



Walt & Arla Harvey's...

Service For Life!®

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

WARNING: Don't even think of selling your home without our Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call for your copy.

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Here's Good Estate Planning Advice

According to a recent survey, 57 percent of Americans don't have a will. If you're one of those, chances are the courts will write a will for you and distribute your assets to your family based on the state's formula. This means that someone you don't want your assets to go to could end up with them, and someone you really want to have them could end up with little, if any!

It's important to have a will, even if your possessions are not substantial. The greatest favor you can do for your survivors is to stipulate in your will what you want to happen to your assets. With that in mind, here are a few simple tips:

1. It's easier than you think to create a will. For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, signed, and dated by you. Two people who won't receive anything from your estate must witness the signing. Contrary to popular belief, the will does not need to be notarized. You do, however, need to name an executor within the will.
2. You can create your own will using a computer program -- usually for less than \$100. To write one online, visit such sites as **legalzoom.com**, **legacywriter.com** and **buildawill.com**. Another option is to buy a software program such as Quicken WillMaker Plus.
3. Creating your will on a website isn't for everyone. If you have many questions or if there are things you don't understand, get a lawyer. Lawyer fees vary according to the complexity of your estate and their hourly charges. Don't write a will yourself if you have a blended family, if people are likely to fight over money, or if you have more than \$1 million in assets.
4. A living trust may be used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally, a living trust is only appropriate in circumstances such as when someone owns property in several states. If you need a living trust, see your lawyer, or create a living trust at **heritagelivingtrust.com**.

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call us at 808-371-1484 and we'll give you all the facts, based on valid, real-world home sales history.

Call now!

Finally, remember to keep your will in a safe place and let the appropriate people know where it's located.

Get Free money-saving home tips at our web site: www.CoastalHawaii.com

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends and colleagues. You may even be able to fatten your wallet!

Winnow \wi-"no\ (verb)

Meaning: to remove (as chaff) by a current of air, to get rid of something undesirable or unwanted

Sample Sentence: The experienced detective was an old hand at **winnowing** through the facts for the truth.

Choosing Exercise Videos

If you are unable to get outside or go to the gym to exercise, videos are a great alternative. Here are some simple guidelines for choosing one:

1. Start with a DVD for beginners, so that you do not get frustrated.
2. Buy one that features a certified and experienced instructor.
3. Make sure that it includes both warm-up and cool-down sections.
4. Choose a DVD that combines aerobics, strength training, and stretching.
5. Get one that offers alternatives to the main program if certain moves are too difficult.
6. Avoid those videos that make unrealistic claims like "you will lose 20 pounds in just one week," or ones that use celebrities as their main selling point.

Quote Of The Month

"Realize that true happiness lies within you. Waste no time and effort searching for peace and contentment and joy in the world outside. Remember that there is no happiness in having or in getting, but only in giving. Reach out. Share. Smile. Hug. Happiness is a perfume you cannot pour on others without getting a few drops on yourself."

Og Mandino, author & motivational speaker

Please Welcome Our Newest Clients And Friends!

We're thrilled to welcome our newest clients into our real estate family. Thanks so much for thinking of us with your referrals when you, your family, or friends need a caring and competent REALTOR®:

Mr. & Mrs. Spade are enjoying their new Hawaii Kai condo after living for many years on Guam. Welcome back home!

Making Wise Online Purchases

These days you can buy nearly any product online, but are you concerned about making purchases safely and securely? Are you unsure of how secure your personal information will be if you give it to an online vendor?

If you are making a purchase online, use this checklist to avoid potential problems. It's a good idea to remember to evaluate the merchants on more than just price and selection. Here are a few tips for making wise online purchases.

1. **Shop with companies you know.** If you don't know them, do some research before you make a purchase.
2. **Shop on a secure site.** Look for symbols such as a closed padlock or unbroken key on the screen before you enter your personal information. Plus, you should see **http://** change to **https://** when you go to the order page.
3. **Read the store's privacy policy.** Find and review the policy to confirm that the merchant won't share, rent or sell personal information. For example, your name may be automatically added to a mailing list just by making a purchase.
4. **Be sure there is a telephone number for customer service.** Reliable companies should have a physical address and at least one phone number. Be sure that there are customer service representatives available via the telephone.
5. **Examine shipping charges.** Shipping fees can vary considerably from site-to-site. Place your orders far enough in advance so you won't have to use the outrageously expensive express shipping.
6. **Find out how you will know if your order has been shipped.** Be sure that the merchant can provide you with e-mails to confirm receipt of the order, shipment of the order, and a tracking number you can check online.
7. **Know how returns will be handled.** Investigate the return procedures carefully before ever placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get questions answered. Also, check to see if they charge a restocking fee.

Using this checklist will help minimize any problems and make online shopping a pleasant, convenient, and cost-effective experience.

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Trivia Tease...

We're liken to a king,
We're liken to a tree.
You lost us once,
but found us again.
We're moving all the time,
but we don't move an inch.
Beware your fingers;
they might get a pinch!

(answer at the bottom of last page)

U.S. Government Web Site Of The Month...

There are over 27,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Citizens can now access information regarding pending or decided Supreme Court cases. Simply log on to www.supremecourtus.gov to see what is on the docket and how new decisions may affect you.

Dry Lips Driving You Crazy

If nothing seems to work on those dry cracked lips, try one of these tips using common household items.

Soak a black or orange pekoe tea bag in warm water for five minutes. Then apply the bag to your lips for one to two minutes. The tannic acid helps heal.

Mix one teaspoon of baking soda and one pierced capsule of vitamin E into a paste. Apply it to your lips and leave for one to two minutes. Hold a warm washcloth over your lips for one minute and then wipe the paste off gently.

Bizarre Trivia

- Over 2,500 left-handed people a year are killed from using products made for right-handed people.
- The electric chair was invented by a dentist.
- Astronauts cannot cry. In space, there is no gravity, so the tears can't flow.
- A person who is lost and starving can obtain nourishment by chewing on his shoes, provided they are made of leather.

Do You Really Need Those Vitamins?

Studies show that if you eat a healthy, balanced diet, chances are that you don't need those extra supplements. In fact, overdosing on vitamins can even be harmful to your health and a waste of money.

According to the *2005 Dietary Guidelines For Americans*, a healthy diet:

- ◆ Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk;
- ◆ Includes lean meats, poultry, fish, beans, eggs, and nuts; and
- ◆ Is low in saturated fats, *trans* fats, cholesterol, salt and added sugars.

Your diet should be your primary focus when trying to balance your vitamin intake. However, those who should definitely consider taking supplemental vitamins include strict vegetarians, people who don't drink milk or individuals with a family history of cancer or heart disease. In addition, women who are pregnant, breast-feeding, menstruating, or those with a calcium deficiency need to be taking supplements. Vitamins also are important for individuals who are eating less than 1,200 calories per day.

If you think you need to take supplemental vitamins, the guidelines for the daily maximum intake of each vitamin are as follows: Vitamin A – 900 mcg. for men, 700 mcg. for women; Vitamin B6 – 2 mg., Vitamin B12 – 6 mcg., Folic acid – 400 mcg., Vitamin D – 400 IU., Vitamin E – 50 IU., Calcium – 1,000 mg., Selenium – 55 mcg., and Zinc – 15 mg. Remember that too much of a good thing can actually be harmful. Overdosing on vitamins can even cause liver disease, nerve injuries, and kidney stones.

Do You Have A Tough Real Estate Question You Want Answered?

We love hearing from all of our good friends and clients who enjoy reading our monthly letter. And we're always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call us at 375-8959. Perhaps we'll feature you in a future issue!

A Secret Strategy For Investing

Here's a simple way to beat the market during these uncertain times. It is called the Dow Dividend Strategy. Here's how it works...

Invest equally in ten Dow Jones stocks that are paying the highest yearly dividend. They typically have high yields because of a bad previous year. The high dividends allow room for any additional drops, but by getting in during turbulent times, you reap the benefits in the end. Usually these stocks are from large companies that have the ability to come back from a bad year. Thus, this strategy guides you to buying stocks at a great price during a temporary setback. Obviously, no market strategy is 100 percent certain, but over the past 20 years, this has been shown to be very successful. In fact, by using this strategy investors have been able to increase their annual returns by 47 percent over the average investor. The average investor earns 10.91 percent, while the Dow Dividend Strategy investor is yielding 16.06 percent annually. If you are considering investing in the market, here is a great way to get started.

Get Free money-saving home tips at our web site: www.CoastalHawaii.com

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!

Save Money On Flowers

Whenever you need to send flowers to a friend or family in another city, call a florist in the city where the event is taking place, rather than calling one in the town where you live. Using a shop in your town requires payment of \$10 or more just in wire transfer fees. This also applies to using online florists like 1-800 Flowers or FTD online.

Instead, you can use online yellow pages to look up the phone number for a florist in the other town and use a credit card for payment. This may require a little extra effort, but the savings will be worth it.

Alternative Medicine Database

There is a federal Internet database on alternative medicine that offers free access to more than 462,000 articles, abstracts and references on everything from meditation to magnets. The database was developed by the National Center for Complementary and Alternative Medicine and the National Library of Medicine. This useful information is available at www.nccam.nih.gov/camonpubmed.

Answer To Trivia Tease...

Teeth

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.

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“Who Wants To Win A Chip & Cookie Gift Certificate?”

Your chances to win could be better than you think!

Guess Who Won Last Month’s Trivia Question? We’re sad to announce that no one won last month’s quiz. No one called with the correct answer to our quiz question...

How Many Crayons Does The Average American Child Wear Down In His Or Her Coloring Lifetime (Ages 2-8)?

a) 250 b) 1,025 c) 730 d) 550 e) 400

The answer is letter “C,” 730 according to the folks at Crayola. So let’s move on to this month’s trivia question...

What was used to erase lead pencil marks before rubber came into use?

a) bread b) newspaper c) cotton d) flower petals e) egg shells

The first person to call Arla with the correct answer will win! 808-375-8959

Real Estate Corner...

Q. We are getting ready to sell our home, but we don’t fully understand how the asking price is determined. Can you help us figure out how much our home is worth?

A. There are a number of ways to determine your home’s value. The first item is to disregard your view of your home’s worth and start considering what it is worth to a prospective buyer. Chances are you have invested a lot of time and money into fixing up your house to be the perfect home. A buyer doesn’t share your memories or care about your financial situation. A buyer cares about the value of the home in his or her life.

The second item to consider is the comparative market analysis (CMA). This tool allows you to see what other similar homes have sold for in your area. Be sure to ask why certain homes were included on the CMA while others were not. The CMA is often a good tool to use to determine your beginning asking price. Consider going to open houses in your area to learn how other homes compare to yours. Remember to look at other homes with the impartial eye of a buyer, not from the view of a current homeowner looking to sell. Using the price per square foot formula is a good way to compare your home to others. This should not be the only determinant, but it can be helpful in setting a fair asking price.

The final item used to determine an accurate asking price is to consider add-on options. You may consider offering a lease-to-buy incentive, a quick closing date, or to assist in buyer financing. These added benefits could help you get a great price and help the buyer choose your home over another house. If you are thinking of selling or buying soon, and require competent and caring representation, please call us at 808-375-8959.

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