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2010 may be the year that the U.S. caught the soccer bug, but 2014 will be the year we make some waves on the international scene
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Summer is the season for top-notch BBQs. We take a look at several ways to take your BBQs to the next level.
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Retiring at 65 is not as easy as it used to be. We take a look inside the new formula for determining your retirement age.
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Popular Homebuyer Tax Credit Deadline Extended

Congress recently passed a new bill (H.R. 5623) which extends the Homebuyer Tax Credit deadline from June 30th to September 30th.

Am I eligible?

You are eligible for the credit if you are a first-time or move-up buyer who had a ratified contract in place by April 30th, 2010, but were unable to close by the previous June 30th deadline. The extended credit does not apply to contracts ratified after April 30th, even if the closing date is before September 30th. First-time buyers are classified as buyers who have not owned a home in the last three years. Move-up buyers are buyers who are purchasing a more expensive home than the one they previously owned.

What do I get if I am eligible?

If you qualify for the home credit, you will receive up to \$8,000 in tax credits as a first-time buyer or up to \$6,500 as a move-up buyer.

I missed the April 30th deadline. What should I do?

Keep in mind that the federal tax credit is just one of a couple tax credits available right now. If you are looking to buy in California, you may qualify for the state tax credit, which will not expire for some time. Contact me if you would like more information on how to qualify for the state tax credit.



3 iPhone Apps for a Better Summer

Want to have a better summer? There's an app for that. Here are 3 iPhone apps designed to help you get the most out of your summer.

1. iBooks/Kindle

The Kindle and iPad have made e-readers mainstream, but there is nothing more convenient than keeping your book collection in your pocket. iBooks and Kindle for iPhone are two free apps that allow you to purchase and read books right from your phone. Download one or both and catch up on that summer reading list. And, if you happen to have an iPad or Kindle, you can sync your reading material between your phone and e-reader using these apps.

2. Kayak

Kayak.com is a website dedicated to delivering the best travel deals. What's unique about Kayak is that it aggregates deals from all of the big travel sites, such as Travelocity and Orbitz. Download the iPhone app and you will be able to search travel deals, book hotels, and book flights from the comfort of your phone. Planning the perfect summer vacation has never been easier.

3. Coppertone MyUVAAlert

Spending time in the sun comes with one huge drawback--an increased risk of skin cancer. Coppertone has a creative solution to this problem--an iPhone app that gives you real-time UV conditions in your area along with recommendations and tips for protecting yourself against the sun's harmful UV rays.



Take Your Summer BBQ's to the Next Level

Summer is the season for fun and festive barbecues. Use this guide to go beyond the typical summer barbecue and deliver an event that is memorable and unique.

Crowdsource your menu

Everyone thinks they have the best barbecue recipes, but only AllRecipes.com puts them to the test. At AllRecipes.com, users post their best recipes, then other users try those recipes and rate them. The result is an authoritative index of the world's best barbecue recipes. Here is a look at the [top 20 recipes](#), according to AllRecipes.com. Work a few of these into your repertoire and you can be sure that your guests are eating the best.

Create a modern day jukebox

Jukeboxes are great because they allow guests to select their own tunes. While carting a huge jukebox into your backyard isn't practical, you can still get the jukebox effect with iTunes DJ. iTunes DJ is a feature of Apple iTunes, which allows you to select a playlist and then let your guests vote on which song they want to hear next. Whichever song receives the most votes is played next. Any guest with an iPhone can vote and track the results directly from their phone using the Apple Remote application. [Learn more about iTunes DJ.](#)

Let there be light

If you want your barbecue to shift gracefully from day party to night party, include some festive lighting. Nothing says "great summer party" like some tiki torches and twinkle lights. Both these items also have the benefit of being cheap and easy to set up.

Add a competition

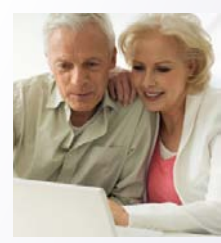
Nothing brings a group together like a competition. Competitions encourage your guests to interact with each other and make it easy for everyone to socialize. You can have a hot dog eating contest, a bake-off, where guests rate their favorite dessert dishes, a wine-tasting competition, or even a diving competition (if you have a swimming pool). Whatever competition you select, try to make it as official as possible, with a panel of judges, small prizes, and clearly defined judging criteria.

Hot New Product



Coming Soon: Cars for Blind People

Ford has made an important step towards empowering blind people to drive their own cars. Recently, a team at Ford has modified an Escape to be driven by a blind person at the Daytona International Speedway next January. The modified car has two important interfaces specialized for blind people—one is a system that sends small vibrations to computerized driving gloves, telling the person when to turn. The second is a series of holes releasing compressed air (much like an air hockey table), giving the driver a 3-d sensory representation of his or her surroundings.



The New Retirement Formula

Retiring at 65 used to be the norm. Nowadays, families are starting later, people are living longer, education expenses are increasing, and jobs are generally less secure. As a result, American workers are retiring later and later. If you would like to avoid working into your 80's, consider the following factors.

Children

Children are often the single largest determinant of your retirement age. Many parents today wait until they are well into their 30's to start their families, which often means they are paying college expenses well into their 50's and 60's, thus postponing retirement. On the other hand, parents who start families early (and more importantly, stop having children early), can finish paying all child-related expenses in their 40's, leaving their 50's and early 60's to build up the retirement account. Of course, the number of children you have figures heavily into your retirement age as well. Large families pay about twice as much in living expenses as families with 1 or 2 children.

When you start saving

The biggest mistake people make when preparing for retirement is waiting too long to start saving. The effects of compound interest are such that saving a little bit today is often better than saving a lot 10 years from now. Saving early also tends to initiate a habit of living within one's means, which is an essential component of long-term financial security.

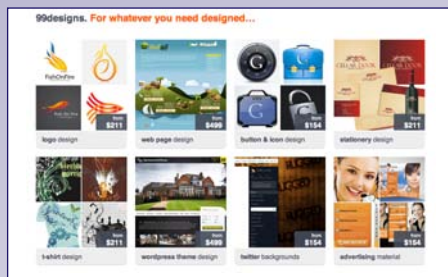
Your education

The equation for education and retirement used to be fairly simple; the more education you had, the more money you would make, and the more you could store away in your retirement account. However, with the price of college skyrocketing and the relative value of a college degree dwindling, the equation is changing a bit. While a college degree is necessary to secure most

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high-paying jobs, a bachelor's degree is rarely enough to compete for the highest-earning jobs. More and more people are working for graduate level degrees as a way to differentiate themselves in the job market. Just keep in mind that time in school is often costly in two ways. First, it costs money to attend school. Second, every minute you spend at school is a minute you can't spend making money.



design outsourcing. Instead of hiring a single designer to develop your design, you create the project requirements and post it on the site. Dozens of designers from around the world then compete for your business by posting their designs. You decide which one you like best and pay that designer a pre-determined "award" for winning the contest. Basically, 99designs allows you to get dozens of designers working for you for the price of one.

Design by Contest

If you have ever hired a designer to design a logo, a web page, or a brochure, you know how difficult it can be to find someone who has the same vision as you. 99designs is a new web service with an innovative approach to

2014 World Cup Preview

In this year's World Cup, U.S. television ratings were higher than ever, indicating that the world's most popular sport is finally catching on stateside. So, what do we have to look forward to when the World Cup kicks off again in 2014?



Building on success

This year, the U.S. won its group for the first time in 80 years. While most experts expected England to win the group, the U.S.'s climb to the top of the group hardly came as a surprise. The U.S. won 7

of 8 qualifying matches leading up to the World Cup and was ranked 14th heading into the tournament—placing it just a few spots below the first-tier powers, such as Brazil, Spain, Italy, and Germany. In 2014, the U.S. has a real possibility of advancing to the final stages of the tournament, provided the team takes care of some of its most pressing needs.



Strong up the middle

The U.S. has a couple strengths, most notably an experienced and talented midfield led by Landon Donovan and Clint Dempsey. At 27 and 28 years old respectively, they both figure to be veteran members of the 2014 squad, when they will be 31 and 32. However, if the U.S. expects to maintain this strength, they will need to culti-

vate new midfield talent. Michael Bradley and Jose Francisco Torres (both 22) will likely be reaching the prime of their careers by the time the 2014 tournament arrives. The success of the U.S. in 2014 depends largely on the development of these two players and other young midfielders.



Finding some strikers

For all of the U.S.'s improvements, they are still unable to match the striking power of the top powers in soccer. If the team hopes to advance beyond the Round of 16 in 2014, they will need to develop some young strikers. Jozy Altidore is proba-

bly the most promising young striker. At just 20 years old, he already has 9 goals in 29 appearances, and is the youngest American ever to score a hat trick in a World Cup qualifying game. In 2014, it's very likely that Altidore will be the face of the U.S. soccer team.



Losing an edge in goal

One of the few areas of the team that figures to be worse in 2014 is the goal-tending. With Tim Howard in goal throughout the 2010 World Cup, the U.S. was among the best defensive teams in the tournament. In

2014, Howard will be 35, a few years beyond his prime, and the U.S. will be faced with the decision of either starting the aging goaltender or replacing him with an untested newcomer, such as Brad Guzan.