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

## Cell Phones And Automobiles May Jeopardize Your Safety

You've probably done it yourself. More than 100 million U.S. motorists use cell phones while driving. The National Highway Transportation Safety Administration estimates that at any given moment during daylight hours, 8 percent of all drivers are talking on a cell phone.

But the next time you do make a call in traffic, consider this: You may be jeopardizing your safety and the safety of those around you.

According to the Insurance Information Institute, research shows that while using a cell phone when driving may not be the most dangerous distraction (compared to eating, drinking, talking to passengers, adjusting the radio, applying make-up and reading), because it is so prevalent, it is by far the most common cause of crashes and near crashes.

University of Utah psychologists have taken it a step further. They published a study showing that drivers who talk on handheld or hands-free cell phones are as impaired as drunken drivers!

Experts believe that using a cell phone requires not only the hands, eyes and ears, but also plenty of mental attention, which is a great contributor to accidents. And there are more distractions to come, with new vehicles coming out with web access, inertial navigation systems, heads-up displays and more.

As many as 40 countries restrict or prohibit the use of cell phones while driving. In the U.S., Washington State, New York, New Jersey, the District of Columbia, Connecticut and California have outlawed speaking on a hand-held cell phone while driving.

Text messaging or "texting" by teens is another major concern. Nationwide Insurance found that 19 percent of motorists say they text message while driving. In fact, Washington became the first state to ban texting with a cell phone while driving, imposing a fine for DWT (driving while texting).

There's no doubt about it, cell phones have become part of all of our lives, and despite all the controversy, they are one of the best safety tools a driver can have in case of an emergency.

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## Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

**Affable** \`a-feh-behl\ (adjective)

Meaning: Being pleasant and at ease in talking to others. Characterized by ease and friendliness.

Example Sentence: Belinda found Dustin to be an **affable** and courteous gentleman on their first date.

## Today's Thrifty Tip...

Here's a simple answer to one of the most common problems in any household...

We have all had one too many clogged drains to deal with in our lifetimes. And those liquid drain cleaners, besides being expensive, don't always work the way we want. And the cost of a plumber is out of sight!

So, here's a sure-fire method that works and saves lots of money. All you need is hot water and a big bucket. Fill your bucket with the hottest water you can find, and pour it down your clogged drain or toilet. Do this three times and tah-dah!...your drain is cleared.

If you wish, you can also bring the water to a roaring boil on the stove before pouring it into the drain. This trick has been used successfully by apartment superintendents and has saved folks a lot of time and money.

## Build Your Family Tree For Free!

Did you know you can trace your family tree on the internet? **Ancestry.com** is the number-one source for family history on-line. You can visit **Ancestry.com** for a free 14-day trial and find your ancestors now. Search over 1 billion names and trace your family tree.

*"I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble."* –Helen Keller, author

In fact, every day more than 200,000 calls are made from wireless devices to 911 or other emergency services.

We can help each other be safer on the road by following these tips from the Cellular Telecommunications Industry Association:

- Know your phone and its features.
- Place it within easy reach.
- Stop your car before placing your call.
- Let the person you're talking to know you're driving. End your call if you're in heavy traffic or hazardous weather.
- Don't take notes or look up phone numbers while driving.
- Use a hands-free device.
- Don't get involved in an emotional conversation that diverts your attention from the road.
- Dial 911 to report serious emergencies.
- Use your phone to help others in emergency.
- Call roadside assistance or a special non-emergency cell number when necessary.

## Are You Our Client Of The Month?

Every few months we choose a very special *Client Of The Month*. It's our way of acknowledging good friends and saying "thanks" to those who support us and our business with referrals, word of mouth, and repeat business.

This month's Client of the Month is Anna and Ron V. They have moved onto an exciting new job opportunity on the mainland; and have a new baby on the way! We're delighted they chose us to represent them sell their home during this hectic time. Good luck on your future successes!

You might be our next *Client Of The Month* too! Watch for your name here in an upcoming month.

## The Perfect Way To Serve Wine

Whether you're a wine connoisseur, or just enjoy a glass of wine over a relaxing dinner, the following guidelines will help you serve wine at its best.

All white and pink wines should be served chilled. Dry and medium-dry Sherries and light reds, such as Beaujolais and Gamay, can be served slightly chilled. All other red wines are served at room temperature (ideally 65 to 68 degrees). Many red wines, especially less mature ones, improve if opened an hour or so before serving.

Older red wines often contain sediment. The bottle should be set upright several hours before pouring. It's a good idea also to decant an older wine by pouring it into a clean carafe. Set a strong light or candle behind the wine so that you can see the sediment. Stop pouring as soon as the sediment approaches the bottle's neck.

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### Mind Teaser...

I weaken all men for hours each day. I show you strange visions while you are awake. I take you by night, by day take you back, none suffers to have me, but do from my lack. What am I?

(answer at bottom of last page)

### More Crazy (But True!) Country Western Titles...

- I Don't Know Whether To Kill Myself Or Go Bowling
- I Changed Her Oil, She Changed My Life
- I Fell In A Pile Of You And Got Love All Over Me
- I Still Miss You Baby, But My Aim's Gettin' Better
- I'll Marry You Tomorrow, But Let's Honeymoon Tonight
- I'm So Miserable Without You, It's Like Having You Here
- You're The Reason Our Kids Are Ugly
- You Done Tore Out My Heart And Stomped That Sucker Flat
- She Got The Gold Mine And I Got The Shaft
- Please Bypass This Heart

### Amusing Irrelevant Facts...

- In Kentucky, 50 percent of the people who get married for the first time are teenagers!
- Albert Einstein couldn't speak fluently when he was nine. His parents thought he might be retarded.
- In Los Angeles, there are fewer people than automobiles.
- You're more likely to get stung by a bee on a windy day than in any other weather.
- Research indicates mosquitoes are attracted to people who have recently eaten bananas.
- A sneeze zooms out of your mouth at over 600 miles per hour.
- A Saudi Arabian woman can get a divorce if her husband doesn't give her coffee.
- The average bank teller loses \$250 every year.
- Donald Duck comics were banned in Finland because he doesn't wear pants.

And finally...

Because metal was scarce, the Oscars given out during World War II were made of wood!

## Here's Why You Need More Vitamin C In Your Diet...

Even if you have a glass of orange juice and take a multivitamin every day, you could still need more vitamin C. Here's why:

1. Low vitamin C is very common in humans. One in three Americans has low blood levels of C. Researchers at Arizona State University think one reason is that foods don't contain as much vitamin C as we think. For example, orange juice in ready-to-drink cartons has far less C than juice from frozen concentrate.
2. The recommended daily allowance (RDA) for vitamin C is too low. C is an antioxidant superpower that neutralizes free radicals that can cause cancer, heart disease, cataracts, and other medical conditions. Doctors writing in *Prevention Magazine* say 500 to 1,000 mg of vitamin C per day are needed to saturate blood and tissue. Current RDA levels are 90 for men and 75 for women.
3. If you have diabetes, extra vitamin C is recommended. People with diabetes have high levels of oxidative stress. That leads to blindness, nerve damage, and heart disease. Vitamin C helps to counteract these effects. If you take supplements, be sure to tell your doctor.

The safe upper limit for vitamin C taken daily is 2,000 mg. Higher doses can cause diarrhea or stomach upset. The American Cancer Society's committee on nutrition and physical activity says extra vitamin C isn't for everyone. Don't take it if you are taking chemotherapy. If your body stores excess iron, or if you have a history of kidney stones, don't take more than 100 to 200 mg per day.

### Pet of the Month: Kolohe Au



**Aloha Everyone!**

**I'm Mr. Kolohe Au. My mom, Phyllis says that I really deserve my name. I get into mischief by playing with pens and jewelry. My favorite treat is chicken jerky and going for walks on my leash.**

## 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!

## Actual Quotes Taken From Employee Performance Reviews...

- "Since my last report, this employee has reached rock bottom, and has started to dig."
- "His men would follow him anywhere, but only out of morbid curiosity."
- "I would not allow this employee to breed."
- "This associate is really not so much as a has-been, but more of a definitely won't be."
- "Works well when under constant supervision and cornered like a rat in a trap."

## More Airline Stories...

About five years ago, I was on an American Airlines flight to Amarillo, Texas, on a particularly windy and bumpy day. I could tell during the final descent that the Captain was really having to fight it, and after an extremely hard landing, the Flight Attendant came on the PA and announced, "Ladies and Gentlemen, welcome to Amarillo. Please remain in your seats with your seatbelts fastened while the Captain taxis what's left of our MD-80 to the gate!"

## Answer To Mind Teaser...

I am Sleep.

**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.

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# "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? We're pleased to announce the Winner of last month's quiz. And the winner is...drum roll please: Cheryl Lee of Waddell & Reed Financial Services was the first person to correctly answer our quiz question...(and once again, Jack Schneider of JS Services came in a close second. Keep trying Jack!)

## How Many Grooves Are On The Edge Of A Quarter?

- a) 119   b) 97   c) 238   d) 162   e) 441

No need to get out the magnifying glass, because the answer is letter "A," one hundred nineteen. So let's move on to this month's trivia question...

## Where Was George Washington Sworn In As First President Of The U.S.?

- a) Boston   b) Philadelphia   c) Baltimore   d) New York   e) Las Vegas  
*Call us right now with your answer and you could win too! 375-8959*

## Real Estate Corner...

### Q. How Soon After We Put Our House On The Market Should We Start Looking For A New Home?

- A. Well, that depends on a number of factors. If your current home is owned outright, and you're not making payments on it, then you can look for your next home at your leisure. In this case, we would advise you to find your new home and move into it, then fix up the old home and offer it for sale vacant. This increases the ease of marketing it since agents and prospective buyers can inspect it at any time without fear of disturbing a family. You might also consider "staging" your home with some well-placed furniture and accessories to give buyers an idea of how good the rooms can look.

If, on the other hand, you are making a payment on your present home, you should be careful not to become financially burdened by having two payments. The best plan is to have the old home sold before you make an offer on another one.

However, if you absolutely fall in love with another home and simply have to have it, or if it's a tight market with lower than usual home inventories, you might be able to negotiate a "bridge loan" or "swing loan" to cover your interim expenses. This is a temporary loan made to allow you to buy your next home while your existing home is on the market. This sometimes requires more equity in both homes, or a stronger financial position, but many homeowners opt for this route. Often the security for the loan can be attained through the equity from either your old or new home, or both.

If you're thinking of selling your existing home, and have questions about selling it or about "bridge financing," please call us immediately at 375-8959. We handle situations like these all the time, and we're confident we can help you too.

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