felt like you were your partner’s primary focus...but over the years, the focus has shifted to career, kids or other interests. That has left one or both feeling disconnected from the other and wondering, *Is this how I want to spend the rest of my life?*

What to do: Think back to the beginning of your relationship, when you felt passion for each other. What, specifically, did you and your partner do together that made you feel like you were each other’s focus? Maybe you had special meals together...or took long walks where you discussed art and movies.

Do those things again, at least once a week. The activities that made a couple feel focused on each other in the past often will do so again in the present. Schedule this together time in advance if life has become too busy to depend on it happening naturally.

Meanwhile, stop keeping score. A partner who feels he is no longer the other’s focus probably has been blaming that partner for the lack of closeness for some time. Your feelings of distance are not something that your partner did to you—it’s perfectly normal for the passion and focus that existed early in a relationship to be replaced by routine and responsibility as the years pass. If you want that passion and focus back, don’t allow your sense of having been hurt or rejected prevent you from doing something positive such as scheduling meaningful time together. **BLP**

SUGAR ADDICTION IS MORE PREVALENT THAN EVER
Molly Carmel
FOUNDER AND CEO OF THE BEACON PROGRAM AND AUTHOR
THE BOTTOM LINE ADVOCATOR PODCAST
HOSTED BY SARAH HINER
Listen on Apple Podcasts and Google Play

Shrewd Investor

Private Equity

You might be tempted by an opportunity to invest in young, fast-growing companies long before they go public. Earlier this year, the Labor Department approved the inclusion of such “private equity” investments in 401(k) and retirement plans. Investors can invest in them indirectly through target-date, balanced or similar funds offered by the plans, and no more than 15% of total assets held by any of those funds can be in private equity. Over the past decade through the first quarter of 2020, US private-equity funds averaged a 13.1% annual return after fees versus 10.5% for the S&P 500 Index, according to Cambridge Associates. And the super-performing stocks Facebook, Netflix and Tesla all were funded in part with private-equity money before they issued stock to the public.

As tempting as private equity might seem, most small investors should steer clear. Here’s why...

Uncertain performance figures. Unlike stocks traded on a major exchange, there is no simple way to determine the value of an investment in a private company until the company goes public or is sold.

Money lock-ups. Private-equity funds often have strict limitations on when investors can cash out shares. Lock-up periods typically last five years or more.

Exorbitant expenses. Private-equity funds typically take 20% of any profits each year in addition to a 2% annual expense ratio, which can hurt the performance of a target-date or balanced fund holding private equity.

What to do: If you are investing in a target-date or balanced fund, ask your plan sponsor whether the fund has exposure to private equity, which could significantly increase volatility and uncertainty about the fund’s performance. Consider shifting to a fund that does not invest in private equity or a more conservative target-date fund, such as one with an earlier target date.

Bottom Line Personal interviewed Ric Lager, president of Lager & Company, which advises 401(k) plan participants, Golden Valley, Minnesota. He is author of *Forget the Pie: Recipe for a Healthier 401(k)*. LagerCo.com



Bottom Line Best

Hot, Cold or Pet-Friendly: The Right Bedsheets for You

Linda Hirst

Whether you like crisp, cool sheets or sleep with your beloved pet and need bedding that doesn’t hold on to fur, there are more options than ever to meet your desires. Best sheets for all types of sleepers...



a sheeting material that is silky, such as a microfiber, or a tightly woven fabric with a high thread count, such as an Egyptian cotton. Hair and fur won’t cling to the surface and will slide off when washing. Camouflage the hair by choosing sheets that match your pet’s

If you like crisp sheets:

The fine, tight weave of cotton percale sheets will help you get that crisp feeling. Percale is a plain-weave fabric, meaning that the warp and weft threads cross over and under each other one at a time and are tightly woven, which results in a fine texture and finish. Thread count refers to how many threads (horizontal plus vertical) compose one square inch of sheet fabric. This number ranges from 150-count to up to 1,000 or more for the most expensive luxury sheets. High-thread-count sheets are soft and smooth. Low-count sheets give a crispy feel.

Top pick: Serena & Lily Beach Club Sheet Set (\$238*). Serena and Lily uses eco-friendly Portuguese cotton to create its comfortable, yet crisp, sheets. *Thread count:* 310.

If you sleep hot and your mate sleeps cold: Natural fibers are breathable and give you better temperature control than synthetic sheets.

Top pick: Brooklinen Linen Core Sheet Set (\$259). These linen sheets are made from Belgian and French flax and will regulate your temperature, whether you have night sweats or always feel chilly. If you don’t like the wrinkles of linen, sheets made from bamboo or eucalyptus fibers are also both cooling and warming. If you are a fan of cotton sheets, find a low-thread-count Percale Weave (lower than 400), which will be thinner and feel crisp and cool.

If you sleep with your pets: Choose

*Prices are for a queen-size set of sheets and reflect recent prices from major online sellers.

color. And have a lint roller on hand for last-minute touch-ups.

Top pick: Royal Egyptian Bedding 1500-thread-count Egyptian cotton sheet set (\$135).

If you hate wrinkled sheets: Microfiber sheets are easy to care for and less likely to crinkle and wrinkle, and they have a brushed, silky feel against the skin, although they do sleep “hot.” They are also very easy on the budget.

Top pick: Mellanni 1800 Collection Microfiber Sheet Set (\$36).

If you prefer natural fibers, here’s how to still have a smooth look without ironing. Gently spray Downy Wrinkle Releaser after making your bed, and fold down the flat sheet. Smooth the sheet with your hands, holding the fabric taut.

If you like silky sheets: You can’t do much better than the real thing.

Top pick: Real Silk Life 19 Momme Silk Sheets Set (\$499). These are light and incredibly silky on the skin.

If silk is out of your price range: Consider organic cotton with a sateen finish, which has a similarly soft feeling.

To get the best prices: January is the best time for bargain hunting, during stores’ white sales. You also may have luck finding high-end bedding brands such as Frette and Sferra at HomeGoods, Wayfair and Overstock.com.

Bottom Line Personal interviewed Linda Hirst, interior stylist in Boynton Beach, Florida, and former style director at *Coastal Living* and *Modern Bride* magazines.



The Safe Way to Kill Germs with UV Light

Disinfecting with ultraviolet (UV) light is technology that is more than 100 years old, but it's now having a resurgence to combat the new coronavirus. Currently approved for tuberculosis control by the Centers for Disease Control and Prevention, these commercial systems use UV-C light (also called germicidal UV) typically with a wavelength of 254 nanometers (nm). Such "upper room" UV systems utilize fixtures that create a disinfection zone that is above the occupied zone in a space, such as in factories.

However, depending on the intensity, this type of light can cause serious damage to skin and eyes in a matter of seconds.

Recent studies have found that *far-UVC*, with a wavelength of 222 nm, is a people-safe alternative that still has the potential to kill SARS-CoV-2, the virus that causes COVID-19, as well as flu viruses and tuberculosis. New studies are underway to confirm this.

UV-C at home: A safe way to access UV-C technology at home is to add a UV-C light to your HVAC's filtering system. This won't kill germs on surfaces—you should still disinfect high-touch surfaces—but it will help remove them from the circulating air. Fresh-Aire UV is one company that sells these products,



though it must be professionally installed. A base system with a germicidal lamp is about \$500 installed. A higher-end system that has more features to remove other contaminants, such as chemical vapors, dust and mold, would be about \$900 to \$1,800.

Another option is to purchase portable individual room air purifiers with built-in and fully covered sources of UV-C light. Prices range from less than

\$100 to several hundred dollars.

Placing one of these in the room of someone who is sick and isolating would help reduce exposure to airborne germs for those attending to him/her. In addition, if your home has a central air system and return air from the sick person's room is not blocked, adding air cleaners in other areas also would help protect those who are not infected.

Stay away from traditional UV-C products for home use, from handheld wands to whole-room towers, that have an "open" (uncovered) UV-C light. Even if the unit has a timer, the light can harm skin and eyes if it accidentally turns on before you leave the room.

Bottom Line Personal interviewed William Bahnfleth, PhD, PE, professor of architectural engineering at Institutes of Energy and the Environment at Pennsylvania State University, University Park, and a leading researcher on germicidal ultraviolet light.



How to...

Sit Smarter and Prevent Pain

Shani Soloff, PT The Posture People

Having the perfect workstation on the job is essential to prevent issues such as back and neck strain and the resulting pain. How you sit at home is just as important, especially if home has become your new workplace. It is very easy to get lax about good positioning when you're working in the dining room, reclining on the couch, eating in the kitchen or lounging in bed. Here's how to sit smarter and comfortably to remain pain-free...

Find your most supportive chair. Whether you're sitting at a desk for most of the day or just to pay bills, sit in a chair that allows your knees to bend with feet supported on the ground. If



your feet don't reach the ground, use a foot stool. Your thighs should be fully supported by the chair seat. The chair is too shallow if it ends at mid-thigh...too deep if your calves touch the edge. Better leg support means better back support.

Support your back—whether you're sitting on an upright chair, the couch or a cushy chair. If the seat is deeper than the length of your thighs, place a pillow behind your back to fill the space. For extra lumbar support, place a folded towel or lumbar back cushion in the small of your back.

Beware: Low-backed couches and

chairs do not provide adequate back support.

When in bed reading or watching TV, put a small pillow beneath your knees to maintain a small bend—keeping your legs out straight strains the low back.

Get up and move before you feel discomfort. Once an hour is typical, but if you know that you'll start feeling stiff sooner, move sooner. Adopt new habits that drive movement such as using an upstairs bathroom when you're downstairs and vice versa.

Change position whenever you change activity. Rather than go from sitting to sitting—for example, from working at your computer to reading on the couch—spend at least a few minutes standing up and/or walking in between activities.

Bottom Line Personal interviewed Shani Soloff, PT, CEO and founder of Stamford Physical Therapy in Stamford, Connecticut, and The Posture People, a national ergonomics consulting firm. ThePosturePeople.net



BOTTOM LINE on the news

STOCKS OF RENEWABLE-ENERGY COMPANIES are attractive, we hear from fund manager Murray Rosenblith. The S&P Kensho Clean Power Index has increased 70% over the past year. Thanks to plummeting costs for solar panels and wind turbines, using alternative energy to generate electricity has become more competitive with traditional, high-carbon resources such as coal. *Two stocks likely to benefit:* Brookfield Renewable Partners (BEP) and NextEra Energy Partners (NEP).

Murray Rosenblith comanages the New Alternatives Fund (NALFX), Melville, New York, which invests in renewable-energy companies.

BETTER TEST FOR MALE INFERTILITY, reports Alexander Travis, VMD, PhD. Some sperm that test normal



under traditional tests are actually impaired. The newly approved Cap-Score test

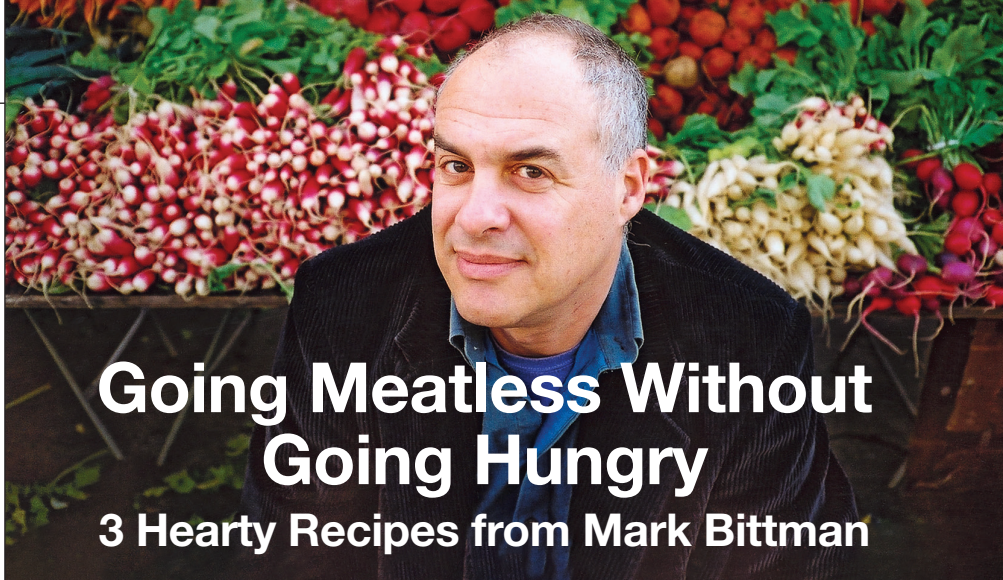
quantifies the ability of sperm to fertilize an egg and has proven an accurate predictor of fertility. This test can help struggling couples identify the root of their problem and devise a plan.

Alexander Travis, VMD, PhD, is professor of reproductive biology at Cornell University, Ithaca, New York, and leader of a study published in *Reproductive BioMedicine Online*.

YOUR 401(k) BALANCE COULD AUTOMATICALLY FOLLOW YOU

when you change jobs, says employee benefits expert Stephen Miller. The Labor Department has greenlit a program allowing employers to transfer sub-\$5,000 balances to employees' new 401(k)s when they change jobs if the employees don't opt out of the transfer. This helps employees whose former employers close sub-\$5,000 accounts, often resulting in taxes and 10% penalties for the departing employees who don't transfer the accounts to a new 401(k) or IRA. Employees are charged up to \$59 per automatic transfer.

Stephen Miller is a certified employee-benefit specialist in Alexandria, Virginia, and online manager/editor of compensation and benefits for Society for Human Resource Management. SHRM.com



Going Meatless Without Going Hungry 3 Hearty Recipes from Mark Bittman

The benefits of eating a mostly plant-based diet are well proven. Compared with their meat-eating counterparts, vegetarians are 25% less likely to develop heart disease...and they tend to have lower cholesterol and blood pressure levels and a reduced risk for type 2 diabetes. Still, adopting this diet is daunting if you rely on meat and dairy to fill out your meals. Many people worry that they won't feel satisfied without meat. Not true! Famed chef and cookbook author Mark Bittman began this dietary shift more than 15 years ago. Consider these tips to help you go meatless—without going hungry.

Savor your favorite flavors. You can keep many of the characteristics of a favorite dish—the spice profile and the sauces—and create a recipe that's just as satisfying as its meaty counterpart. Common sources of plant protein include chickpeas, lentils, peas and tempeh.

Aim for variety. You can have the same dish—beans with a whole grain—every day but use different beans or grains, different spice profiles and different vegetables to add variety. For instance, you can make it Caribbean style with cumin and garlic...or Mediterranean style with garlic, rosemary and lemon.

Plan ahead. Some beans and grains require advance soaking, but you can make a bulk batch of beans or whole grains to use throughout the week so that weeknight cooking is easier. Canned beans can be useful, too, in dishes where you don't mind if they're a little mushy.

Change slowly. Shifting from a meat-

focused diet to one with more plants may affect your digestion if you are not used to eating beans and legumes. To minimize possible bloating or indigestion, change slowly. Reduce the portion size of meat at each meal, or cut back from eating meat at 10 meals per week to eating it at eight, then six and so on.

Here are three hearty recipes that are rich in flavor and texture without the meat. Each recipe makes four servings.

Instead of a Sausage Cassoulet, try...

LENTIL CASSOULET WITH LOTS OF VEGETABLES

Time: 50 minutes.

8 ounces Le Puy lentils, rinsed and picked over

¼ ounce dried porcini mushrooms

1 cup boiling water

¼ cup olive oil

1 leek, trimmed, well rinsed and chopped

1 carrot, chopped

1 small celery root, peeled and chopped

2 Tablespoons chopped garlic

Salt and pepper

¼ cup dry red wine or water

1 14-ounce can diced tomatoes

½ small head green cabbage (about 8 ounces), quartered, cored and cut into thin ribbons >>

Bottom Line Personal interviewed Mark Bittman, author of more than a dozen cookbooks, including the newly revamped version of his classic, *How to Cook Everything*, and *Dinner for Everyone* from which these recipes were taken. He is coauthor of *How to Eat*. MarkBittman.com

Reprinted from *Dinner for Everyone*. Copyright © 2019 by Mark Bittman. Photographs copyright © 2019 by Aya Brackett. Published by Clarkson Potter, an imprint of Penguin Random House, LLC.

- >> 2 Tablespoons chopped fresh parsley
- 2 Tablespoons chopped fresh thyme, or 2 teaspoons dried
- 1 bay leaf
- 1/8 teaspoon cayenne, or to taste

1. Put the lentils in a large pot with enough water to cover by about one inch, and bring to a boil. Once the water boils, cover and turn off the heat. Let the lentils sit.

2. Put the dried mushrooms in a small heat-proof bowl, and cover with the boiling water. The mushrooms will take anywhere from 15 to 30 minutes to soften. When they're ready, lift them from the soaking liquid carefully to leave any grit behind. Chop the mushrooms, and reserve the liquid.

3. Heat the oil in a large skillet over medium heat, add the leek, carrot, celery root, mushrooms and garlic. Sprinkle with salt and pepper. Cook, stirring occasionally until the vegetables soften, five to 10 minutes. Add the wine, and cook, stirring and scraping up any browned bits from the bottom of the pan.

4. Add the vegetable mixture to the lentils along with the tomatoes, cabbage and herbs. Carefully pour in the mushroom soaking liquid, leaving behind the grit in the bottom of the bowl. Stir to combine, and bring to a boil. Reduce the heat so that the mixture bubbles steadily, and cook, stirring occasionally and adding a splash of water if the mixture starts to look dry, until the vegetables are silky and the lentils start to break down and thicken the stew, 25 to 35 minutes. Stir in the cayenne. Remove the bay leaf. Taste, adjust the seasoning, and serve.

Instead of Coq au Vin, try...

ARTICHOKES AND SHELL BEANS BRAISED IN WHITE WINE

Time: At least 90 minutes.

- 1/2 cup fresh lemon juice (from 3 or 4 lemons)
- 2 cups dry white wine
- Salt
- 1 1/2 pounds baby artichokes, 3 pounds large artichokes or 1 pound defrosted frozen artichoke hearts
- 3 Tablespoons olive oil
- 1 large shallot, sliced

- 1 Tablespoon chopped fresh rosemary, or 1 teaspoon dried
- 3 cups frozen beans (such as edamame, black-eyed peas, lima beans or green fava beans)
- 1 Tablespoon drained capers
- Pepper
- 1/4 cup chopped fresh parsley, for garnish

1. Put the lemon juice in a bowl with the wine, and sprinkle with a little salt. Trim the tops, bottoms and toughest outer leaves from the artichokes, but leave the stalk and light-colored parts intact. Quarter them, and scrape away the fibrous chokes with a spoon. As you finish each artichoke, toss it with the brine. (For large globes, trim the leaves and feathery chokes from the hearts and slice them. If using frozen, slice them into manageable pieces.)

2. Put the oil in a large skillet over medium-high heat. When it's hot, transfer the artichokes to the pan with a slotted spoon or tongs. Save the liquid in the bowl. Cook, stirring occasionally, until they stop steaming and start sizzling, three to five minutes. Lower the heat to medium, and cook, stirring occasionally with a spatula, until the leaves are tender and crisp all over, 10 to 15 minutes. Transfer to a plate with a slotted spoon.

3. Add the shallot to the pan, and return to medium heat. Cook, stirring, until soft, three to five minutes. Add the rosemary, beans and capers, and strain the wine mixture into the skillet. Bring to a boil.

4. Cook, stirring often, until beans are warmed through and the sauce reduces by about one-third. Return the artichokes to the skillet, toss to coat, taste, and adjust the seasonings, adding some pepper. Garnish with the parsley, and serve.

Instead of Chicken Kebabs, try...

TAMARIND TEMPEH KEBABS

Time: At least three hours, largely unattended.

- 2 Tablespoons tamarind concentrate
- 1/2 cup soy sauce
- 1/2 cup mirin
- 1/3 cup good-quality vegetable oil, plus more for brushing
- 1/4 cup minced fresh ginger
- Salt and pepper



- 1 pound tempeh, cut into 16 pieces
- 8 long or 16 short wooden or metal skewers
- 1 large red onion, cut into 1-inch pieces
- 16 cherry tomatoes
- 1 broccoli crown, cut into large florets (about 8 ounces)
- 2 Tablespoons rice wine vinegar
- 2 teaspoons Dijon mustard

1. Stir tamarind, soy sauce, mirin, oil and ginger in a small bowl, and season with salt and pepper. Reserve one cup in a saucepan, and mix the rest with the tempeh in a shallow dish. Marinate for at least two hours and up to overnight.

2. Heat the oven to 425°F. If you're using wooden skewers, submerge them in hot tap water in a rimmed baking sheet for at least 10 minutes. Drain.

3. Thread a few pieces of onion onto a skewer, then add tomato, broccoli, onion again and tempeh. Repeat on the same stick (or, if using small skewers, start a new one). Repeat with the remaining skewers, and put them on a baking sheet. Brush them all over with oil, and sprinkle with salt and pepper.

4. Roast the skewers until the vegetables soften and the tempeh develops a crust, five to 10 minutes. Turn and roast another five to 10 minutes on the second side. Brush the skewers with the sauce, and return to the oven for five minutes to glaze the tempeh and vegetables. Turn and repeat at least once more, until the skewers are golden brown in spots and the vegetables are crisp-tender, another five to 10 minutes.

5. Add the vinegar, mustard and one-half cup water to the saucepan with the reserved tamarind sauce. Bring to a boil, and cook, stirring often, until slightly reduced and syrupy. Cool slightly, then taste and adjust the seasoning. Serve the kebabs hot or at room temperature, passing the warm sauce at the table. **BLP**

Did you know that...

...electric cars are required to make noise even though their engines are almost soundless? The US mandates sound as a safety measure. In Europe, electrics must sound similar to cars with combustion engines as of next year. One carmaker, BMW, has even hired award-winning film composer Hans Zimmer to develop sounds for its vehicles.

The New York Times.

...blue and yellow toys are more fun for dogs? Blue and yellow are vivid colors for dogs, whose color vision is more limited than that of humans. A red toy thrown onto green grass may be difficult for a dog to retrieve—but a yellow one will stand out.

TuftsYourDog.com.

...rising temperatures will be responsible for more deaths annually than all infectious diseases combined by the end of this century?

Such deaths likely will come from heat stroke, heart attacks and organ failures among people with underlying medical conditions.

Study by researchers at University of Chicago, published by the National Bureau of Economic Research.

...100-million-year-old microbes have been awakened? The microbes had been buried since the dinosaur age in sediment more than 300 feet below a 20,000-foot-deep part of the Pacific Ocean. Scientists made oxygen and nutrients available in the lab—and the organisms became active again.

Study by researchers at Japan Agency for Marine-Earth Science and Technology, Kanagawa, published in *Nature Communications*.

...the world's smallest motor consists of just 16 atoms? Researchers built the engine from one acetylene molecule plus part of a crystal made of 12 atoms of palladium and gallium. They cooled it to 17°F and applied an electrical current, resulting in a controlled spinning motion.

Advanced Science News.



Video Games for Everyone Play Them with Family and Friends from Afar

Do the extended restrictions on entertainment venues and limited travel because of the pandemic have you looking for new activities? Are you looking for new ways to keep in touch with loved ones? Video gaming could be an answer to both. It's easy to run out of things to talk about on a *Zoom* call, but playing with remote friends and family is time well-spent.

There's something for everyone, with today's gamers immersing themselves in elaborate puzzles, rich fantasy worlds, prolonged creative expressions, driving and flying simulations, races and more. Game on!

GETTING STARTED IN GAMING

Step one is to find a game or games you think you'd like. Ask family or friends what they play and recommend. At *GameDesigning.org*, you can familiarize yourself with the dozens of video game genres, and at *GameSpot.com* and *MetaCritic.com*, you can read reviews for just about every game out there. When you see one that interests you, search its title plus the word "gameplay" on YouTube to watch videos of people playing. Most games with online multiplayer functionality have a feature called "matchmaking" that enables you to compete against other players from around the country or even the world. Then...

Choose a "platform"—the device you'll play on and its ecosystem of games and features. Any platform lets you hook up a microphone to talk with loved ones as you play. Some games that work on multiple platforms don't allow for cross-platform play (e.g., you playing on an Xbox against a friend on a Nintendo).

After you purchase the console and the game, use it in single-player mode for a while before trying to play with others to gain a sense of the controls. It'll make your multiplayer experience much more rewarding.

CHOOSING A PLATFORM

Here is a breakdown of the most common platforms and three picks for the best games for "n00bs" (beginners) in each. All allow you to play with people you know IRL (in real life) as well as strangers.

Nintendo Switch (\$299.99). I recommend the Switch to people who are just getting into gaming. The Switch gets its name from the console's versatility—you can plug it into your TV's HDMI port for a big-screen experience or take it with you as a portable rig with its own 6.2-inch screen. The Switch experience is far more engaging than on a phone or a tablet because of the quality of the content and being able to play with Nintendo's beloved characters and worlds. Top game picks from Nintendo...

Mario Kart 8 Deluxe (\$50). Every iteration of this wacky racing game outdoes the previous one. The controls are intuitive, the action is constant, and the playful graphics make for good clean fun. Up to 12 players. >>

Bottom Line Personal interviewed Jim Huntley, a lifelong gamer and professor in the #1-ranked games program in North America at University of Southern California in Los Angeles. He also consults for companies in the toy, consumer-products and gaming industries.



>> *Animal Crossing: New Horizons* (\$50). The concept is strange, but the appeal is massive: You take up residence on a deserted island inhabited by cartoon animals and build the fanciest/



coziest/most impressive dwelling you can. You and other players visit each other's homes to admire your handiwork. Points are earned based on how you upgrade your island and interact with in-game characters. Up to eight players.

Just Dance 2020 (\$20). If you're trapped at home with kids, a dance-off is a great way to blow off steam and do a little bonding while having a blast. It comes with 40 contemporary songs, with hundreds more available for a subscription. Note that this does not have an online multiplayer mode. Up to six players. Also on PS4 and Xbox.

Xbox One (starting at \$299). Microsoft's strength has always been its software, which maximizes how a game looks and plays, and its smooth connectivity when playing against other gamers. If you want a game so clear that it looks like you could walk into it, go for the Xbox One X, which has the best visuals money can buy. Top game picks...

Uno (\$15). Now you can play the classic card game with friends without leaving your homes. Plus you'll never lose track of the direction of play, argue about rules or struggle with keeping score. Up to four players. Also on Nintendo, PS4 and PC.

Portal 2 (\$25). This hugely popular puzzler features a collaborative mode in which you can join forces with a friend. Having awakened in a futuristic laboratory setting, you're equipped with a strange gun that creates portals you can teleport through to complete creative obstacle courses. Up to two players. Also on PC and Mac.

Forza: Horizon 4 (\$38). If you've ever fantasized about racing a dream car through a picturesque landscape, you'll love *Forza*. This fourth installment is set in a realistic yet fictionalized version

of the British Isles. You can compete with other online players or collaborate with friends in a Team Adventure. Up to 72 players. Also on PC.

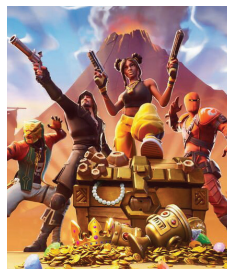


PlayStation 4 (\$354). Sony's PS4 is currently the best-selling console on the market though it falls slightly short of the Xbox One on graphical fidelity. The company delivers a high-powered, high-definition experience at a lower price than that of the deluxe Xbox One X. The overall number of games, including exclusive titles, make this a great pick for variety seekers. And its virtual-reality add-on, although not for beginners, may be an attractive feature down the road. Top game picks...

Rocket League (\$20). You're playing soccer in an arena with a giant ball in cars. That's it. You get to defy gravity, crash into each other, pick up boosts of speed and so on, but it's just a matter of getting that ball into the net. This one is a legitimate eSport but one of the easier ones to just pick up and play. Up to eight players. Also on Nintendo, Xbox, PC and Mac.

Stardew Valley (\$25). *Stardew Valley* is a lot like *Animal Crossing*, only with retro-style graphics. Your character's grandfather has died, and you take over his rustic farm in a place called Stardew Valley. Gather points as you develop the homestead, grow crops, raise livestock, sell your produce and mingle with the locals. Up to four players. Also on Nintendo, Xbox, PC and Mac.

Fortnite (Free). The most popular game online for the past few years, *Fortnite* has blossomed into a full-blown cultural phenomenon. This shoot-'em-up game is like laser tag at a costume party. You parachute onto an island, recovering loot as you fight other live players in a last-person-standing melee. Up to 16 players cooperatively, 100 players online. Also on Nintendo, Xbox, PC and Mac.



PC. The beauty of a personal computer—desktop or laptop—is that you probably already own one, and you also can do your taxes on it! Of course, if it's bogged down with lots of nongaming software, performance might suffer. You'll want the Windows 10 operating system and the fastest processor you can afford. You'll also want to check each game's information page for its minimum specifications to make sure your PC rig can handle it. Visit SteamPowered.com to browse through the universe of titles available on PC. Top game picks...

Halo: Master Chief Collection (\$40). The MCC is a bundle of remastered classic Halo games that Microsoft is releasing one at a time through 2020. So far, it has launched

Halo, *Halo 2*, *Halo 3: ODST* and *Halo: Reach*, which all are classic "first-person shooter" games. In *Reach*, set in the distant



future, you're part of a team of elite warriors battling sinister aliens bent on destroying your space colony. It's a nice mix of appealing graphics and real excitement while keeping the gore within bounds. Up to two players in local co-op...online player count will vary. Also on Xbox.

Diablo III (\$20). A squad-based fantasy/adventure game in which you and your companions learn spells and develop skill sets to battle zombielike creatures in a medieval-style landscape. If you're the *Dungeons & Dragons* type, you'll love it. It's the kind of game a novice can pick up and work with if he/she just starts mashing buttons. Up to four players. Also on Nintendo, Xbox, PS4 and Mac.

War Thunder (Free). This popular title lets you do battle in authentic military vehicles—tanks, helicopters, airplanes, ships—from World War II and the Cold War. You can play one-on-one or in teams. Its sophistication makes it fun, where little things like the precise angle of approach, distance from the enemy and armor thickness affect outcomes. Up to 32 players. Also on Xbox, PS4 and Mac. **BLP**



The struggles along the way are only meant to shape you for your purpose.

Chadwick Boseman, actor, 1976–2020

yourmoney

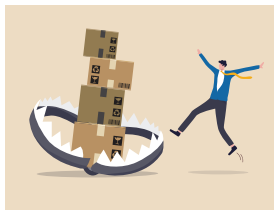
■ **The pandemic and your retirement account.** Researchers from MassMutual recently found that 55% of Americans surveyed have adjusted their accounts thanks to developments related to the coronavirus pandemic. Of those making changes, 54% reduced their contributions...22% increased them to take advantage of market pullbacks...and 24% said they plan to contribute the same amount but change their risk exposure. Reduce contributions if you need cash to pay bills, to avoid running up credit card debt or to build up a three-to-six-month emergency fund. Increase contributions if you have job security, an emergency fund and sustainable levels of debt.

Roundup of personal finance experts quoted at GoBankingRates.com.

■ **Five signs of a furniture-moving scam.** *The company is not authorized by the Federal Motor Carrier Safety Administration.* Check at Safer.FMCSA.dot.gov. *Quotes are misleadingly low.* The company waits until moving day to tell you that there are extra fees for stairs, heavy items and so forth—charges that may be legitimate but should be disclosed in advance. *A company has no reviews online.* It could be new or small—but check the FMCSA

site to be sure it is legitimate. Check each firm's online customer reviews before getting a quote. *The company charges by*

the cubic foot. Many scammers charge this way instead of by weight. But so do a few legitimate companies, so check customer reviews and comments. *The estimate is nonbinding.* A binding estimate locks in your price as long as you do not add anything to the move. Avoid companies that ask you to sign



with them before an appraisal and binding estimate are completed.

MoneyTalksNews.com.

beware

■ **Worried about falling for fake news?** Take a moment. Researchers had participants from both ends of the political spectrum assess the accuracy of news headlines (some fake, some real). When they were burdened with other thoughts and given a time constraint, they were more likely to fall for fake news. When they had time and mental space to deliberate, they were more accurate in their discernment. *Takeaway:* As you encounter news headlines, allow yourself time to think before drawing conclusions as to whether what you're reading is true.

Study by researchers at Massachusetts Institute of Technology, Cambridge, published in *Journal of Experimental Psychology*.

■ **Hot flashes and night sweats are linked to heart attacks.** Data from 25 studies covering more than 500,000 women shows that those who experience hot flashes and night sweats are at increased risk for nonfatal angina, heart attacks and stroke. For premenopausal women, the increased risk averages 40%, and for postmenopausal women, 70%—and the more severe the symptoms, the higher the risk. If you have either symptom, be sure you're closely monitoring your heart health.

Study by researchers at University of Queensland, Brisbane, Australia, published in *American Journal of Obstetrics and Gynecology*.

mentalhealth

■ **Social anxiety may affect your memory.** People who experience social anxiety have a harder time than less socially anxious people remembering the details of social scenarios that end well. This may be because positive social experiences do not conform to their expectations. Socially anxious people also did not have better memory for social situations that ended poorly. No matter what level of anxiety participants report, they all had similar memories for nonsocial scenarios. The study was based on self-reported levels of social anxiety and on hypothetical social and

nonsocial situations, not ones that the participants actually experienced.

Study by researchers at University of Waterloo, Ontario, Canada, published in *Cognition and Emotion*.

■ **Making a “gratitude jar”** to acknowledge the things and people we're grateful for can bring contentment and healing. *For individuals:* Each day, jot down something that you're thankful for on a slip of paper and drop it into the jar. This practice will increase your happiness and make you more satisfied with life. *For families:* Make a gratitude jar accessible for everyone in the



family. At intervals—perhaps during a holiday—pull out the slips of paper, and celebrate the things you're thankful for together. *For couples:* Telling your beloved what you appreciate about him/her can strengthen your bond. If you feel like you have been growing apart, this can remind you of what you see in the other person. Reviewing the notes can put you in a good mind-set before you face difficult discussions.

Ruth Williams, business psychologist and former director of Department Store for the Mind, where people can explore ideas and emotions, and author of *The Mind Remedy: Discover, Make and Use Simple Objects to Nourish Your Soul*.

yourcareer

■ **Prestigious colleges don't always give the best return on investment.** An



Achoo... No More

HybridAR
RAPID NASAL AND SINUS SUPPORT
Daily Regimen
120 Sprays

FOR MORE INFORMATION
GO ONLINE TO:
bottomlinestore.com/allergyfree

» analysis of the careers of more than six million recent grads shows that choosing the right program is more important than attending a fancy school when it comes to post-graduation salary. People who pick a good area of study at a lesser known college often earn more than their peers who attended prestigious institutions.

Anthony Carnevale, PhD, research professor and director, Georgetown University Center for Education and the Workforce, Washington, DC, quoted in *The Wall Street Journal*.

■ **Job apps and sites for older workers.**

GetSetup (GetSetup.io) hires people to do online tutoring—you can work from home on your own schedule. The company employs many people ages 55 and older at a rate of \$25/hour. *CoolWorks* (CoolWorks.com) specializes in seasonal jobs in guest services and hospitality, with pay varying by position. *Rover* (Rover.com) offers pet-sitting, home-sitting and similar jobs, and says pay can be up to \$1,000/month. *Rent a Grandma* (RentAGrandma.com) offers jobs for caregivers, chefs, child-care workers and more. You post a résumé for potential clients to see and negotiate rates with them.

Clark.com.

betterways

■ **What to do with leftover wine.**

Freeze it: Rather than diluting white wine with ice cubes made from water, turn your leftover wine into cubes (add a little water to help it freeze) and break them out the next time you open a bottle. *Make a sangria slushy:* In a blender, mix the wine with watermelon, strawberries and ice. *Eat*

COMING SOON in **BottomLine...**

- Today's new dating rules.
- When COVID-19 symptoms linger.
- Tools to massage away your pain.
- Airline change fees are changing.

BottomLinePERSONAL® **MOVING?** Go to BottomLineInc.com/blp-moving... or send the mailing label above with your new address. **GIFT SUBSCRIPTIONS?** Go to BottomLineInc.com/gifts... or send the recipient's name and address along with your check...or call 800-274-5611. One year, 24 issues, \$59.90

Subscription Center, PO Box 37315
Boone, IA 50037-0315



it: Simmer one cup of leftover red wine until it becomes one-half cup, then stir it together with two cups of your favorite bottled barbecue sauce to deepen its flavor. Or use it as a base for braising meat.

Rachel Haggstrom, executive chef, JUSTIN Vineyards & Winery, Paso Robles, California, quoted at Shape.com.

■ **Donate your garden surplus.** If your neighbors hide when they see you carrying bags of zucchini up their walkways, you still can make good use of your surplus garden produce by donating to a local food pantry. The nonprofit Ample Harvest (AmpleHarvest.org) hosts a database of 8,700 such organizations that accept garden produce. Just make sure to call ahead for COVID-specific drop-off guidelines.

Better Homes & Gardens.

■ **Handy uses for chopsticks.** *Use as a trivet*—if you do not have enough hot pads, put a pan on three chopsticks placed two inches apart. *Dry plastic or silicone bags*—put two crisscrossed chopsticks in a cup, and hang the just-washed bag over them. *Take toast out of a toaster*—unlike metal, dry wood does not conduct electricity.

Roundup of experts reported in *Real Simple*.

money savers

■ **Best cars for teens under \$20,000.**

When car-shopping for a teenage driver, parents want the best balance between price and safety. Teens can be risky drivers due to immaturity,

inexperience and social pressures. Their rates of crashes are about four times those of people age 20 and older. Look for a highly rated used vehicle within your budget that balances accident avoidance, crash protection, performance and reliability. Here are the top choices according to *Consumer Reports* and the Insurance Institute for Highway Safety: *Small car*—Mazda 3 (2014 or newer, \$7,000)...*mid-sized car*—Subaru Legacy (2013 or newer, \$7,600)...*large car*—Hyundai Genesis (2016, \$18,000)...*small SUV*—Mazda CX-5 (2014 or newer, \$8,200)...*midsized SUV*—GMC Terrain (2014, 2016 or newer, \$9,400)...*minivan*—Toyota Sienna (2015 or newer, \$11,900).

ConsumerReports.org.

■ **Save money on golf.** Your favorite game doesn't have to cripple your wallet. *Shop around for greens fees.* The more flexible you are with the place and time, the more money you can save.

Use GolfNow.com or TeeOff.com to find little-used time slots. *Play later in the day.* "Twilight" tee times (which are defined differently at different courses) can save you up to 50%. *Google "golf discount card" in your area.* A "passport" or "season pass" at a local course can quickly pay for itself in discounts. *Let YouTube be your pro.* If you're looking for tips, don't underestimate the value of free online videos to help you improve your golf game.

Reviewed.com, a product testing and review site.

