



MAGIC THAT MEANS BUSINESS



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FEBRUARY 2009

MAGIC ON THE HIGH SEAS

We recently answered the Siren's call from the Caribbean and performed magic on the high seas. Kathy and I performed magic aboard a small cruise ship during a nine day sail from Ft. Lauderdale to Barbados with many stops in between.

Contractually we cannot promote ourselves by naming the cruise line, but we can say it was an enjoyable voyage with first class food, service and accommodations. The weather was perfect during the whole cruise which made for great sailing.

We set sail from Ft. Lauderdale with stops in Tortola BVI, St. John's Antigua, Castries St. Lucia, Bequia St. Vincent and St. George's Grenada and ending in Bridgetown Barbados.

The onboard entertainment was stellar with a Broadway musical dance troupe, internationally ranked ballroom dancers and a pair of twin electronic violin players.

We performed on the fourth night out with a 45 minute show of comedy

and magic then we split the bill on the sixth night with the electronic violin twins.

We recommend booking passage on a cruise for your next vacation trip. You will have a magical time!



HOW TO AVOID BIG INVESTMENT MISTAKES MADE IN RETIREMENT

Taking too much risk with your investment: We all want the highest interest rate possible and the lowest risk possible - unfortunately these are competing objectives. High rates always spell high risk BUT high risk does not always spell high rates. You should know that risk and reward are traveling companions: if you want low risk you've got to settle for low rates and if you want the chance of making high rates you've got to accept high risk.

Step 1: Most people work a lifetime to save enough so they can have a comfortable retirement - the last thing in the

world they want is to lose their retirement nest egg in bad investments. So why is it that most retirees have all their money in mutual funds, stock, bonds, a diversified portfolio of securities, variable annuities, etc.? All these things carry the risk of short term loss which is when retirees plan to withdraw their funds.

Step 2: In the closing years of the 1900's and up until 2002 the stock market was roaring upward. Over the next two years after the dot.com bust and market meltdown the S&P lost half its value, the DJIA sank like a rock and the NASDAQ stocks lost 80% of

their value. Instead of retiring, or continuing to be retired, many "risk takers" had to change plans or go back to work in the depressed employment environment. Can this ever happen again?

Look around you: sub-prime problems, foreclosures shore to shore, the dollar losing ground at an alarming rate, inflation picking up, real estate activity grinding to a halt, economic recession being mentioned often, bank stocks losing half their value, major corporation turning to China and the UAE for capital infusion to stay solvent, record federal deficits, commodity prices shooting upward and lots more of gloom and doom.

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AVOIDING MISTAKES WITH YOUR NEST EGG (CONTINUED FROM PAGE ONE)



"There are storm clouds gathering and you don't have a 'Risk Umbrella' if you've put your retirement money in the market." -

Dr. Shelby Smith.



"WE REALLY APPRECIATE YOUR ATTENTION TO OUR CLIENTS, EMPLOYEES AND VENDORS AT OUR OPEN HOUSE PARTY. WE WERE VERY PLEASED WITH THE MATERIAL YOU CHOSE FOR OUR EVENT."

GLENDINA
ROBERTSON,
V.P. OF TUBULAR
INSTRUMENTATION
& CONTROLS, INC.

Step 3: The first big mistake retirees (or those in the "red zone" before retirement) make is they have taken too much risk with their retirement money.

What can you do? Find a financial adviser quick if you don't know how to lower your risk without one. Examine every retirement investment you have and make sure the money you'll be using in the next 10-15 years is in rock solid saving places like bank CDs (for use in years 1 - 5) or fixed annuities (for use in years 6 - 15). If you don't like either for-the-first-half-of-your-retirement money, you can continue to keep your money at risk and hope for the best.

Some people have all their retirement money in 6-months CD's because they want safety and are afraid they'll need it all very soon. The good news is that they've got safety and ready access...the bad news is that this is costing them a king's ransom.

Step 4: Generally, the longer you commit you money the higher the rate of interest you'll

earn - that's why 5-year CDs pay more than 3-months CDs. You should space, or ladder, your money so that it comes due at about the same time you think you'll need it.

Let's say you now have \$150,000 in short-term bank CD's. You think you'll need about \$15,000 a year of this money to cover expenses above your Social Security, pension, and other income. Here's how a CD ladder could work. Put \$15,000 in a money market account, \$15,000 in a 1,2,3 and 4 year bank CD. Now every year for the next five you'll have access to \$15,000 (plus interest which will keep you up with inflation) to cover your needs.

What do you do with the other \$75,000? Why not look into a five year tax-deferred fixed annuity? You'll pay no taxes on the interest you earn in the annuity until you withdraw it (that means triple compounding: interest on principal, interest on interest and interest on money you would have paid in taxes)

and you'll have rock solid safety because your principal and interest is guaranteed by a major insurance company.

Step 5: Yes, you will lose the opportunity to score big but you'll also avoid the risk that goes with that high flying stock. When your annuity matures in five years you annuitize (take an income) over the next five years or do another 5-year bank CD ladder.

Retirement is a time to keep what you've got rather than trying to double or triple your money in a short period of time. Retirement is also a time to reassess your risk and make sure you can afford the worst case outcome. That's why money in the market doesn't make sense unless you've got a lot more money than you'll need for retirement.

Excerpted from EHow.com
by Dr. Shelby Smith

SIMPLY SOUTH OF THE BORDER

When it comes to quick, easy and good tasting, there is nothing to compare with this dish that goes from the kitchen to the table in less than 15 minutes.

Salad Olé

- * 1 lb. ground chuck
- * 1/2 cup water
- * 1 pkg. (1.25 oz.) taco seasoning mix
- * 1 can (16 oz.) ranch style beans
- * 1/2 lb. shredded cheddar cheese
- * 9-12 oz. bag of corn or flour tortilla chips

* 1 bottle Catalina salad dressing (lite, if preferred)

* 1 head lettuce, spring mix or salad greens

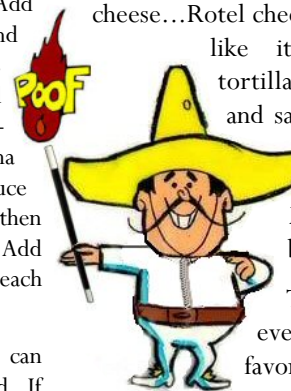
Brown the ground chuck then pour off any excess liquid. Add taco seasoning, water and beans. Cook for five minutes while you shred lettuce and divide on plates. Pour desired amount of Catalina dressing over shredded lettuce on each individual plate then crumble chips over lettuce. Add meat mixture to lettuce on each plate and top with cheese.

Serves four but this recipe can easily be doubled or tripled. If

the meat mixture is too thick, then add more water. You can also add tomatoes and peppers if desired to add more color and flavor. This goes great with a side serving of queso (warm cheese...Rotel cheese if you

like it spicy), tortilla chips and salsa and a bottle of cold Mexican beer.

This is every man's favorite dish.



HOW TO BECOME “MAGICIAN OF THE YEAR”

How does one earn such a title of “Magician of the Year”? What do you have to do or prove to receive the award? Do you have to pass a test or something?

I have heard all these questions and more. This award is not easily earned or subjectively passed out by a “secret panel of judges”.

The Houston Association of Magicians is a local “umbrella” group over the local chapters of the International Brotherhood of Magicians (I.B.M.)

and the Society of American Magicians (S.A.M.). Hundreds of magicians are considered each year based on their performance skills, their number of performances, their civic and charitable involvement in the community at large and the magic community in particular.

It also recognizes those who advance the art of magic through their dedication to the craft by helping and teaching others, participating in club functions, publicity

gained, promoting the art of magic, articles published, and involvement with international magic societies.

There is a detailed method of scoring points in order to keep it objective. But when the tally was in, I was the one who had worked the hardest and earned the most points.

And that’s what it takes to earn the title “*Magician of the Year*”.



MAGICIAN OF THE YEAR PRESENTED TO SCOTT WELLS

AN AWARD TO MAKE EVEN MERLIN JEALOUS

HOW TO GO BROKE SAVING MONEY

In these uncertain economic times everyone is looking for a great deal on any and everything. At DealNews.com you can find great deals on electronics, music, books, movies, clothing, home, garden, sporting equipment, toys and more.

Every day, DealNews.com brings you the best deals available on the hottest items on the Internet. They scour over 2,000 online retailers

and tens of thousands of deals to deliver the best 100+ deals each and every day — the kinds of deals you'd normally only see on Black Friday. They verify that each deal is valid, the lowest total price they could find, and from a reputable retailer. They take getting a bargain seriously, and then share what they find with you.

Since their beginning in 1997 they have grown to include a



large professional writing and editing staff, numerous web-savvy engineers and designers, and more. However, the core reason for what they do is that they love getting a great deal on really cool stuff, and they want to share.

The result? You benefit. Check it out every day.

THIS SHOULD BE YOUR SUPPLEMENT TO THE DAILY NEWS

MAGIC GIGGLES

TIPS FOR SUCCESS IN BUSINESS

Never walk down the hall without a document in your hands. People with documents in their hands look like hardworking employees heading for important meetings. People with nothing in their hands look like they're heading for the cafeteria.

People with the newspaper in their hands look like they're heading for the bathroom. Above all, make sure you carry loads of stuff home with you at night, thus generating the false impression that you work longer hours than you do.

Messy desk. Top management can get away with a clean desk. For the rest of us, it looks like you're not working hard enough.

Build huge piles of documents around your workspace.

To the observer, last year's work looks the same as today's work; it's volume that counts. Pile them high and wide. If you know somebody is coming to your cubicle, bury the document you'll need halfway down in an existing stack and rummage for it when he/she arrives.

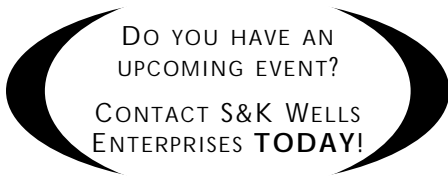


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DO YOU HAVE AN
UPCOMING EVENT?

CONTACT S&K WELLS
ENTERPRISES TODAY!

INTERESTED IN LEARNING SOME
MAGIC FOR YOUR BUSINESS
LUNCH AND DINNER MEETINGS?
VISIT WWW.SCOTTWELLS.NET

MAGI-CALENDAR

February 12, 2009: Tokyohanas Grill & Sushi Bar, 3239 Southwest Freeway, Houston, TX

February 26, 2009: Tokyohanas Grill & Sushi Bar, 3239 Southwest Freeway, Houston, TX

NOTE: Public Performances subject to change. Private / Corporate engagements are not all listed.

Contact S&K Wells Enterprises today to make sure your event is on the calendar!

♣ Stand-Up Comedy Magic Show ♥ Trade Show Exhibit Booth ♠ Hospitality Suite ♦
♣ Strolling Magic ♥ Magical Master of Ceremonies ♠ Weddings ♦

THE OFFICE PEN PUSHER

Here is a good game to play on the office “pen thief”: the one who always makes your pen vanish.

THE SET-UP: You ask someone in the office to lend you their pen. You examine it for a moment or possibly jot down a note then put it in your pocket. You begin to walk away, saying, “Thank you very much.” When they protest, you apologize then reach up and suddenly produce their pen from behind their ear!

THE SECRET: This trick is deceptively simple to do, but don’t underestimate its impact on the pen owner. All you need is to be wearing a jacket with inside pockets.

After you ask to borrow a pen, you pretend to examine it thoroughly when they hand it to you then remark, “This is a beautiful pen.”



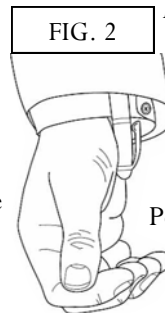
Using your left hand appear to put the pen in your right inside jacket pocket [Figure 1].

In reality, you drop it down the right sleeve. If you cup your right hand, you will be able to catch the pen as it passes down your sleeve [Figure 2]

As you begin to walk away, you say, “Thank you very much.”

They will immediately stop you in your tracks and demand to have their pen back.

“Oh, I’m so sorry. That’s a really bad habit I’ve gotten into.”



Reach up and “produce” the pen from their left ear then give them back their pen.

Perhaps they might think twice before they accidentally “lift” your pen next time.

From “Magic Tricks for Grown-Ups”
By Jon Tremaine
Thomas Dunne Books—2006