



Walt & Arla Harvey's

# Service For Life!<sup>®</sup>

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

## Are You On Candid Camera?

If you think you're being watched, you may be right. Satellite-mapping software and online sites are putting the world at our fingertips, giving us a spectacular view of ourselves from above.

They're also adding sharper imagery, panoramic views and interactive features every day. In fact, it's possible for almost anyone with a computer to see you dining in Denver, shopping in San Francisco, or motoring in Miami.

Sites like Yahoo Maps, Google Earth and MSN Virtual Earth enable users to search for addresses, restaurants and hotels, tour famous locations, and see 3-D buildings in major cities. Google Earth even takes you out of this world with a feature that allows you to see stars and constellations.

But is all this going too far? Google Maps Street View, allows viewers to zoom in on specific streets in various U.S. cities. You can stand in Times Square or cross the Golden Gate Bridge. But you can also zoom in on a restaurant window, see unsuspecting people walking out of a building, or view the license plate of a car driving down the highway.

"Your house used to be visible on the street; now it's visible from anywhere on the planet," says Bruce Schneier, security technologist and author, in a CNET interview. "There are some very deeply philosophical privacy concerns that we, as a society, need to address."

So what can you do?

If you discover yourself in a street view, Google allows you to report an "inappropriate image."

But the main thing is to be aware that it can happen. Just remember those cameras the next time you slip out from work for a cup of coffee or sneak out in your underwear to get the mail. You might get your 15 minutes of fame whether you like it or not!

**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 808-375-8959 and we'll give you all the facts, based on valid, real-world home sales history. Call now!

*Learn How To Save Thousands of Dollars When Finding, Buying, And Financing Your Next Home. See Our Enclosed Insert For Details...*

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## Now That's RICH!

During his NBA career, Michael Jordan made over \$300,000 per game, or \$10,000 per minute, assuming he averaged about 30 minutes per game.

Assuming another \$40 million in endorsements, he made \$178,000 a day (working or not)!

Assuming he slept seven hours a night, he made \$52,000 every night.

If he went to a movie, he would pay \$7 for a ticket, but he would make \$18,550 during the show.

He made \$3,710 while watching an episode of "Friends."

If he wanted to save up for a new Acura NSX sports car (\$90,000), it would take him 12 hours.

If you were given a tenth of a penny for every dollar he made, you'd be comfortable living at \$65,000 a year.

In his final year, he made more than two times as much as all the past presidents of the United States for all of their combined terms.

That's AMAZING, don't you think?

Well, before you get too impressed...

Michael Jordan would have to save 100% of his income for 270 years to have a net worth equivalent to that of Microsoft Chairman Bill Gates!

## Popular Pups...

Faithful and loving family dogs remain the most popular in the minds of dog owners. Since 1991, Labrador Retrievers have taken top billing as the number-one registered dog with the American Kennel Club.

Yorkshire Terriers are number two, overtaking Golden Retrievers and German Shepherds. Not since the Boston Terrier hit the top 70 years ago has a small breed worked its way to such a high spot on the list. Interest in smaller breeds is growing. Turns out portable, pint-sized pets fit today's dog owners' fast-paced lifestyle.

# Tips For Staying Healthy On On Your Next Flight...

You love to travel, but you know flying can also be a source of health problems. Commonly known ailments include colds and respiratory infections, joint aches and jet lag. If you have certain risk factors and you take very long flights, you may also be subject to deep vein thrombosis. Try these tips to make your next trip a healthy one:

- ◆ **Avoid The Common Cold:** The air on most airplanes is 50 percent re-circulated – including airborne germs. Worse yet, humidity on airplanes is usually 10 percent or lower – which makes it easier for viruses and bacteria to attach to the mucous membranes lining your nose and mouth. To protect yourself, try this: swallow one-half of a dropper of *echinacea* along with two grams of vitamin C the day before, the day of, and the day after your flight. Drink 16 ounces of water before your flight and at least 12 ounces during your flight. And remember to wash your hands often.
- ◆ **Stop Backache and Neck Pain:** Place a rolled blanket behind your lower back. Consider using a U-shaped neck pillow. And try these two exercises during your flight: 1) Head circles: tilt your head gently in a circular motion to the front (chin down), then to the right, then back, then to the left, and front again. 2) Shoulder circles: shrug your shoulders in a circular motion up, back, and down.
- ◆ **Lower Your Risk Of Deep Vein Thrombosis:** To keep blood from pooling in your legs and lower body, take periodic walks during your flight. As you walk, stand on your toes and rock back and forth on your heels. (OK, you may get some funny looks.) Do heel rocks while in your seat – lifting your heels and rocking them back and forth to your toes. You might also try leg lifts and straight leg exercises.
- ◆ **Beating Jet Lag:** Try taking melatonin, a natural supplement, to reset your biological clock after your arrival (check with your physician first). Before your new bedtime, take one to three mg. of melatonin. Continue each night for two days if you're still having trouble adjusting. In flight, avoid alcohol, caffeine and sleeping pills. None of these will help you restore the natural cycle of day and night and, in fact, they might slow your adjustment down even more.

## Helpful Household Tips...

**Bananas:** To ripen bananas quickly, put them in a brown paper bag with an apple or two.

**Garbage Disposals:** Keep the blades sharp the easy way. Simply toss several ice cubes into your garbage disposal, then process as usual.

**Easy Peel Eggs:** Here's a neat egg trick. Hard-boiled eggs will peel more easily if you boil them in salted water.

**Beautiful Crystal & Glassware:** To clean a glass vase or crystal, simply fill it with water and drop in one extra-strength denture cleaner tablet. Let the vase soak for a few hours and then rinse out with water. Voila! Beautiful crystal.

## Some Kind Of Valentine!

A guy walks into a post office one day and sees a middle-aged, well-dressed balding man standing at the counter methodically placing "LOVE" stamps on bright pink envelopes with hearts all over them. He then takes out a perfume bottle and starts spraying scent all over them.

Curious, the observer approaches the well-dressed man to ask him what he is doing. "I'm sending out 1,000 Valentine's Day cards signed, "GUESS WHO?" he says.

"But why?" asked the curious man.

"Because I'm a divorce lawyer!" he replied.

## The True Philosophy Of Love...

If you truly love something, set it free. If it comes back, it will always be yours.

If it doesn't come back, it was never yours to begin with.

### But...

If it just sits in your living room, watches your TV, messes up your stuff, eats your food, uses your telephone, takes your money, and doesn't appear to realize that you actually set it free in the first place...

*You either married it or gave birth to it!*



Aloha Everyone,

My nickname is Boomer, because I was born on the Fourth of July. I am a Grand Champion and was judged the best cat in Hawaii every year I showed. Finally the judges asked my mom and dad, Kedric and Suzie Dean to give the others a chance, so I don't compete any longer. Give my folks a call at Collection Management Services, Honolulu 808-540-0444 and they will tell you my CFA real name!

## How To Beat Carpal Tunnel Syndrome

Carpal tunnel syndrome (or CTS) occurs when there is pressure on the median nerve that travels through the tunnel formed by the wrist's carpal bones. The tunnel also houses tendons. When the membrane covering the tendons swells, the compressed median nerve causes pain and other symptoms.

Ergonomic changes in offices and factories have reduced the number of carpal tunnel syndrome cases diagnosed each year. Still, it's a painful, frustrating condition if you get it. Here are a few suggestions for dealing with CTS:

1. Minimize activities that make symptoms worse. Wear a forearm splint at night to keep your wrist from bending. Swollen membranes can shrink, relieving pressure and discomfort for people with mild to moderate CTS.
2. If this isn't effective, a doctor can inject a small amount of cortisone into the tunnel. Usually the condition improves in a few days, but no more than three injections per year should be given.
3. Surgery is considered if splints and shots haven't reduced the pain. Doctors writing in Health News say the surgeon cuts the transverse carpal ligament to relieve pressure on the nerve. Up to 90 percent of patients report that the operation is successful and pain is gone. It may take several months to regain hand strength.

## Staying Safe From Tetanus...

All wounds and abrasions carry a risk for tetanus. Doctors at UCLA Medical Center recommend these guidelines to keep you protected from the disease: Make sure your tetanus immunization is up-to-date. Get a booster shot every ten years, such as at age 30, 40, and 50. And if you get a skin wound or a scratch on your eye, make sure to get a tetanus booster.

Get Free money-saving home tips at our web site: [www.CoastalHawaii.com](http://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!

## Did You Know...

- The great pyramids of Egypt now stand a full three miles south of the spot where they were originally built. That's how much the earth's surface has shifted in the last 4,500 years.
- A strand of spider web is stronger than an equal diameter of steel.
- There are sand dunes in Arcachon, France, that are 350 feet high.
- The whale has the slowest metabolism of all animals. Despite its great size, it lives on one of the smallest of all creatures, the microscopic plankton found throughout the sea.

## Who's Leading Who...

For years, each morning at about 11:30 AM the telephone operator in a small Sierra Nevada town received a call from a man asking the exact time. One day, the operator summoned the nerve enough to ask him why the regularity. "I'm a foreman of the local sawmill," he explained, "every day I have to blow the whistle at noon, so I call you to get the exact time."

"That's really funny," she replied, "all this time we've been setting our clock by your whistle!"

**THANK YOU** for reading our Service For Life!<sup>®</sup> 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.

**Walt & Arla Harvey**  
**East Oahu Realty**  
**808-375-8959**  
**Arla@ArlaHarvey.com**  
**www.CoastalHawaii.com**

# "Who Else Wants To Win Movie Tickets For Two?"

*Take our Trivia Challenge and you could win too!*

Guess Who Won Last Month's Trivia Question? No one! Don't forget to call this month and be the first person to correctly answer our quiz question...

## **Most Everyone Knows That Neil Armstrong Was The First Man To Walk On The Moon. But Who Was The LAST Man To Walk On The Moon?**

- a) John Glenn b) Buzz Aldrin c) Gene Cernan d) David Bowie e) Frank Borman

No need to call NASA, because the answer is "C," Gene Cernan.

Now...let's move on to this month's trivia question...

## **How Many Items Are In Two Baker's Dozen?**

- a) 36 b) 26 c) 12 d) 24 e) 28

*Call us right now with your answer! 808-375-8959*

## **Real Estate Corner...**

**Q. We entered into a contract with someone who wanted to buy our home. The agent representing the buyer presented us with a "pre-qualification" letter from a lender. Today we discovered the buyer was rejected for financing. How can this happen?**

- A. You allowed the term "pre-qualification" to lull you into a false sense of security. The loan amounts referenced in pre-qualification letters are conditional on verification of income, employment, funds on deposit, credit report, and more. A lender can issue a pre-qualification letter after just a simple 10-minute phone interview with a prospective purchaser.

As a seller, your best vehicle for peace of mind would be a pre-approval letter accompanying the offer to purchase. A pre-approval letter is a firm commitment to lend money and is issued only after verification of the crucial financial items mentioned above.

If you're thinking of selling your home in the next year, please call us at 808-375-8959 for important information that could save you thousands in the process, and avoid unwanted surprises like the sellers above experienced.

AND... if you're thinking of buying or selling, and you just need a little helpful "guidance," order one of our Free Consumer Reports highlighted in our Free Consumer Resources page inside this newsletter.