



WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call Me Today For A Copy

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

Cell Phones And Automobiles Make Deadly Partners

The proliferation of wireless phones throughout our country has become a genuine phenomenon. But their effects are proving lethal.

You might immediately suspect the problem stems from the dangers of electronic radiation emitted from cell phones and their link to certain types of brain cancer. After all, that's what's hitting all the news headlines these days. But there's a more serious, sinister problem.

In 1990, according to the Cellular Telecommunications Industry Association, barely 5 million Americans owned mobile phones. Today, there are more than 94 million owners and growing. And increasing numbers of people are taking their phones on the road.

In a 1997 report, the National Highway Traffic Safety Administration (NHTSA) cited surveys indicating that as many as 85 percent of cellular users talk on their phones while driving. The results can be downright fatal.

No one knows better than Lisa Duffner of Lawrenceville, Ga. who, while taking her kids on an evening walk, was struck when a minivan (who's driver was distracted by using a cellular phone) careened off the road and slammed into them. Following three days in a coma, Mrs. Duffner awoke to learn that her two-year-old son had suffered severe brain damage from the accident, and later died. The driver, a juvenile, was charged with vehicular homicide, but served only 90 days in a correctional institution.

Or Patti Pena, of Perkasio, Pa., whose two-year-old daughter died last year in a cell phone related accident. The driver responsible was fined only \$50.

In 1997, *The New England Journal Of Medicine* cited a study which found that talking on a cell phone quadruples a driver's risk of collision, roughly the same as being drunk.

Experts believe 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 drivers may soon have even more distractions with new vehicles being developed with web access, inertial navigation systems, heads-up displays, and more.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price.
No need to expose yourself to high-pressure sales tactics or unwanted obligations.
Just call me at 510-537-3645, and I'll tell you...with no hassles and no obligation.

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 600 million names and trace your family tree. You can sign up at: **Ancestry.com/rd/F11Dw.asp**

"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

Twenty-four countries limit the use of wireless telephones in vehicles. In the U.S., bills have been introduced in 37 states since 1995, although none have passed. Nationally, only a handful of municipalities restrict the use of cell phones in cars in any way.

Last month, the NHTSA recommended that drivers refrain from using their cell phones or other mobile devices while driving. Here are a few tips on how you can reduce your risk of being in a cell phone-related accident:

- Make sure your cell phone service includes voice mail, then let your voice mail answer incoming calls while you're driving. You can return them later.
- Use your cell phone only in the case of emergency (in fact, nationwide, there are over 118,000 calls a day made to 911 from wireless phones). If possible, ask a passenger to make the call so you can concentrate on driving.
- Consider using hands-free features of cell phones if you must make a call. Many models come with ear pieces/headsets and voice activation so you never have to take your hands off the wheel, or attention from the road.
- If you do need to make a call, first pull safely off the road, and stop your car before placing your call.

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth, and repeat business.

This month's *Client Of The Month* is Mrs. Cheryl Bergquist. Cheryl recently assisted her mother with the sale of her home on Belhaven and not only is she an absolute sweetheart to work with, but she is also a loving and wonderful daughter. We hope you and Don enjoy your gift certificate, courtesy of The Les Fohl Realty Group.

You might be my 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 bottles neck.

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.

Heart Disease Detected In Kids?

Here's a startling discovery. Researchers at McGill University have found that critical indicators of heart risk turn up in kids under age 9. The study noted insulin resistance, elevated blood fats and low levels of good HDL cholesterol in children.

Meanwhile, obesity in children is also a factor in heart health. Obesity among American children has tripled in the last 15 years. The American Heart Association has published its first-ever comprehensive guidelines for preventing heart disease in children. Call your local AHA office for a copy.

Thanks For The Kind Words...

All of the preliminary and post closings were handled very professionally. The staff communicated very clearly and often, knowing that we had a high need to be kept informed. We would recommend your company to anyone Buying or Selling!

Randy Bolsinger

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.

I'd Love To Hear From You!

Whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: Kim Dapper was the first person to correctly answer my quiz question...

How Many Grooves Are There 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 me right now with your answer and you could win too! 510-537-3645

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, I 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. Without furniture, the rooms will look larger and lighter and buyers can easily visualize their own belongings in them.

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 fast and for top dollar, or questions about "bridge financing," please call me immediately at 510-537-3645 I handle situations like these all the time, and I'm confident I can help you too.