



Valentine's
Day

BY THE NUMBERS

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Our mission is to "help our clients make the most of the financial success they have achieved by identifying and reaching the goals each client uniquely values...without sacrificing their lifestyle...and avoiding unnecessary investment risk."



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Bill Newton
President

History of Valentine's Day



Two theories of origin:



LUPERCALIA

The day derives from Lupercalia, a raucous Roman fertility festival where single men and women are paired together for a year.



XOXO

The "X" symbol became synonymous with kiss in medieval times. People who couldn't write their names signed "x". The "X" was then kissed to show sincerity.

ROMAN EMPEROR CLAUDIUS II

Roman Emperor Claudius II was trying to bolster his army and forbade men to marry. St. Valentine defied the ban and performed secret marriages.



KING'S DECLARATION

In 1537, England's King Henry VII officially declared February 14th the holiday of St. Valentine.

THE LOVE DAY

In the 1380's, Geoffrey Chaucer was the first person to associate Valentine's Day with love.

Traditions of Valentine's Day

JAPAN

Valentine's Day is about pampering the guys! Women give chocolate to men and hope they return the gesture later in the year.

SLOVENIA

Slovenians walk through a field barefoot, even if it's frozen. They celebrate a holiday for love later in the year.

WALES

The Welsh give love spoons on January 25th. It gives a new meaning to "spooning" with the one you love.

SOUTH KOREA

One of 12 "love" days that fall on the 14th of each month. Women give gifts to men then men return the favor on "White Day" 1 month later.

SCANDINAVIA

Men send anonymous poems to women. The notes are signed with 1 dot for each letter in the man's name. If the woman guesses who her admirer is, he rewards her with an egg on Easter. If she guesses wrong, she owes him the egg.

ESTONIA

Valentine's is all about your friends. Instead of giving your partner a gift, you celebrate friendship.

Who celebrates?

58% of North Americans celebrate Valentine's Day annually.

\$14.7 Billion

In the United States, Valentine's Day gifts gross near \$14.7 billion annually.

Business of Valentine's Day

Who spends the most?

Single \$37

Married \$43

Engaged \$48

Dating \$49

Florists

Florists make 25% of their annual holiday sales on Valentine's Day. It's also when their websites get hit the hardest, taking up to 4 times longer to load than normal.

Flower prices

Flower prices increase by 30% on Valentine's Day.

Jewelry

220,000 proposals occur on Valentine's Day in the U.S., which is 10% of the annual total.



Average Man

The average man spends approximately \$170 on Valentine's Day gifts, more than twice the amount women spend.

Chocolate

More than 36 million heart-shaped boxes of chocolate are sold in the U.S. on Valentine's Day.

Cards

Approximately 1 billion Valentine's Day cards are exchanged each year, making it the 2nd largest seasonal card sending holiday of the year.



Gifts for Valentine's Day

What Women Want

1. A romantic dinner:
Don't spend a ton, just pick an intimate restaurant for a special night out.
2. A boyfriend:
Research shows that 1 in every 5 new relationships start online.
3. Flowers:
Women say skip the teddy bear and just go with the bouquet.
4. Weekend getaway:
Most women don't require a trip to Paris. But a nice break with their loved one may be the key to her heart.
5. Jewelry:
Keep it simple and classy.



Engagement Ring

Your commitment to each other reminds us what Valentine's Day is all about!
Rating: Good

Nothing
Why?
Rating: Bad

What Men Want

1. A romantic dinner:
45% of men just want to go get something to eat.
2. Intimacy:
24% of men view sex as an acceptable gift.
3. Crate of beer
4. Peace and quiet
5. Nothing. Let's not celebrate this holiday.



DIY Gift

You truly care about your significant other! Way to go!
Rating: Good

Tattoo
Congrats! You're dating a psycho.
Rating: Bad

Vacation

What's better than getting away with the one you love?
Rating: Good

Gift Card

Um, thanks?
Rating: Ok but do better next year

Cooked Meal

Yum!
Rating: Good

Takeout

Nothing to see.
Rating: Do better

Flowers of Valentine's Day

Flowers

On Valentine's Day alone, nearly 189 million stems of roses are sold in the U.S.



Who Sends Flowers?

Men purchase about 75% of the roses sold in the U.S. Women also buy flowers on Valentine's Day, often for their mothers and daughters. Approximately 15% of women will send themselves flowers.

Think Roses are expensive?



Roses

California is the top domestic flower producer with Florida as second for flowers and foliages.

Color Meanings



Red:
Love and
respect



Pink:
Thinking
sweet
thoughts



White:
Purity, I'm
worthy of
you



The Dollar Bill Rings

JUST IN CASE YOU FORGOT TO BUY A GIFT

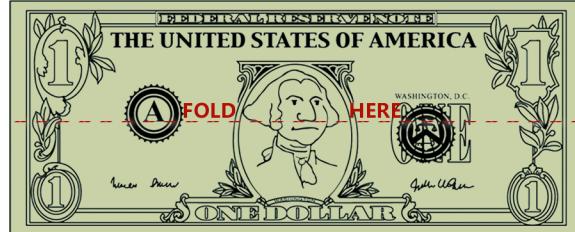




DIME-IN-RING

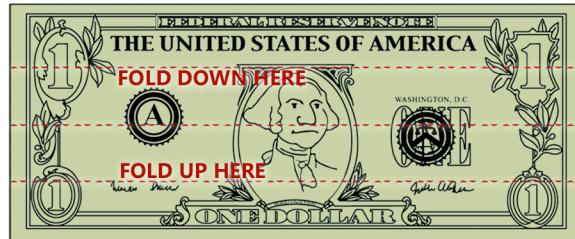
This ring is suitable for more formal occasions: black-tie dinners, weddings— you know what I'm talking about.

- As always, you'll need a crisp new bill for this one. Starting with the bill face up, fold it in half lengthwise, then unfold. You should have a good clean crease running the length of the bill.



- Now fold the top and bottom edges in so they meet at this center crease.

Your buck will look like this:



- Make two more lengthwise creases by folding the top and bottom edges into the center. Run your thumbnail along these folds to make them really sharp before you unfold them.



- Now fold your buck in half as shown, bringing the right edge back to meet the left edge.

All the folds will be on the outside.



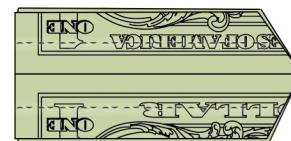
- This next fold is a two-step fold. Make sharp creases on the dotted lines by folding the corners in to the center crease. Remember, to make a crease you have to fold and unfold.



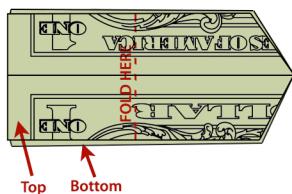
- Now, push the two corners in so they meet between the two layers of the bill. If this doesn't work well, go back and make sure the folds in step 5 are really sharp.



If you've done these two "push-in folds" right, you'll have a smooth point on the folded end of the bill.



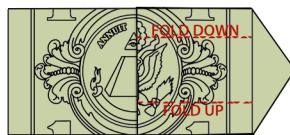
- 7.** Look at your bill and confirm that there are two layers: the top and the bottom. In the next few steps, you'll only be working with the top layer. Fold just the top layer as shown.



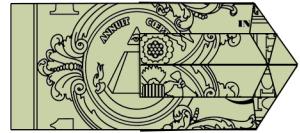
You'll end up with this:



- 8.** Still working with the top layer, fold the top and bottom edges in the center...



...so your buck looks like this:



- 9.** Now turn the bill over so you can work on the bottom layer. Fold the edges in to the center...



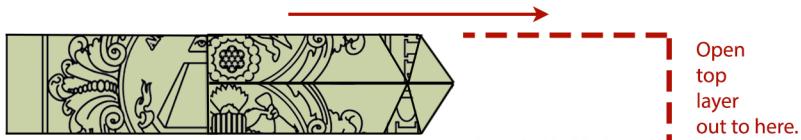
...so you get this:



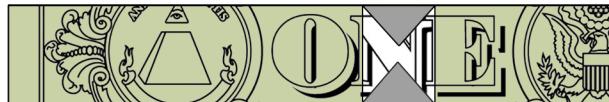
- 10.** Turn the bill over again, and make sure it matches the illustration. If it does, take a deep breath and carry on. If not, go back a few steps to find out where you went wrong.



- 11.** This next step will make the ring band and dime box. Put the buck down in front of you. Hold the bottom layer down and flip the top layer over as shown.



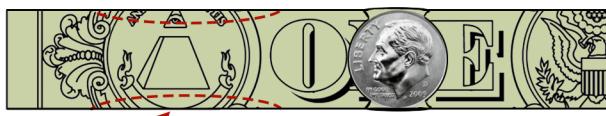
You'll end up with something like this:



The dime will look a little smooshed, so use the eraser end of a pencil or your finger to shape it into a neat square little



- 13.** If you want to taper the ring band now's the time. Again, this is optional, but it will make the ring a little nicer.



Fold edges under to taper.

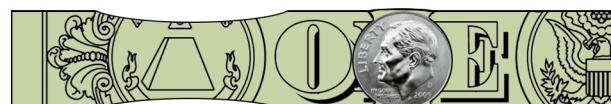
Run a pencil over these folds to flatten them.



- 14.** Curve the buck into a ring and tuck the long end into the folds of the short end. Go ahead and cheat a little by tapering the long end so it tucks in easier. If you really want to cheat, and you'll probably have to, use a little tape to keep the band fastened.



If the ring is too big for you, fold the long end to make it shorter before you tuck it into the other end.



YOWZA! Never take this ring apart; you'll never need a buck that badly.





DOLLAR BILL RING

Amaze Your Friends
Impress Your Kids & Grandkids

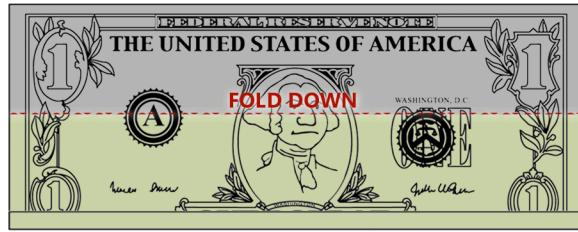
- Start with the usual crisp dollar bill. Fold the bottom edge up so that just the black bottom margin shows. You'll notice the back margins are a little bigger than those on the front. Don't panic. This is as it should be.

FOLD UP



- Now fold the top half down to cover the flap you've just made. Leave it short of the bottom edge by just a hair.

Like This:



- Fold the top half down again. This time it should end up exactly even with the bottom edge.

You get this:



- Turn the bill over and fold the right margin under...

...like so:



- Now fold the shaded area up along the dotted lines so it sticks straight up.



You should be able to see one half of the N in ONE as shown.



FOLD THIS PART SO IT STICKS STRAIGHT UP AS SHOWN



- Flip the vertical part over to the right, as shown. Crease well.



Your buck should now look like this:



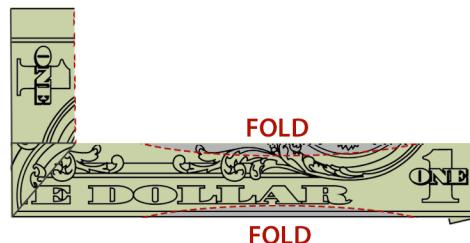
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DOLLAR BILL RING

7. This next fold is optional, but it will make your finished ring look a little nicer. Taper the top and bottom of the bill a bit by folding the top and bottom edges in.

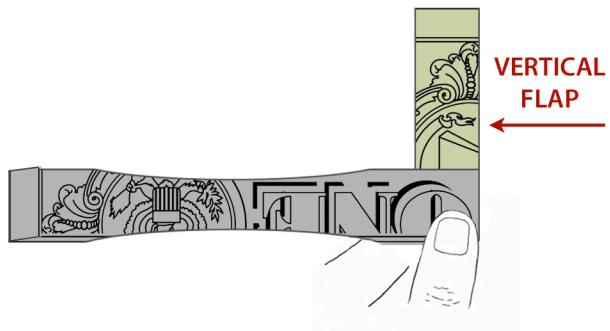


Run a pencil over these folds to really flatten them.

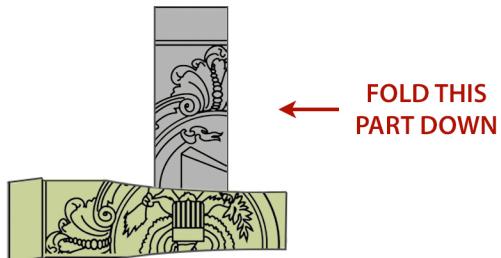


8. Turn the bill over and hold it in your left hand. Wrap it back around your index finger so the eagle ends up upside down right under the vertical flap.

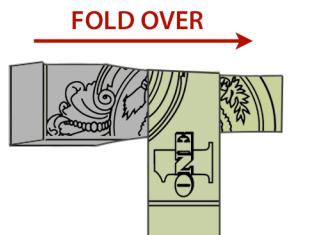
Pinch it all together to hold it in place.



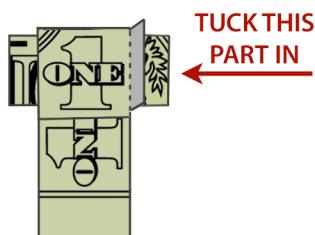
9. Now fold the vertical flap down...



10. Next, fold the flap on the left across the front of the ring.



11. To keep the 1 from popping up, tuck the little folded-over edge under the vertical flap.



12. Finally, turn the ring over so you can see the inside. There will be a diagonal slot behind the 1. Tuck the flap into this slot.

