



Valerie Sullivan's

Service For Life![®]

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

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying, or financing your home. See my enclosed insert...

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Going on Vacation? Here's How To Protect Yourself and Your Home

Each year thousands of vacationers experience the humiliating, degrading, and sometimes frightful effects of crime. You might think I'm talking about personal assault, but statistics indicate there's a more common crime: personal theft while on vacation.

Although summer and holidays are the most popular time for vacations, anytime you travel for business or pleasure, you can become a target for burglars and thieves. Many of them are watching and waiting for just the right opportunity to strike.

Here are a few tips to dramatically reduce your chances of becoming a victim:

Protecting Your Home:

- ✓ When leaving your home, double check all doors and window locks, and purchase slide-lock protection for sliding doors – a frequent point of entry for burglars. The locks cost less than a dollar and simply screw onto your window frame. Garage windows and doors, also a frequent point of entry, should be secured.
- ✓ Ask a friend to stop by your home at different times while you are away, or to be a house sitter. Ask them to turn on lights at night, or consider buying a light timer set for every evening. Setting up multiple timers in alternating rooms works best. Radio timers are also a good idea.
- ✓ Temporarily cancel newspaper subscriptions and postpone mail delivery, unless you've made arrangements for someone to pick up these items on a daily basis.
- ✓ Engrave your name or an identifiable number (your own "secret code") on large valuables. It makes them less attractive to burglars, and makes them easier to identify and recover if they are stolen.
- ✓ Consider installing an alarm system, which can serve not only as protection, but may qualify you for a discount on your homeowner's insurance.
- ✓ If you have more than one car, park your second vehicle in your driveway while you're away. If you will be away for more than a week, ask a friend to change the position of the car a few times during your absence.
- ✓ Move expensive electronic equipment away from the windows where they might be visible.
- ✓ Don't give your home a "closed-down" look by completely shutting drapes and blinds.

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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...

Moribund \mohr-eh-behd\ (adj.)

Meaning: Inactive or becoming outmoded. Obsolete.

Example Sentence: Mr. Keebles refuses to part with his **moribund** IBM cardpunch machine and mainframe computer in his computer technology class at the high school.

Consumer Corner...

Here are a few neat tricks you can use around your home.

- ♦ **Nutritious Soft Drinks:** Does your family drink too many soft drinks? A healthy substitute is to add a little club soda, ginger ale or lemon lime soft drink to your favorite juices.
- ♦ **Iron Maintenance:** Does your iron pull and drag on fabric because of brown spots on the sole plate? Rub it with a mixture of heated vinegar and salt to remove the mineral deposits. The inside of the iron may need cleaning, too. Fill the water reservoir with white vinegar water and let the iron heat and steam for a few minutes. Pour out the vinegar water and rinse with clean water. Before using on clothes, steam iron on an old rag until the steam runs clear.
- ♦ **Handy Bags:** Throw a couple plastic grocery bags into your car's glove compartment. They will come in handy on outings to hold little treasures like wet bathing suits, fast-food trash, or anything you need to seal quickly and easily.
- ♦ **Perfect Flowers:** Flowers from your garden don't need to flop in a vase. A plastic scouring pad placed in the bottom of the vase makes a great floral "frog." They fit into odd-shaped containers too.

Quote of the Month...

"The only service a friend can really render is to keep up your courage by holding up to you a mirror in which you can see a noble image of yourself."

-George Bernard Shaw

- ✓ Make sure your homeowner's policy is paid and the policy suits your current needs.
- ✓ Arrange for lawn and landscaping services if your trip will be longer than a week.
- ✓ Never leave spare keys "hidden" under doormats or anywhere outside your home.
- ✓ If you're departing from a local airport, don't write your personal address on your luggage tags. Use a business address instead.

While On Vacation:

- ✓ Use a hotel safe to store valuable items instead of leaving them in your hotel room.
- ✓ Keep the entry and balcony doors locked and use deadbolts and chains wherever possible.
- ✓ Don't open the door to anyone. Even if a hotel repairman shows up, call the front desk to verify that a repairman has been sent.
- ✓ Don't leave keys lying around when you're at the beach or pool.
- ✓ If you rent a car, be sure the rental agency is not advertised anywhere on the car. Tourists and travelers are frequently targeted by these means.
- ✓ Always lock your car, even if you will be gone for just a few minutes.
- ✓ At night, park in a lighted, visible place. If someone seems to be following you to your car, walk past it and find help.

All it takes is a little common sense and forethought, and you can measurably reduce your chances of becoming a victim of crime.

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You may find that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, I can help. My computerized "Home Search" system can almost instantly search the market finding the *exact* home you want – automatically. I can get you daily updates on the newest homes on the market, hidden bargains, investment properties, and more. And there's never any pressure when working with me, just great service. Even if you're just "thinking" and want to know what's "out there," call me at 850-803-8446.

Fast Relief For Weekend Warriors

If you ever get a sprain, headache, or other ailment that needs application of an ice pack, you can make your own easily and cheaply with simple water and rubbing alcohol.

Here's how: Pour $\frac{3}{4}$ cup of water and $\frac{1}{4}$ cup rubbing alcohol into a zippered storage bag and close. Put the bag into another bag, seal, and freeze. Because the alcohol doesn't freeze, you will end up with a nice, flexible, slushy ice pack. Be sure to label the contents clearly so that no one will try to use it for anything edible. Double or triple the recipe for larger packs.

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Mind Teaser...

What falls but does not break, and what breaks but does not fall?

(answer at bottom of last page)

Thrifty Tip Of The Month...

Here's a great way to buy quality paint for your home at pennies on the dollar.

Many paint stores have a supply of paint that is either not exactly the color the customer really wanted, or the customer who ordered the color never came back to pick it up.

These paints are called "mistints," and you can buy them for only a few dollars per gallon. There is nothing wrong with the paint; it's just that the company cannot sell it as regular stock because it was a special mix. It's a win-win situation for the store and for you!

Wacky Bumper Stickers...

Here is a series of strange, but true bumper stickers seen around the country...

- ◆ CAUTION! I Drive Like You Do!
- ◆ I'm Back By Popular Demand
- ◆ They're Not Hot Flashes, They're POWER SURGES!
- ◆ The Big Bang Theory: God Spoke and BANG It Happened
- ◆ I Still Miss My Ex-Husband, But My Aim Is Improving
- ◆ I Almost Had A Psychic Girlfriend, But She Left Me Before We Met
- ◆ I Drive Way Too Fast To Worry About Cholesterol
- ◆ Hang-Up And Drive!
- ◆ Pardon My Driving, I'm Reloading
- ◆ Despite The Cost Of Living, Have You Noticed How It Remains So Popular?

Life Lessons...

- ◆ The most valuable function performed by the federal government is entertainment.
- ◆ A person who is nice to you, but rude to a waiter, is not a nice person.
- ◆ No matter what happens, someone will find a way to take it way too seriously.
- ◆ The main accomplishment of almost all organized protests is to annoy people who are not in them.
- ◆ There is a fine line between "hobby" and "mental illness."

Could Antibiotics Prevent Heart Disease?

Everyone knows that cholesterol, high blood pressure, and lack of exercise are factors in heart disease. Now a new player has entered the field—infection. Researchers have found a bacterium that causes pneumonia, "Chlamydia Pneumoniae," in the arterial plaques present in obstructed coronary arteries.

In preliminary studies, patients with atherosclerosis who were given antibiotics against Chlamydia fared better than those who were not so treated. Some doctors suggest that anyone who has had a heart attack should consider taking an antibiotic long enough to eradicate any Chlamydia infection that may be present.

There are currently many studies underway. If they turn out to be valid, we may have a new tool against heart disease. For more information contact your doctor, or go to www.americanheart.org.

Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and competent REALTOR®:

Bill Ballard, Kim & Zack Coley, Diana McCarty, and

Jennifer Hughes of Fort Walton Beach

Cynthia Gras and Lisa Lozenski of Navarre

Harriett King of Shalimar

Rick & Sheila Ates of Holt and Barbara Jones of Defuniak Springs

Do You Have A Home Inventory?

What's the best way to make the most of your insurance dollars and protect your belongings in case of an emergency or disaster? Create a home inventory of everything you own.

According to the Insurance Information Institute, the home inventory will help you to:

- ◆ Purchase enough insurance to replace the items you own.
- ◆ Get insurance claims settled faster.
- ◆ Substantiate losses for income tax purposes.

To make the task easier, the Institute created "Know Your Stuff – Home Inventory Software" available as a free download at www.knowyourstuff.org. The software lets you store digital photographs along with your list of possessions. You can burn a copy of the information on a CD or print out a room-by-room document and store either in a safety deposit box or other secure location.

Here's good advice: Make it fun by getting the family involved. Have your kids help out by opening closets and drawers and listing the contents.

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Did You Know...

- ◆ Hershey's kisses are called that because the machine that makes them looks like it's kissing the conveyor belt.
- ◆ The longest recorded flight of a chicken is thirteen seconds.
- ◆ An ostrich's eye is bigger than its brain.
- ◆ "I am" is the shortest complete sentence in the English language.
- ◆ A duck's quack doesn't echo, and no one knows why.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Who You Ask Is Everything!

The graduate with a Science degree asks, "Why does it work?"

The graduate with an Engineering degree asks, "How does it work?"

The graduate with an Accounting degree asks, "How much will it cost?"

The graduate with a Liberal Arts degree asks, "Do you want fries with that?"

The Job Interview...

"I see you were last employed by a psychiatrist," said the employer to the applicant. "Well," she replied, "I just couldn't win. If I was late, I was hostile. If I was early, I had an anxiety disorder. If I was on time, I was compulsive."

Answer To Mind Teaser...

Night and Day.

THANK YOU for reading my Service For Life![®] personal newsletter. I 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 a \$25 Gift Certificate to Yamato's Japanese Restaurant?"

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: Edna Augustine of Fort Walton Beach was the first person to correctly answer my quiz 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

No, it was not Las Vegas! The answer is letter "D." George Washington, our nation's first president, was sworn into office in the city of New York. So let's move on to this month's trivia question...

How Many Bathrooms Are In The White House?

- a) 17 b) 22 c) 11 d) 28 e) 35

Call me right now with your answer and you could win too! 850-803-8446

Real Estate Corner...

Q. We just received a great offer to purchase our home. Problem is, the prospective purchaser wants to close escrow on November 15, just three weeks from now. Things are happening so fast, can the buyer really close in three weeks?

A. Yes, the buyer can close in just three weeks, even if the buyer is obtaining financing for the purchase. The loan process can usually be completed in time for the closing; however, your REALTOR[®] has a very important responsibility to protect you against the following scenario:

Let's say it's three days before closing and you're still waiting for the buyer's lender to issue final approval on their loan. You're packing at a feverish rate, the movers are scheduled, utilities are transferred, services will be cancelled in three days, and you've made all arrangements predicated on the home closing on November 15.

On November 14 you receive a call from your REALTOR[®] informing you that the processing of the loan will delay closing (or worse yet, the buyers have been declined for financing!). As you can imagine, the financial and emotional consequences of this call are devastating.

To prevent this scenario, your REALTOR[®] could place the following clause into the purchase contract: "If by November 5 seller and seller's agent have not received documentation of loan approval from purchaser's lender for the purchase referenced in the contract, sellers, at their exclusive option, reserve the right to adjust the closing date up to 15 days after such time as documentation of unconditional loan approval is received." Handling potential problems like this is just one of the reasons why you should be represented by a competent, caring REALTOR[®].

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