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Walt & Arla Harvey's

Service For Life![®]

"Insider Tips For Healthy, Wealthy & Fun Living..."

Is Your Child Safe In Cyberspace?

We remember when surfing only involved the ocean and a surfboard. Not anymore. For most kids today, surfing is a way to navigate on the web. Chances are your kids or grandkids may know more about the computer than you do. They email their friends, play computer games, download software, and they even talk to strangers—sometimes without knowing any better. But are they as safe as you think?

Parents and guardians need to take an active role in monitoring Internet usage. The Internet is like a double-edge sword...on the one hand it's a fantastic research and educational tool right at your fingertips. On the other hand, it's an additional avenue for tricksters, predators, and con artists. This can put kids at risk. Keeping kids safe on the Internet is everyone's responsibility. Here are **eight important online safety rules** to keep you and your family safe:

1. Use filtering tools available on most web services and browsers. Go to **getnetwise.org** for more information on filtering tools.
2. Children should never give out personal information such as name, address, telephone number, parent's information or school information without the parent's permission.
3. Children should never agree to meet or get together with someone they meet online.
4. Children should never send anyone their picture or anything else without parent's permission.
5. Children should never respond to email messages from people they don't know, or that make them feel uncomfortable.
6. Children (and adults) should never give anyone their Internet password.
7. Teach your kids about the risks of revealing personal information, and their email address online.
8. Discuss and post online rules near the computer as a reminder.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call us at 808-375-8959, and we'll tell you...with no hassles and no obligation.

Be involved in your kids' online activities. Just as you know their neighborhood friends, where they go, and what they watch on television, make sure you get to know your children's online friends and their favorite online sites.

Air Bag Alert!

Here's a driver's precaution. If you have a car with air bags, make sure you drive with your hands on the *RIM* of the steering wheel, not in the center of the wheel. Severe injuries have occurred when air bags deploy knocking your hands into your face. *Hmmm... We know they're supposed to save lives, but all these negative reports are starting to make us wonder!*

A Fog-Free Bathroom?

Everyone likes a nice warm shower. But it can be annoying when you look into your bathroom mirror and you feel like you've been time-warped into foggy old London!

So here's a handy tip to keep that annoying fog off your bathroom mirror. Simply moisten the corner end of a bar of soap, and rub the soap on your mirror. After the soap has been applied, wipe the mirror with a dry cotton towel. Presto! No more foggy mirrors.

You're Getting Old If You Can Remember These...

- Candy cigarettes
- Wax Coke-shaped bottles with colored sugar water inside.
- Coffee shops with tableside jukeboxes.
- Blackjack, clove and teaberry gum.
- Home milk delivery in glass bottles with cardboard stoppers
- Newsreels before the movie.
- Telephone numbers with a word prefix: Raymond 4-601).
- Party lines
- 45 RPM records
- S & H Green Stamps
- Hi-Fi's
- Metal ice cube trays with levers
- Mimeograph paper
- Roller-skate keys
- Drive-in movies
- The Fuller Brush Man
- 35 cent a gallon gasoline
- Penny Candy
- Reel-to-Reel tape recorders
- 15 cent hamburgers
- Your mom wore nylons that came in two pieces.
- All girls had ugly gym uniforms!

Save \$200 A Month On Groceries?

Yes, it's true. You can save \$200 a month just by following a few shopping tricks! Most U.S. households spend an average of \$3,240 for groceries each year, according to the American Express spending index. That's a substantial percentage of most household budgets. So if you're looking to keep a little green in your pocketbook, try these seven tips:

1. Shop for two weeks at a time. Plan your meals, make a list, and buy accordingly. You'll also be less likely to impulse shop.
2. Never go food shopping when you're hungry because you'll end up buying food that looks tempting.
3. Stay away from "prepared" foods – they can cost you up to 50 percent more than foods you prepare yourself.
4. Use coupons. Check your Sunday paper for the best coupons. They can lower your grocery bill by as much as 25 percent.
5. Buy store brands. This can reduce your grocery bill by an additional 25 percent, which leads to big savings!
6. Buy extra meat when it's on sale and store it in your freezer.
7. Shop for paper goods and household cleaners at discount stores and dollar stores and you'll save an additional 10 to 15 percent.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors in the past year! See, rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

Don Newman, Honolulu, Hawaii
Chuck & Joanie Erkelens, Mililani, Hawaii
Joette Schenck, Los Gatos, California

Has Your Workout Routine Fizzled?

Have you been working out regularly, but haven't seen the results you want? You may have hit what they call "the plateau." There can be two reasons. Your body may have become accustomed to your routine. What can you do? It's time to change it. If you're use to running or swimming, try walking. If you do aerobics, try light weight lifting. And if you're feeling tired, take a break. Let your body rest and renew itself.

Second, look at your diet. To see results, you must change something. You may need to cut back on your calories to see the results you want. Or you may simply need to change what you're eating—eat more fruits, veggies and salads...and reduce fats, refined sugars and carbs.

Amazing Facts!

- ✓ Most lipstick contains fish scales.
- ✓ The first product to have a bar code was Wrigley's Gum!
- ✓ The average person laughs 13 times a day.
- ✓ Baby Robins eat 13 feet of worms each day!
- ✓ You blink 10,000,000 times per year.
- ✓ Fingernails grow nearly four times faster than toenails.
- ✓ Chewing gum while peeling onions will prevent you from crying!
- ✓ 166,875,000,000 pieces of mail are delivered each year in the U.S. (*so that's how so many get lost!!*)
- ✓ Every human has a distinct tongue print.

Lighting Birthday Cake Candles? Try This...

Have you ever tried to light the candles on a beautiful birthday cake, only to be disappointed by dripping wax and burning fingers? Here's a quick and easy solution: Simply find a piece of raw spaghetti, light the end, then light the candles on the cake. You can easily light all your candles with no burned fingers or wasted matches.

Easy Energy Saving Tips!

If you have Venetian or other horizontal blinds in your home, did you know that the direction of the blinds can directly affect the heat and energy loss?

Believe it or not, there is a right way and a wrong way to slant the blinds during the colder months.

During cold months, the horizontal blind's slats should be slanted from the indoors to the outdoors (up). Plus, make sure your horizontal blinds are fully lowered so they touch the windowsill. Slanting the blinds this way will trap the cool air between the window and the blinds and will keep your room warmer.

Do just the opposite for warm months. Slant the blinds from the outdoors to the indoors (down).

"The history of our race, and each individual's experience, are sown thick with evidence that a truth is not hard to kill and that a lie told well is immortal." (Mark Twain)

Five Simple Fire Safety Tips That Can Save Your Life!

A house fire at any time can put you and your family's lives in great danger. Yet, fire experts say you can dramatically reduce the risk of injury or death by just following these five simple safety tips:

1. **Make sure your house number is visible** from the street so emergency vehicles can find you. Consider using oversized reflective or illuminated numbers at the curb, preferably next to your mailbox.
2. **Install smoke detectors** in places where they will activate in time for you to save yourself and family. This is usually within a foot of the ceiling. Make sure you test them *monthly* by pressing the "test" button, and *replace batteries at least once a year*. Don't rely on the alarm to make an intermittent "beep" to change batteries.
3. **Create a fire escape plan** with an emergency route for each family member's bedroom. If bedrooms are on the second floor, purchase a simple chain ladder for escape from windows. Arrange for a safe family meeting place outside the home in the event fire strikes. This way you can account for each family member instantly.
4. **Place an adequately sized fire extinguisher near the kitchen area** of your home. Also, place one at the opposite end of the home. Most homes use undersized extinguishers. Even if a small fire breaks out, you will want all the suppression you can get.
5. **Remove all weeds, tree branches, leaves, and litter** away from the perimeter of your home. Put a screen on your fireplace and keep it closed at all times. It's best to sleep with your bedroom door closed to give yourself more time to escape in case of a fire. And teach your children what to do if their clothes catch fire: *Stop, Drop, and Roll*.

Hawaii Tidbits...

Macaroni salad was a sensation 100 years ago in New York? A chef there brought it here, where it's found a permanent home on our plate lunches.

Lex Brodie was the first to sell discount tires in Hawaii... for \$6.95 in 1958.

Kim Taylor Reese, Hawaii's foremost fine art photographer is color blind?

These tidbits were re-printed with permission from Bob Sigall, author of "The Companies We Keep". Look for Bob's newest book "The Companies We Keep-2" in local bookstores by Christmas.

Thanks for Thinking of Us!

Did you know we can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word!

A Thought For The Month...

"What life means to us is determined not so much by what life brings us as by the attitude we bring to life; not so much by what happens to us as by our reaction to what happens."

Lewis Dunning

Are Two Really Better Than One?

"How was your golf game dear?" asked Jack's wife. "Well, I was hitting it pretty well, but my eyesight's gotten so bad that I couldn't see where the ball went." "You're 75-years-old," admonished his wife, "why don't you take your brother Scott along?" "He's 85 and doesn't even play golf," protested Jack. "But he's got perfect eyesight and can tell you where the ball went," his wife pointed out.

So the next day Jack teed-off with Scott watching. Jack swung and the ball disappeared down the fairway. "Did you see it?" asked Jack. "Yep," answered Scott. "Well, where is it?" yelled Jack peering off into the distance. "I forgot!"

THANK YOU for reading our Service For Life!® personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND...whether you're thinking of buying, selling or financing real estate, or just want to say "Hi," We'd love to hear from you...

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"Who Else Wants To Win A \$250 Transferable Gift Certificate?"

Take our Trivia Challenge and you could win too!

This is one of our favorite sections. Each month we'll give you a new trivia question. The first three people who call us with the correct answer win a pair of movie tickets. Take your best guess, and then call us at **808-375-8959**

Here's This Month's *Mega Trivia Question...*

The Body of an Average Adult Has Approximately How Many Square Feet of Skin?

a) 82 sq. feet b) 58 sq. feet c) 18 sq. feet d) 24 sq. feet e) 126 sq. feet

Call me right now with your answer! 375-8959

Real Estate Corner...

Q. What is your "Maximum Home Value Audit," and how does it differ from what other agents will offer me?

A. If you're thinking of selling your home in the next year, you need to know about our exclusive "**Maximum Home Value Audit**"™. Our audit is much more than a simple home valuation you'll get from another agent. It's a complete top-to-bottom analysis not just of the value of your home, but *EVERY* aspect of your home.

It's designed to specifically maximize the money you'll get selling your home and in a time frame that meets *YOUR* agenda. And there's absolutely no obligation for you to list your home with us or any other agent. Our audit will show you how to:

- ✓ Learn not just area values, but total market value so you know how to price your home for top dollar!
- ✓ Avoid the "7 Costly Mistakes" when selling your home. I'll give you a free report revealing all of them.
- ✓ How to dress your home so it shows the best and commands a higher price and faster sale!

Our analysis will take only about 45 minutes of your time...time we promise will be well worth it. It's a special Free service we provide to our clients and close friends. To schedule your *Home Audit* at a time convenient to you, please call our direct line at 808-375-8959

Walt & Arla Harvey's...

Insider's FREE Money-Saving Resources

“Here's Free Advice And Services For Our Friends And Clients To Help Save You Valuable Time And Money. Never Feel Obligated, We're Here To Help...”

Walt & Arla, Please () Mail, () Fax, Or () Call Me Immediately With The Following Free Info:

Free Consumer Reports: *(order one or all)*

() Special Home Seller's Booklet: ***“How To Avoid 7 Costly Mistakes When Selling Your Home”***

() Special Home Seller's Booklet: ***“How To Sell Your Home For Top Dollar, With Or Without A REALTOR®”***

() Special Home Seller's Booklet: ***“44 Money-Making Tips For Preparing Your Home To Sell”***

() Special Home Buyer's Booklet: ***“8 Secrets For Saving Thousands When Finding, Buying And Financing Your Next Home.”***

() Special Consumer's Booklet: ***“12 Revealing Questions You Should Ask Before Hiring ANY Realtor”***

Free Consumer Resources: *(money-saving guidance is just a phone call or fax away!)*

() Please send me your special ***Insider's Market Analysis*** showing home features, listing and sales prices for the most recent homes listed and sold in _____ (area or street).

() Please call me to share your Free, no obligation ***Maximum Home Value Audit*** to determine the top dollar market value of my home, and share strategies for selling it fast.

() Please call me to talk about your Free, no obligation ***Preferred Home Locator Service*** where your computers will search the market on an on-going basis for homes meeting the exact features, prices and areas I'm looking for.

() Please tell me the listing price for the home at _____ .

() Please tell me how much the home at _____ Sold for.

() Please call me to talk about the many ways to affordably finance my next home.

() I need help finding a competent Service Provider for _____.

Thank You For Thinking Of Us!

() *Walt & Arla, I know someone thinking of buying or selling a home soon, and know you will provide them with an outstanding level of service as caring and competent agents.*

Name: _____

Phone: (_____) _____ - _____

Share A FREE Subscription...

() *Walt & Arla, Please send a Free monthly subscription of your “Service For Life” newsletter to the following person. Please also send them a friendly note with my best wishes, and explaining they can cancel any time they wish.*

Name: _____

Address: _____

City: _____ State _____

Zip: _____ Phone: _____

3 Ways To Contact Us For These Helpful Resources And Services:

() ***Call us at 808-375-8959***

() ***FAX This Form To Our Private Fax Line At 1-866-775-1356***

() ***SEND This Form To: Walt & Arla, East Oahu Realty, 6600 Kalaniana'ole Hwy. #114, Honolulu, HI 96825 (Please tell us where to send them! PDF via email available)***