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Inside This Issue...

Secrets For Saving A Bundle On Your Auto Insurance....Page 1

Tips For Choosing Wireless Service....Page 2

Could Fido Help You Perform Better? ...Page 2

How To Slash College Tuition Costs....Page 3

Amazing Results Of Short-Term Antibiotics....Page 3

Beat This Trivia Question And You Could Win Movie Tickets for Two...Page 4

How Much Should I Invest In Home Improvements?....Page 4



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

Secrets For Saving A Bundle On Your Auto Insurance

Did you know that you could be saving hundreds, perhaps thousands per year on auto insurance? It's true. But most Americans don't take the time to find the best deal on insurance. In fact, a survey of drivers by Progressive showed that for \$500 many people would be willing to give up their sense of smell for six months, but only two in 10 will shop around for auto insurance (which would be a much easier way to save \$500!). Here are tips to help you be proactive and save a bundle on your auto insurance.

First, learn the terms. Do you know the difference between collision and comprehensive? For a laugh -- and some education -- check out the auto insurance quiz video at www.iii.org/individuals/auto. Another good resource for insurance-related information is www.moneycentral.msn.com (click on Personal Finance). It can help you decipher the exact coverage you need. Get educated about the various types of insurance *before* you spend the time getting quotes.

Next, talk with your agent about the coverage you already have and look for areas when you can save money. Some suggestions include installing anti-theft devices, carpooling to reduce mileage, taking a defensive driving class, driving a low-risk car, maintaining a good driving record, or including your car on the same policy as other family cars, getting a multi-vehicle discount. It's also important to have a good credit history. Studies have shown that there's a correlation between your credit history and the risk to an insurance company.

Then go online to comparison shop. Most large insurance companies have web sites where you can get a personalized quote. A few user-friendly sites are www.statefarm.com, www.progressive.com and www.farmers.com. If you prefer, you can also get a quote from most insurance companies over the phone.

Surprisingly, Americans spend more time shopping for household electronics than for auto insurance. In fact we shop an average of 13 days to save about \$203 on that electronic purchase, but we spend less than one day researching our auto insurance purchase. Take a little time and shop around. It will save you a bundle in the long-run.

Don't You Just Hate Pushy Salespeople?

If you're like us, you can live without the pressure and hassles from aggressive salespeople. That's why we treat our friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call us at **808-365-8959**. There's never any pressure or hassles -- we're here to help.

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!

prodigal \ˈpra-di-gel\ (adjective)

Meaning: recklessly extravagant, characterized by wasteful expenditure

Sample Sentence: The bankruptcy proceedings were a sad realization of the man's **prodigal** life.

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:

Start your own business with assistance from the Small Business Administration. The site provides counseling, educational courses, and information about loans. It also provides a database of federal, state, and private contracts that are available to small business owners. In addition, there are monthly chat events and e-newsletters. Simply log on to **www.sba.gov** to access all of the information for your small business.

You Never Know Who May Be Listening...

An elderly man who was very hard of hearing went to his doctor to be fitted for a hearing aid.

With his new aid, his hearing improved 100 percent. When he returned to the doctor for his monthly check-up, the doctor asked how the man's family felt about his new and improved hearing.

The man smiled and replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

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 last month! 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!

Tips For Choosing Wireless Service

Today, there are so many cell phone plans available, making the right choice can be a real challenge. Here are a few simple tips to help you make the best decision:

1. Choose a wireless plan that best meets your needs. It's important to consider how many minutes you will be using each month. Also, consider if you will be using the phone for long distance calls and if you will be using the service when you are traveling. For example, a business person using the phone on a daily basis will need a different plan than someone just using the phone for emergencies. At **www.point.com**, you can state your individual wireless needs and compare different plans. These side-by-side comparison check sheets are very helpful.
2. Consider prepaid plans if you are new to the wireless world. These plans guarantee a certain number of minutes for a set prepaid price. If you are unsure of your cell phone needs, this is a good way to figure it out without running up a huge bill. Most cell phones are equipped with a function that will keep track of airtime. This is a tool that all cell phone users should utilize.
3. Don't sign a long contract for cellular service. With special deals being constantly offered, it's not a good idea to get tied to a long-term contract. If you decide that a deal is too good to pass up, be sure that the contract is for no more than one year. Also, be sure that you have at least 30 days to test the plan to ensure you have the airtime and service area that you require.

Four Paws Help You Perform Better!

A study of married couples shows that when given an unpleasant task, pet owners performed better when their animal companions were near than when their spouse or human friends were around. What's going on here?

Doctors say we try to perceive people are supportive, but instead we think they are evaluating us – causing greater stress during unpleasant tasks. Your pet loves you no matter what!

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Brain Teaser Of The Month

A pregnant woman is preparing to name her seventh child. Her children's names so far are Dominique, Regis, Michelle, Fawn, Sophie and Lara. What will she name her next child -- Jessica, Katie, Abby or Tilly?
(answer at the bottom of last page)

The Real Thing

Did you know that Coca-Cola advertising helped create the modern image of Santa Claus? Here's other good coke lore:

- Norman Rockwell and N.C. Wyeth both painted for Coca-Cola, creating a beloved vision of mid-century American life.
- In 1985 Coca-Cola was the first soft drink consumed in space.
- There are recipes for Cherry Coke Ham, Coca-Cola Chicken and Chocolate Cola Cake.
- A 23-inch tall coke bottle radio from 1933 can be worth up to \$7,500 to collectors.

Why Swap Now?

Sarah was reading a newspaper while her husband was engrossed in a game on TV. Suddenly, she burst out laughing. "Listen to this, there's a classified ad here where a guy is offering to swap his wife for season tickets." "Hmmm," her husband said, not bothering to look away. Sarah said teasingly, "Would you swap me for season tickets?" "Absolutely not," he said, "season's more than half over!"

Helpful Kitchen Tip

Microwave unpeeled garlic cloves on high for 10 to 20 seconds. Cool, and store in a self-sealing plastic bag in the coldest part of the refrigerator. Microwaving makes the garlic easier to peel and lessens the garlicky smell on your hands. The garlic is best if used within two weeks.

Quote of the Month

"I care not what others think of what I do, but I care very much about what I think of what I do. That is character!"
--Teddy Roosevelt

How To Slash College Tuition Costs

Whether you're a parent sending your child to college or an adult wanting to return to college, there are great tips to help you afford the high cost of tuition. College costs are rising at a rate faster than inflation. In fact, tuition and fees at private schools now average \$23,712 per year. And public schools average \$6,185 per year. One of the easiest ways to cut the cost of college is to take advantage of several tax programs currently available.

If you are paying tuition for yourself, your spouse, or a dependent you may be eligible for education tax credits. Tax credits allow you to deduct your expenditures from the federal taxes that you owe at the end of the year. For more information on the two credits – the **Hope Credit** and the **Lifetime Learning Credit** – go to www.collegeboard.com/student/pay/ways-to-pay/446.html or IRS Publication 970.

Other options to help you save money are state-sponsored tuition plans. **Prepaid Tuition Programs** allow you to purchase tuition credits to be used at a later time. **Tuition Savings Plans** allow you to begin an account at a higher rate of return for future tuition use. To find out if either of these programs are offered in your state call 1-877-277-6496 or log on to www.collegesavings.org.

For more information on other types of college tax savings, visit www.irs.gov keyword education incentives.

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 808-375-8959. Perhaps we'll feature you in a future issue!

Some Coffee Perks...

It used to be bad for you, but now there's evidence that coffee has some health benefits. Here are findings from the *Harvard Health Letter*:

- It might have anti-cancer properties. Studies have shown that coffee drinkers were 50 percent less likely to get liver cancer than non-coffee drinkers.
- It may lower blood sugar. Heavy coffee drinkers may be half as likely to get diabetes as light coffee drinkers or nondrinkers. Coffee may also increase your resting metabolism rate, which could help keep diabetes away.
- Long-term studies show that coffee may not increase the risk of high blood pressure over time, as previously thought.
- It seems to protect men against Parkinson's disease. It may not protect women since both estrogen and caffeine need the same enzymes to be metabolized.
- The bad news: Two substances in coffee (kayweol and cafestol) raise cholesterol. The good news is you can use paper filters to screen these out.

Here's a caution: Coffee's not for everyone. Pregnant women, heart patients and those at risk for osteoporosis may still be advised to limit or avoid it.

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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!

Be Sure Your Breath Is Minty Fresh

Here are some quick tips to help you prevent halitosis.

- Drink at least eight glasses of water each day.
- Use baking soda toothpaste.
- Brush your tongue, in addition to your teeth, twice daily.

Avoiding Headaches

Over-the-counter headache relievers are big sellers. You can avoid taking them by helping prevent the headache in the first place. Here are the leading causes and some prevention ideas.

- **Stress:** Relax for 30 minutes each day. Eat a high carbohydrate, mid-afternoon snack.
- **Diet:** Avoid caffeine, wine, chocolate, cheese, and any other trigger foods.
- **Eye Strain:** Take your eyes off the computer for short "breaks."
- **Sitting:** Stretch at least once per hour.
- **Sleep:** Keep a regular sleep schedule, even on the weekend.

These simple tips can help you avoid headaches and feel better without any medication.

Answer To Brain Teaser...

Tilly. She seems to follow the scale:
Do, Re, Mi, Fa, So, La...Ti.

THANK YOU for reading our Service For Life![®] personal newsletter. We want 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 Movie Tickets For Two?”

Your chances to win could be better than you think!

Guess Who Won Last Month's Trivia Question? We're pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Jeanette Hanson was the first person to correctly answer our quiz 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 answer is letter "A," bread. So let's move on to this month's trivia question...

What is the most plentiful element in seawater?

- a) hydrogen b) chlorine c) oxygen d) sodium e) magnesium

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

Real Estate Corner...

Q. We are planning to make major home improvements. I am worried about getting our investment back when we decide to sell. How do we know if we are spending wisely?

A. When remodeling, you must weigh the cost of the remodel versus the value of the finished product. When we say "value," We are not only talking about resale value, but we are talking about the value of the remodel to you personally. Some important questions to ask are how long you will be staying in your home and what benefits will the remodeling project bring to your daily life.

Regarding resale value, your remodeling project needs to be assessed based on your neighborhood. The best home improvements are cosmetic improvements. Minor updates to the kitchen and bathrooms, or a new roof are always valuable. Aesthetic additions such as new carpeting or paint are another type of remodeling project that returns almost 100 percent of their cost to the value of your home.

For larger projects, the average return within one year after the remodel varies. Major kitchen remodeling gives an average return of 87 percent, a family room addition at 84 percent, a master suite averages 82 percent, and window replacement 68 percent. As you can see from these examples, your remodeling project will always add some degree of value to your home.

When remodeling, it is important to remember that you will be selling your home someday and you need to make wise remodeling decisions. You must weigh the up-front cost of the project versus the usefulness to you and added value to your home. 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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