



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 free copy...

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How To Make Yourself And Your Family 'Lightning Safe'

It can happen in any season, including winter. And its effects are potentially deadly. In 2007 alone, there were 47 reported lightning fatalities in the United States. Forty percent of those deaths were in open areas, 28 percent occurred under trees, 11 percent on a ball field and 4 percent on a boat.

According to the National Weather Service, the chance of getting struck by lightning in a year is only about 280,000-to-1. But that doesn't mean you shouldn't take precautions with the first inkling of an approaching storm.

Lightning also causes property damage. The Insurance Information Institute says there were 256,000 lightning claims in 2007, causing about \$882 million in insured losses.

Here are some specific things you can do to protect yourself and your property from the devastating effects of lightning.

If you are outside:

1. Seek cover in a car, protected building, or find the lowest elevation spot in your surrounding area. Lightning usually strikes the highest point of the local area. If there is no shelter, stay away from tall objects. You're safer crouching down in an open field than you are under a tree.
2. If you are in the water, get out immediately! If you are boating, get to shore. If that's impossible, go inside the cabin or lie on the bottom of the boat, and don't touch metal objects.
3. If you're golfing or fishing, drop any metal clubs and rods. Do not stand in a small, isolated shed or other structure in an open area. Move away from a motorcycle, scooter, golf cart, or bicycle. Stay clear of wire fences, clotheslines, metal rails, or pipes.
4. If you feel your hair standing on end or your skin tingling, lightning may be about to hit you. Drop to your knees and make yourself into the smallest target possible.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Home Seller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by calling us at...
808-375-8959

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's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

Prescient \preh-shent\ (adj)

Meaning: having or showing advance knowledge of what is going to happen.

Example Sentence: Every morning David would review the advance copy of the foreign financial markets and issue **prescient** warnings to his colleagues at the stock exchange.

Bumper Stickers Seen On Cars...

- ◆ So Many Men, So Few Who Can Afford Me
- ◆ God Made Us Sisters, Prozac Made Us Friends
- ◆ If They Don't Have Chocolate In Heaven, I Ain't Going
- ◆ My Mother Is A Travel Agent For Guilt Trips
- ◆ If You Want Breakfast In Bed, Sleep In The Kitchen
- ◆ If We Are What We Eat, I'm Fast, Cheap and Easy
- ◆ I Used To Have A Handle On Life, But It Broke

Random Tips For Happy, Healthy Living...

Hospital Stays: When you mail get-well cards to hospitalized friends, write their home address as the return address. That way, if they've gone home, the card will still reach them.

Dry Skin: Hot water tends to dry your skin, so opt for warm showers and baths. Leisurely soaks in the tub are luxurious, but long baths can strip moisture from dry skin – especially in the winter months.

Your Car: A full tank of gas helps save wear and tear on your fuel pump, which is located in the gas tank and depends on the gas for lubrication. When your car's fuel tank is less than a quarter full, you risk damage to the pump.

5. Don't assume you are safe if a thunderstorm appears to be far away. Lightning can bolt out of the edge of a storm and strike victims even if it isn't raining yet. In fact, lightning has been known to strike from as far as 20 miles away!

If you are inside:

1. Do not use the telephone during a storm. Also, shut off electrical appliances such as TVs and stereos. Electric current cannot only surge through electrical outlets, but through cable TV and stereo wires.
2. Shut down your computer, but don't stop there. Most lightning strike damage to computers doesn't come through the electrical wires, but through the phone lines. And most surge equipment is helpless against it. If your computer has a modem, unplug the phone connection from your computer.
3. Stay away from open doors and windows. Also, stay away from stoves, metal pipes, and sinks. And since water conducts electricity, never take a bath or shower during a storm.

**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!

The Media's Attack on the Real Estate Industry

The Media's attack on the real estate industry is nothing new. For decades they have practiced doom and gloom tactics and in some cases have actually caused real estate prices to decline short term. The good news is each and every short term decline has been temporary and has been followed by long term price appreciation.

Today we are in the middle of a window of opportunity to purchase attractive real estate at the best prices we may see in our lifetime and to receive "incentives" on our purchases on top of it! The incentives, which are being offered by builders and developers, will not last any longer than they need to. Once the market begins showing signs of a rebound, these incentives will dry up.

Sit back and enjoy some of these dire media projections from yesteryear and allow them to mirror the wide variety of "fear factor" type "media" comments that exist today.

Time Magazine, 1947: *"The prices of houses seem to have reached a plateau, and there is reasonable expectancy that prices will decline."*

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

Trivia Mind Teaser ...

My voice is tender, my waist is slender and I'm often invited to play. Yet, wherever I go I must take my bow or else I have nothing to say.

What Am I?

(answer at bottom of page 4)

They Spent How Much, On What???

It's true. Some years ago, these items were approved in the U.S. Budget agreed upon by the House and Senate Committees, and approved by the White House:

- ◆ \$240,000 grant for development of a 2-headed stethoscope,
- ◆ \$112,350 for brass polish for the Marine Corps band servicing the White House,
- ◆ \$84,425 printing allocation for posters to commemorate Bernard W. Trencher, the first settler of Muskegon Heights, MI.
- ◆ \$2,075,000 to establish The Skateboard Hall of Fame in Palo Alto, California,
- ◆ \$26,500 grant for improving the packaging of fly paper,
- ◆ \$3,000,000 allocation to the District of Columbia to promote a Miss District of Columbia Pageant in year 2000,
- ◆ \$12,600 to replace the waffle irons in the Congressional dining room,
- ◆ \$615,000 for renovation of a skating rink in Plattsburg, NY,
- ◆ \$770,000 grant to the College of the Pacific to study the effects of the 1994 devaluation of the Mexican peso, and its effect on the US ball bearing industry,
- ◆ \$5,325,000 allocation to the National Institute of Health to study alcohol consumption on college campuses.

New Use For Silly Putty...

A contest by the makers of Silly Putty resulted in "The Top 50 Silliest Uses For Silly Putty."

The winning idea came from Peter Hyde of Collinsville, Conn., who recommended replacing one's stockbroker with Silly Putty by throwing a ball of it against the stock pages and investing in the stock it lifts off the newsprint!

Science Digest, 1948: "Houses cost too much for the mass market. Today's average price is around \$8,000 - out of the reach for two-thirds of all buyers."

Business Week, 1969: "The goal of owning a home seems to be getting beyond the reach of more and more Americans. The typical new house today costs about \$28,000."

Nations Business, 1977: "The median price of a home today is approaching \$50,000... Housing experts predict price rises in the future won't be that great."

Money Magazine, 1981: "The era of easy profits in real estate may be drawing to a close."

Money Magazine, 1986: "Most economists agree.... [a home] will become little more than a roof and a tax deduction, certainly not the lucrative investment it was through much of the 1980's."

Kiplinger's Personal Financial Magazine, 1993: "Financial planners agree that houses will continue to be a poor investment."

San Francisco Examiner, 1996: "A home is where the bad investment is."

CNN Money.com, 2007: "Home prices experience historic drop."

Each and every negative prediction by the Media was short-lived. At the time such predictions made it appeared real estate would never go up again in value - similar to the way it feels for many now. The good news is found in the few lines below. This time is no different than times past!

FACT: National real estate values have appreciated 88% since 1996; 340% since 1977; 85% since 1969; **2650%** since 1948

With interest rates as low as we may see again in our lifetime, you really should ask yourself, "Am I living in my dream house?" If not we can Help!

Pet of the Month: Scarlett Smith!



Aloha, my name is Scarlett Smith. When my Dad and Mom, Linda, go to the door I say, "Here comes Paul!" Sometimes I bark like a dog to fool my folks or whistle the race track trumpet sound, or say "Hello!" My favorite foods are grapes and corn on the cob.

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!

Eulogy For A Friend...

Do not stand at my grave and weep.
I am not there, I do not sleep.
I am a thousand winds that blow.
I am the diamond glints on snow.
I am the sunlight on ripened grain.
I am the gentle autumn rain.
When you waken in the mornings, hush.
I am the swift uplifting rush
of quiet birds in circled flight.
I am the soft stars that shine at night.
Do not stand at my grave and cry.
I am not there, I did not die.

Author Unknown

The Sign...

A boss complained at a staff meeting that he wasn't getting any respect from his subordinates. Later that morning, he went to a local card shop and purchased a small sign that read, "I'm The Boss." He brought it back to the office, mounted it on his door and left for lunch. When he got back, he found a note taped to the sign that said, "Your wife called, she wants her sign back!"

Quote For The Month...

"Everything that irritates us about others can lead us to an understanding of ourselves."

C.G. Jung (1875 – 1961)

Answer To Mind Teaser...

I am a Violin.

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 Else Wants To Win Movie Tickets For Two?"

Take our Trivia Challenge and you could win too!

We're pleased to announce the Prize Winner of last month's quiz. And the winner is...drum roll please: Margy Behling at First Hawaii Escrow was the first person to correctly answer my quiz question... (kudos to Lester M. and Phyllis A. who both called in with the correct answer)

On Earth, It Takes 365.25 Days For Our Planet To Circle The Sun. How Long Does It Take Mercury, The Planet Closest To The Sun At 58 Million Miles, To Circle The Sun?

a) 37.24 hours b) 15.67 days c) 87.97 days d) 215.38 days e) 659.27 days

No need to go calling the NASA or hounding your local Astronomer, because the answer is "C," 87.97 days. Congratulations Margy, you've won a Consolidated Theaters Gift Card! Now...let's move on to this month's trivia question...

How Many Of The Great Lakes Are In Both The United States And Canada?

a) Two b) One c) Three d) Five e) Four

Call us right now with your answer and you could win too! 808-375-8959

Real Estate Corner...

Q. We've been thinking of hiring a REALTOR to list our property. What should we look for in a qualified, competent agent?

A. Do you remember the old riddle, "what do you call the person who graduated dead last in his/her medical school class?" Answer: DOCTOR! Well, the same is true for real estate agents. Just because someone passed a state licensing examination doesn't mean they are qualified to handle your needs. All agents are not the same. Here are a few things you should look for in a qualified agent.

First, determine if he/she specializes either in your area or type of home. Second, ask them how they helped clients overcome specific problems they encountered in a past transaction. Third, ask them specifically what they will do for you if they represent you. They should have a step-by-step plan of action. Fourth, ask them how long they've practiced real estate, and how many transactions they have under their belt. Fifth, ask them about their marketing skills. Most agents are trained to handle transactions and understand the law, but not all of them are trained in effective marketing. A poor marketer will cost you thousands of dollars in wasted time and energy. And finally, ask them for a reference list of past clients they've helped. Call those references and ask questions about how they handled the transaction.

If you're thinking of buying or selling a home soon, call us directly at 808-375-8959 for our Free report, "*12 Questions You Should Ask Before Hiring a Real Estate Agent.*"

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

We love hearing from 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, need help with repairs, or have a real estate problem, please feel free to call us at 808-375-8959. Perhaps we'll feature you in a future issue!

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