PERSPECTIVES

Summer
2013

KEY ADVISORS
GROUP LLC.

Welcome

We hope this letter finds you and your family well, and enjoying a beautiful summer. We had a great spring at Key Advisors Group and are looking forward to the rest of 2013. Due to our continuing growth we have added a new member to our team, Missy Norton. As you know, Key Advisors Group prides itself on our customer service. With Missy joining our team it ensures our commitment to you.

While the markets continue to be volatile, we are always on the lookout for new investment opportunities and strategies to manage risk.

In this season's issue, we've worked hard to provide some insight into some of the important issues our clients face. In this issue we'll be covering:

We sincerely hope that you find this Newsletter interesting, informative and educational. We're constantly seeking out new ways to educate our clients and provide them with insight. We are always interested in hearing your feedback about our newsletter. If you have any ideas you'd like to share with us or have questions you'd like answered in one of our issues, please let us know. If you have any family or friends who would enjoy receiving their own copy, please give us their information and we will be happy to add them to our growing list of subscribers.

As always, it is an honor and a privilege to serve you. On behalf of all of us at Key Advisors Group thank you and best wishes for Summer 2013.

Warm Regards,

Eddie Ghabour & Doug Ferris

PRINCIPLES OF LONG-TERM INVESTING

Increasing your wealth over time is about more than making the right stock picks or always buying low and selling high. Too often, we see intelligent investors shoot themselves in the feet by making fundamental errors in their investing strategy.

Through years of experience, we have observed the effects of fear, greed, lack of discipline, groupthink, and many other pitfalls that investors experience. Accordingly, we have compiled this list of seven principles of long-term investing. These are by no means exhaustive, nor will they guarantee investment success, but we hope that you will find them useful in helping you make investment decisions.

Inflation, the erosion of your purchasing power over time from increases in the cost of goods, is another insidious force that can eat away at investment growth each year. For example, a candy bar that cost 25 cents in 1975 would cost over a dollar today, due to the effects of rising prices. That same candy bar would cost approximately $1.30 in 2020 if we assume an annual inflation of 4 percent per year. Consumer prices have risen each year in the United States. In the century since the U.S. Department of Labor was founded and began tracking consumer prices, the average annual inflation has been 3.22 percent each year, which means that what cost one dollar in 1913 costs $23.51 today.[i]

To put these numbers in the context of investments, an assumed inflation rate of 4 percent will reduce the value of a $100,000 portfolio invested today to approximately $67,500 in just ten years; this means that your investments would have to grow to $148,000 during that time period – a 48 percent gain – simply to keep pace with inflation. And this number doesn't include the effects of taxes and fees on investment performance.

In an effort to reduce risk, many people over-invest in fixed-income securities, which are highly exposed to inflation risk since they do not have the same potential for capital appreciation as equities. We recommend that our clients' portfolios contain enough exposure to equities for their ability to fight inflation through growth. Historically, common stocks have offered the best performance over time. For the period 1928 to 2011, the S&P 500 returned an average annual performance of 9.2 percent, while 10-Year Treasury bonds returned just 5.1 percent, investment-grade corporate bonds returned 6.0 percent, and inflation during the same period was 3.2 percent.[ii] It can be psychologically difficult to weather the volatility of equity markets, but investors who fail to adequately plan for the effects of inflation risk running out of money later in life.

An investment strategy that fails to account for the effects of fees, taxes and inflation on overall return will severely handicap your ability to increase your wealth over time. After some research, you may find that in some cases, an investment with a lower return may actually have a higher total return once you account for taxes, fees, and inflation.

FOCUS ON THE TOTAL REAL RETURN OF YOUR INVESTMENTS

To maximize investment growth over time, it's critical to factor in the effects of fees, taxes and inflation on your returns. Many posted investment returns explicitly exclude the effects of fees, which come right off the top of each year's gains, so it's important to dig a little deeper and find out how much that performance is costing you each year.

Taxes can also take a serious bite out of your investment gains each year and it's important to structure your investments to account for taxes on capital gains, dividends, and income. While we don't believe that taxes should be the primary driver of an investment strategy, incorporating tax efficiency into your overall plan will help you keep more of what you earn. If taxes are a problem for you, structuring your investments so that taxable investments can grow in a tax-deferred account may be an option.

2 DON'T CHASE THE CROWD

No one knows with any certainty which direction markets will go in the future. However, a good axiom to remember is that it is usually wise to avoid following the herd. By the time your friends, family, neighbors and newspaper columnists are all investing in a particular sector or security, it's often too late to benefit because hype has already inflated the price. Whenever investment dollars charge in, prices soar and savvy investors usually move on. By the time the mass of average investors have caught on to a new fad, prices are often too high and investments are overvalued, making them a poor choice for investors who are seeking value.

We don't necessarily advise becoming contrarian investors, i.e. those who believe that crowds are always wrong and look for opportunities to invest against the prevailing trend. Instead, we strongly encourage an investment strategy that is based on objective research using the best information available, calculated choices, a realistic assessment of risk, and a determination to avoid emotional decision-making.

"Never follow the crowd."

BERNARD BARUCH
Economic adviser to Presidents
Woodrow Wilson & F.D. Roosevelt

The herd mentality is a well-documented pitfall among investors and it can have striking consequences for investment performance. Investment clubs, which were popular during the 1990s, were studied as part of a study in 2000 about the dangers of groupthink. These clubs, made up of amateur investors, often favored certain sectors and investment types such as small-cap domestic stocks to the exclusion of all other types. Researchers at the University of California found that portfolio returns of investment clubs lagged the S&P 500 index[iii] by 3.7 percent per year, meaning that members did worse as part of the group than the market overall during the same period.[iv]

3 REMAIN FLEXIBLE AND DIVERSIFIED*

In today's volatile markets a successful long-term investment strategy can often benefit from flexibility and proper diversification. Diversification is one of the pillars of modern investment theory and can be a powerful tool to reduce certain types of risk in your portfolio. Be sure that your overall portfolio contains a variety of quality investment types, including stocks, bonds, international securities, and a few alternative investments if your risk profile and investment goals support them.

"Diversify. In stocks and bonds, as in much else, there is safety in numbers."

SIR JOHN TEMPLETON
Stock investor, philanthropist

No matter how careful or prudent you are, you cannot predict or control future market movements. Much of the market volatility of the last few years has been driven by economic events that are outside any investor's control. Global economic events, natural disasters, and government activities can all cause large-scale market movements. While we can't diversify away all forms of risk, a flexible strategy can help you find investment opportunities in many market conditions.

On the level of individual companies, any number of unforeseen factors can affect a stock's price: Natural disasters, supply line disruptions, unexpected technological advances by a competitor, or the loss of a major partner can all cost a company millions of dollars in losses and affect its value to your portfolio. Since it's impossible to predict these events, it's important to implement an investment strategy that diversifies by industry, by risk level, by country, by investment type, and other factors. While diversification can't always protect your assets in times of widespread market declines, by spreading investment risk among a wide variety of securities, we hope that what affects one part of a portfolio doesn't bring down the value of the whole.

** Diversification does not guarantee profit nor is it guaranteed to protect investments from losses.*

> *"In my opinion, there are two key concepts that investors must master:* ***value and cycles.****"*
>
> **HOWARD MARKS**
> *Investor, writer*

It's important to remember that there is no single kind of investment that is always best. There is a time to purchase corporate bonds, Treasuries, blue chip stocks, small-cap stocks, internationals and so on. And there are times when it's best to keep enough cash on hand to take advantage of investment opportunities that present themselves.

4 BUY VALUE, NOT MARKET TRENDS OR THE ECONOMIC OUTLOOK

Wise investors focus on value when evaluating investment options. Too many investors focus on buying market trends and economic outlook, not realizing that trends can be deceiving and markets often perform very differently from the economy. Individual stocks can easily surprise you – rising in a down market, and falling during a rally – making it important for long-term investors to focus on buying quality investments with good fundamentals.

While economic trends can exert a powerful effect on market movements, the stock market and the economy do not move with perfect correlation and there are many occasions in which markets rally in spite of poor economic fundamentals or declining corporate earnings. This is not to say that economic outlook is unimportant. Over the long term, market movements often foreshadow economic trends as investors attempt to "price in" how they expect the economy to affect stock prices. A smart investor keeps an eye on the economy and factors economic outlook into investment decisions, but ultimately seeks out high-quality individual investments.

5 TAKE THE RIGHT AMOUNT OF RISK

Experience and research has taught us that investors do best when they take on the right amount of risk for their individual goals and tolerance. Too many investors focus strictly on generating returns while ignoring the importance of managing risk properly. Although there are many different types of risk, when discussing portfolios, we generally are referring to systematic risk: risk that affects markets as a whole, such as recessions and wars; or unsystematic risk: risk that is specific to individual stocks and securities that can be addressed through diversification.

Too much risk can leave your nest egg vulnerable to market swings with too little time to recover before you must start withdrawing money and locking in the losses. Too little risk in your portfolio will reduce your potential for capital appreciation and allow inflation to eat away at the long-term value of your investments.

"If you are unsure about the current level of risk in your portfolio, we can help you understand your options and can build a personalized plan to suit your needs."

The challenge is in ascertaining how much risk is right for you and your portfolio. Determining risk tolerance and the appropriate amount of risk for your investment goals is one of the most important things we help our clients with.

Obviously, no one wants to see their portfolio lose money at any point, but it's important to understand that, generally, one must take on more risk in order to achieve higher long-term returns. It's vital to be honest about your ability to withstand short-term swings in value and take investment losses in the pursuit of returns.

Another essential question that you must answer is how much risk you need to take on in order to meet your investment goals. Modern portfolio theory hypothesizes that there is an asset allocation strategy that will generate the highest return for every risk level. The right risk allocation for a portfolio will depend on a number of factors, including your expectations for return, investment objectives, time horizon, and appetite for risk.

Many popular asset allocation tools focus on age – or time until retirement – as the primary driver of an allocation strategy. While this can be useful, we believe that age is only one factor in determining a proper asset allocation strategy; other factors include liquidity needs, net worth, and investing priorities. On the face of it, the logic of decreasing allocation to equities and increasing fixed income holdings as one gets older seems reasonable. As investors approach retirement, their ability to wait out portfolio swings or earn their way out of losses diminishes. However, many age-based allocations fail to adequately account for longer lifespans and the effects of inflation, putting investors at risk of running out of money later in life.

Ultimately, holding the wrong amount of risk means that you may not realize the investment gains that you expect or that you may experience wider swings in portfolio value than you can stomach. If you are unsure about the current level of risk in your portfolio or have questions about risk management, it may be worth talking to us. We can help you understand your options and can build a personalized plan to suit your needs.

"The game of life is the game of everlasting learning. At least it is if you want to win."

CHARLIE MUNGER
Investor, philanthropist

6 LEARN FROM YOUR MISTAKES

The words "this time is different" are among the most costly words in the history of investing. One of the key differences between successful long-term investors and those who are not, is that successful people learn from their own mistakes and commit to never making the same mistakes twice. Even when a mistake results in a large loss, take a step back to review the actions that led to the loss. Don't compound the errors by taking bigger risks in an effort to recover your money. Determine where you went astray and take steps to ensure that you avoid the same mistake in the future.

Many common investing mistakes can be attributed to emotional decision-making. Whenever you make financial or investment decisions, you will confront the challenges of overcoming fear and greed. Fear can cause you to run for the exits when markets decline or your portfolio takes losses. Greed can encourage you to chase fads and take on too much risk in the pursuit of a big score. However, by recognizing your emotional triggers and engaging your rational mind, you can overcome your impulses and cultivate discipline.

Working with a financial professional can help avoid emotional decision-making and many other pitfalls commonly encountered by amateur investors. It's our job to remain focused on the long-term strategy and act as a voice of reason when emotions run high. In today's world of high-tech investing, major financial decisions are only a click away and investors pay a high price for short-term thinking. Professional advisors can be invaluable for their ability to answer questions, provide reassurance, and keep financial strategies on track despite volatile conditions.

7 AGGRESSIVELY MONITOR YOUR INVESTMENTS, OR PAY SOMEONE SKILLED TO DO IT

When markets are rising and amateur investors are doing very well, it's easy to forget that protecting your assets during declining markets requires skill, discipline and constant attention. Investors need to expect and be prepared to react to fast-moving markets. No market rally is permanent and no decline lasts forever, meaning that there are no investments that you can buy and forget about. The pace of change of today's markets is too great for investors to be complacent. For example, the 30 companies that make up the Dow Jones Industrials, which are some of the largest publicly traded companies in the U.S., have changed numerous times since the Dow's inception in 1896. These companies were removed as they declined, were acquired, went private, or simply went bankrupt.

Investing with long-term assets is not child's play since most investors can ill-afford to lose their nest egg. Today's markets are no place for dabblers without the time, patience, discipline, and diligence needed to do a proper job. If you aren't completely sure that you have what it takes to manage your investments well, it may be time to find a professional advisor with the skills and experience to do it for you.

CONCLUSIONS

Achieving long-term investing success is challenging and requires discipline, time, and skill. While it's not possible to predict future returns or market movements, it is possible to develop strategies that mitigate risk and place us in the best position to achieve reasonable returns. No strategy is perfect, but our experience has shown that when used with prudence, these guiding principles can help investors achieve financial success over the long term. We hope you've found these rules useful and that they will help you in your financial journey.

Footnotes, disclosures, and sources:

Neither the named representative nor the named Broker dealer gives tax or legal advice.

Opinions, estimates, forecasts and statements of financial market trends that are based on current market conditions constitute our judgment and are subject to change without notice.

This material is for information purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security.

Investing in small- and mid-size companies may involve greater risk in price volatility and potential reward than investing in larger, more established companies.

International investing presents certain risks not associated with investing solely in the United States. These include currency fluctuations, political risks, accounting procedure differences and the lesser degree of public information required to be provided by non-U.S. companies.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Opinions expressed are not intended as investment advice or to predict future performance.

Past performance does not guarantee future results.

Consult your financial professional before making any investment decision.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information.

These are the views of Platinum Advisor Marketing Strategies, LLC, and not necessarily those of the named representative or named Broker dealer, and should not be construed as investment advice.

[i] Bureau of Labor Statistics. Inflation Calculator. Source: http://www.bls.gov/data/inflation_calculator.htm

[ii] Annual Returns on Stock, T.Bonds and T.Bills: 1928 – Current. Aswath Damodaran. Source: http://people.stern.nyu.edu/adamodar/New_Home_Page/datafile/histretSP.html#_msoanchor_1 , Long Term Returns. Historical Long Term Investment Grade Corporate Bond Returns. Source: http://www.longtermreturns.com/2012/01/historical-long-term-investment-grade.html , Multipl.com. US Inflation Rate by Year. Source: http://www.multpl.com/inflation/table

[iii] The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. You cannot invest directly in an index.

[iv] Barber B. and Odean T. "Too Many Cooks Spoil the Profits: Investment Club Performance." 2000. AIMR. Source: http://faculty.haas.berkeley.edu/odean/papers%20current%20versions/faj%20jf00%20barber%20and%20odean.pdf

BEAT THE SUMMER HEAT

With all the sunshine, pretty people in bathing suits, and excuses to eat ice cream, summer can be a really fun season. On the other hand, with temperatures soaring, the heat can get uncomfortable too. Thankfully, there are a lot of ways to beat the heat. Here are some suggestions to get you started.

TAKE A PLUNGE. Even if you don't have your own pool, most neighborhood community centers have swimming pools. If you're fortunate enough to live in an area near a large body of water or near the coastline, why not pay it a visit? Many places have beaches or resorts that are open to the public, and only charge a small admittance fee to help them keep things clean and safe. Even if you're completely land-locked, taking a few days off to visit a lake resort or spend a few days by the sea can be a great way to refresh your batteries and keep cool. Just make sure to wear your sunscreen!

VISIT THE MALL. Most malls have indoor climate control, as well as lots of shops and places to relax. Even if you don't feel like spending money on all the lovely merchandise on display, most shopping centers have benches and food courts where you and a few friends can bask in the air-conditioning.

VISIT A LOCAL MUSEUM, LIBRARY, OR ART GALLERY. The principle behind this beat-the-heat summer suggestion is pretty much the same as going to the mall, but instead of expanding your wardrobe or waistline, you'll be expanding your mind. Whether you're soaking up a bit of history at the museum, catching up on your favorite literary adventures in the library, or squinting at an incomprehensible piece of abstract art at a gallery, you'll be staying cool.

WHIP UP SOME COLD TREATS. Why not try making your own ice cream or popsicles? At the very least, this gives you an excuse to stand in front of your open fridge while you ponder the possible ingredients for your icy indulgence. Here are a couple recipes for you to try out.

Have fun this summer!

Old-Fashioned Ice Cream

Strawberry Lemonade Ice Pops

INGREDIENTS:

- 4 egg whites
- 2/3 cup sour cream
- 1/2 cup white sugar
- Vanilla to taste

1) In a large glass or metal mixing bowl, beat egg whites until foamy. Gradually add white sugar and vanilla, continuing to beat until soft peaks form. Carefully fold in sour cream until well blended. Fold in any additional flavorings or goodies at this time.

2) Place the mixture into the freezer and stir every 30 minutes or so until frozen. This can be made without stirring, but the texture will be icy rather than creamy. If you have an ice cream maker, you can put the ice cream mixture in the maker, and follow the manufacturer's instructions.

IDEAS: For coffee flavor, add 2 teaspoons instant coffee. For rum raisin: Soak a handful of raisins in rum for a few minutes, then add them to your mix. Feel free to get creative with this recipe, adding chocolate, fruit, spices, or whatever you like. It's very versatile.

INGREDIENTS:

- 1 (12 ounce) can frozen lemonade concentrate
- 3 cups cold water
- 1 (16 ounce) package frozen sliced strawberries

DIRECTIONS:
In a large pitcher, stir together the lemonade concentrate and water. Place strawberries into the container of a blender, and puree until smooth. Pour in some of the lemonade if necessary to facilitate blending. Stir strawberry puree into the lemonade. Pour into molds, and freeze until firm, about 4 hours.

Investing LIKE A Smart Shopper

You're a pro at getting the most for your money. You know the difference between quality and junk, and you scour the shelves for great products. As financial coaches to our clients, we strive to help them follow similar principals when selecting investments. Here are a few investment strategies that we employ to help our clients become 'smarter shoppers'.

1) BUY THINGS WHEN THEY'RE ON SALE.

You waited until Black Friday for that great price on your big screen television, but did you exercise the same patience when you acquired your last investment? You don't need to be able to time the market to sit and wait for a bargain price. Just as coats are cheaper in June, stocks go through cycles based on economic conditions as well as fads and crazes. By purchasing what's temporarily out of style, we aim to make every invested dollar go further.

2) DETERMINE VALUE.

You wouldn't buy a $300 couch just because it's cheap; you'd examine the cushions, the frame, and the fabric to conclude whether it would last. It's wise to treat investments the same way. A bargain price on a share of equity with a popular company could be good, but it could also be very bad. Be careful not to fall for "hot stock tips" from emails, websites, or friends. Just because something is on sale, doesn't always mean it's a good value.

3) SPEND MORE FOR GOOD QUALITY.

It's worth paying more to get quality on your refrigerator, your car, and anything else you really need. By the same token, investments with excellent ratings and solid performance records are often worth a higher price. Make sure your portfolio includes a core of high-quality investments.

4) DO THE RESEARCH.

Even when there isn't a lot of money at stake, smart shoppers kick the proverbial tires. They read reviews before making important purchases. In a similar way, investors are wise to research their investments thoroughly. We make it a practice to check consumer and industry publications to find top-rated products and services for our clients. We believe that a smart investor is an educated investor, and we encourage our clients to always make sure they know what they're buying.

5) DO THE MAINTENANCE.

You take care of your possessions. When your car needs an oil change or a tire rotation, you make sure you have it done. Investment portfolios need maintenance too. At the very least, an investment portfolio should be reviewed once each year, but in many cases, more frequently is needed. We monitor our client's accounts on a regular basis to ensure they are still performing in a way that meets their intention. When we discover that a client's circumstances have changed, or that shifting global markets require a different investing approach, we are quick to make adjustments.

6) DO REGULAR HOUSECLEANING.

When that microwave stops working, you throw it out. When your suit no longer suits you, you give it to charity. Your portfolio needs cleaning too. From time to time, sweep out the investments that aren't helping you reach your goals.

If you're already a smart shopper, you have many skills that are needed to invest well. By applying these principles to your portfolio, you may increase your chances of experiencing investment success.

Transform YOUR DECK OR PATIO Into a Great OUTDOOR KITCHEN

One of the best things about summer is that you and your family can spend more time in the great outdoors. Whether you are cooking on the grill out back, hanging out with friends on the patio, swimming in your backyard pool or taking a hike at the local state park, the warm summer months offer plenty of time for family adventure.

You can make your family time even more special by transforming your existing deck or patio into a fully equipped outdoor kitchen. You may have seen the elaborate outdoor kitchens that adorn the homes of the rich and famous, but you can do the same type of transformation without breaking the bank. All it takes is some ingenuity and creativity, and a bit of careful shopping.

Outdoor Tables and Storage

To make your outdoor kitchen truly useful, you will need a way to transform the grill you already have into a fully functional outdoor cooking space. You can do that by adding a table designed for outdoor use, along with a set of storage units to hold cooking utensils, condiments and other necessities.

You can find a number of outdoor tables designed to work with charcoal and gas grills, or you can download some designs and build your own. If you enjoy woodworking, building your own table and storage area can be a great summertime project. Otherwise, you can find some excellent season-end bargains at your local home improvement store and be ready for grilling next year.

Clay Stoves

One of the disadvantages of cooking outdoors is that it can be cool in the evenings once summer is past. Keeping your guests warm is an important part of enjoying the great outdoors year round, so you will need a safe and affordable source of heat. Adding one or more clay stoves to your patio is a great way to keep your guests warm and comfortable, even when the weather turns cooler. These stoves are available in a number of sizes, shapes, colors and designs, so you can easily match them to your outdoor décor.

Screen Houses and Shelters

If you plan to enjoy cooking outdoors, you will need a way to keep the area free of flies and other pests. A screen house or portable shelter provides excellent protection against flying insects, while still allowing your guests to enjoy the warm summer air.

These screen houses and shelters are available in a wide variety of shapes and sizes, from portable shelters that can be moved around the deck or patio, to ones large enough to host large gatherings.

Best of all, those shelters, along with clay stoves, tables and storage units, are often on sale, even in the height of the summer season. If you shop around carefully, you could end up with an entire outdoor kitchen for less than you would have ever imagined.

5 Reasons TO VISIT Your DENTIST

You may think that you only need to visit the dentist's office if you begin experiencing pain in your teeth or gums, but there are some other good reasons why you should probably have a dental checkup every six months. As it turns out, the condition of your mouth is linked to many significant aspects of your overall health. Read on to discover five important reasons to visit your dentist on a regular basis.

1) You can avoid losing teeth.

If you see your dentist every six months, you are much less likely to lose any of your teeth. A large portion of dental emergencies could have been avoided by early detection of problems with the teeth and gums. Your dentist can spot cavities, discover broken fillings and see the warning signs of gum disease. However, if these problems go unnoticed because you do not schedule checkups, you may need gum surgery, tooth removal or root canal treatment further down the line. These procedures are both unpleasant and expensive.

2) Your dental health is linked to heart health.

If you know that you suffer from heart valve disease, you may wonder what this has to do with your oral health. However, people with heart valve disease need to be especially vigilant after dental surgery, as bacteria can enter the blood stream and lead to a life-threatening heart infection called endocarditis. If you visit your dentist on a regular basis, any dental problems are more likely to be resolved before surgery is even required.

3) Your dentist may spot early signs of cancer.

Although you may not realize it, many cases of oral cancer are first discovered by dentists during routine checkups, as your dentist is able to inspect important areas of your mouth that you cannot easily see in a mirror. Without regular checkups, you may slowly develop an oral malignancy and remain entirely unaware until the disease is dangerously advanced.

4) Your dentist may be the first to notice the signs of osteoporosis.

As people age, it is very common to develop osteoporosis (or brittle bones). Your dentist may be the first to suspect this condition when they notice certain signs during a routine checkup, as osteoporosis often causes bone changes that present as loose teeth and a receding gum line.

5) Diabetes can influence your dental health.

People with diabetes are more likely to develop gum disease, and are also more likely to suffer from severe cases of gum disease when they do develop the condition. In addition, diabetics are more susceptible to oral infections due to having slower circulation. Given all of these facts, it is very important for diabetics to visit a dentist on a regular basis in order to diagnose and treat any gum problems before they become difficult to manage. If you are an undiagnosed diabetic, your dentist may be the first to suspect that you have the condition when they notice otherwise unexplained gum disease, bleeding gums and loose teeth.

So even if you hate going to the dentist, it might be a good idea to schedule an appointment soon! Maintaining your oral health may help you maintain your health in many additional areas.

Sudoku

	6			3	5			9
8								2
9	3		4			6		
7	5		3	9			6	
		9	8		7	1		
	2			5	6		9	4
		6			1		7	3
2								6
4			9	6			2	

How to Play

Sudoku or "single number" is a logic-based, number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 sub-grids that compose the grid (boxes) contains all of the digits from 1 to 9 once.

	9	1		6		2		
3		4			2			
	8						4	
4	1		9					
		5		2		1		
					7		3	9
	7						1	
			5			8		2
		2		3		9	5	

KEY ADVISORS
GROUP LLC.

33718 Wescoats Road, Suite C
Lewes, DE 19958

Postage

Recipient Name
Street Address
City, State Zip Code