



Valerie Sullivan's...

Service For Life!®

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

Call me right now at 850-803-8446 and ask for my latest Free Consumer Booklet, "Home Seller's Guide To Money-Making Fix-ups"...

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Is Your Bank Charging You More Than It Should For Services?

If you've ever had the suspicion that your bank is overcharging you, you may be right! In fact, banks are making windfall profits off of unsuspecting consumers. And it's money you don't have to be losing.

According to Liz Pulliam Weston, personal finance writer for MSN Money, the banking industry collects more than \$50 billion a year in various service charges, more than twice the total of a decade ago.

Many banks charge too much for just about everything – from monthly account fees, to “per check” service, to stop payments, to overdraft protection. You might think these are just minor fees everyone has to endure, but more and more consumers are becoming dissatisfied by all the “nickel and dime” charges.

Here's what you can do to reduce or eliminate many of these costs:

- ✓ Ask your bank for a detailed description of each type of checking account they offer, and choose the right account for you.
- ✓ Get overdraft protection. The fees are generally lower than when you bounce a check.
- ✓ Consider using a debit card for your purchases. You don't have to worry about facing a big credit card bill at the end of the month. You do have to worry about not having enough cash left to cover your major expenses. But watch out for bank fees when you use your card.
- ✓ Shop for bank services the same way you would shop for anything else. As a general rule, smaller banks have lower (and fewer) fees. Check out the banks in your area that are owned locally, and make a switch. You'll be surprised how much money you can save on an annual basis from one bank to the next.
- ✓ Don't buy physical checks from your bank. There are trustworthy companies that print checks for significantly less money.
- ✓ Shop around for the best deal on savings accounts. Banks offer basic, low-interest savings

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at 850-803-8446. There's never any pressure or hassles – I'm here to help.

Get Free money-saving home tips at my web site: ValerieSullivan.net or ValerieSellsTheBeach.com

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...

Ruse \`roos\ (noun)

Meaning: A wily subterfuge; trick

Sample Sentence: It was a **ruse** on the part of the mayor to get the rioters out of Seattle during the World Trade Convention.

It's A Whole New World!

A teacher asked one of her pupils, "What's the nation's capital?" He said, "Washington, D.C." On being asked what the "D.C." stood for, the pupil proudly replied, "Dot com!"

Consumer Corner...

Nuisance Calls. Help prevent unwanted calls by letting telemarketers around the country know that you are not phone-friendly. Register with the Federal Trade Commission's National Do Not Call Registry at: www.donotcall.gov.

Long Distance Car Trips. Service your car at least two weeks before taking a long trip. If something needs work or a part requires replacement, you will still have time to get it fixed by your own mechanic.

Lower Airfares. Save with "consolidators," which buy up blocks of airline tickets and sell them at a discount. Many consolidators sell to the public. Look for ads in Sunday travel sections of big city newspapers.

Automated Teller Machines (ATMs). Save time by choosing the least busy hours to visit your ATM. Avoid lunch hours, payday – usually Thursdays and Fridays – and Monday mornings.

Bad Breath. Switch toothpaste. Research suggests that toothpastes containing hydrogen peroxide may be more effective at controlling the germs that cause bad breath than ordinary Fluoride toothpaste.

accounts and higher interest money-market accounts. Look at what brokerage firms have to offer.

- ✓ If you're a senior, make sure you ask about special discounts or checking accounts with no fees.
- ✓ Sign up for direct deposit of your paycheck. That way, you know your money will be there when you need it.
- ✓ Use personal finance software such as Quicken or Money, which allows you to keep track of your finances and download your transactions. Some banks charge for the download, so look for one that doesn't.
- ✓ Join a credit union. They are member-owned and not-for-profit. The Credit Union National Association estimates the nation's 90 million credit union members save \$8 billion a year thanks to better interest rates and reduced fees. Check with your employer, or go to www.joinacu.org and use the CU Matchup tool.

Remember, shop for your banking services the same way you shop for anything else – take your time, comparison shop, and get picky. Know what they're *really* charging. Read the fine print. Ask questions and expect straightforward answers. After all, it's *YOUR* money!

A Heartfelt Message To My Special Clients And Friends...

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Mark Peterson, Tanja Johnson, Grace & Duane Spencer, Robert Samuels, Debra Hartley, Linda Kirkpatrick

The "Early Bird" Saves \$\$ On Fuel

The proverbial "early bird" not only "catches the worm," but also catches savings at the fuel pump.

Fill your gas tank early in the morning, when it's cool, and you can get about 5 percent more gas for the same price. The heat of the afternoon sun causes the gas to expand in the station's fuel tanks so that less pumps out as the day wears on. Believe it or not, the average "early bird" can have significant savings with this method. Try it, you'll like it!

Quote For The Month...

"The true value of a human being is determined primarily by how he or she has attained liberation from the self." -Albert Einstein

Mind Teaser...

Can you name the ten body parts that are only three letters long? None of them are slang. Five are below the neck and five are above.

(answer at bottom of last page)

The World As 100 People...

If we could shrink the earth's population to a village of 100 people, with all the existing human ratios remaining the same, it would look like this...

- ◆ 60 Asians
- ◆ 12 Europeans
- ◆ 8 Latin Americans
- ◆ 5 from USA & Canada
- ◆ 1 from South Pacific
- ◆ 14 Africans
- ◆ 49 would be female
- ◆ 51 would be male
- ◆ 82 would be non-white, 18 white
- ◆ 67 would be non-Christian, 33 would be Christian
- ◆ 32% of the world's wealth would be in the hands of only 5 people and all 5 would be U.S. citizens
- ◆ 80 would live in substandard housing
- ◆ 24 would not have electricity
- ◆ 33 would not have access to safe water
- ◆ 67 would be unable to read
- ◆ 50 would suffer from malnutrition
- ◆ One would be near death, 2 would be near birth
- ◆ Only one would have a college education
- ◆ 7 would have internet access

When you consider our world from such a perspective, the need for both acceptance and understanding becomes glaringly apparent.

Quotes About Friendship...

- ◆ "If you live to be a hundred, I want to live to be a hundred minus one day, so I never have to live without you." – Winnie the Pooh
- ◆ "True friendship is like sound health; the value of it is seldom known until it is lost." – Charles Caleb Colton
- ◆ "A real friend is one who walks in when the rest of the world walks out." – Anonymous
- ◆ What people really need is a good listening-to. – Mary Lou Casey

Are You Getting Enough Exercise?

Everyone knows that regular exercise is the single best way to maintain a healthy, balanced life. But there's been a debate about how much exercise is appropriate to obtain the maximum health benefits.

Sports medicine physicians say even a little exercise can go a long way in providing you with better health. "Any exercise is better than none," says Gordon Matheson, professor of functional restoration and director of Stanford University's Sports Medicine Program.

The U.S. Surgeon General calls for most people to accumulate 30 minutes of exercise every day to improve health. "**Accumulate** is the operative word," Matheson says. "Research shows us that the effects of exercise are cumulative – everything counts. Continuous exercise is good because it helps build endurance, but health benefits are gained by finding small opportunities during the day," he says.

So instead of riding the elevator, walk up the stairs. And, park at the back of the parking lot rather than in front of the store. The accumulated amount of exercise you gather throughout your day is what really counts.

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

I love hearing from my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip or idea, please feel free to call me at **850-803-8446**. Perhaps I'll feature you in a future issue!

Errors On Credit Reports Causing Problems For Consumers

Don't trust your credit report! *Consumer Reports* says consumers find some 13 million inaccuracies on their credit reports each year, ranging from erroneous late payments and other people's debt information to nonpayment of a bill dating to before they were born.

Federal law entitles you to one free credit report every year from each of the three national credit bureaus – Equifax, Experian and TransUnion. All requests for free credit reports **MUST** go through the special web site:

www.annualcreditreport.com, the telephone number: 1-877-322-8228 or the address Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. The individual credit reporting agencies will not honor a request for a free report if you contact them directly.

Paul Richard, author of a popular do-it-yourself credit guidebook and Executive Director of the Institute of Consumer Financial Education (ICFE), urges consumers to exercise their right to the free report. He also offers advice on how to correct any errors in the "*Do-It-Yourself Credit File Correction Guide*." You can purchase the guide at **www.financial-education-icfe.org**.

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!

Did You Know...

- ◆ 98 percent of the weight of water is made up of oxygen.
- ◆ A single ounce of gold can be beaten flat into a thin film covering 100 square feet.
- ◆ Bats will always turn left when exiting a cave.
- ◆ “Mickey Mouse” was the password the allied forces used during the D-Day invasion.
- ◆ Woodrow Wilson’s picture is on the \$100,000 bill.
- ◆ The San Francisco cable cars are the only mobile National Monuments.

More Funny Employee Performance Evaluation Quotes...

- ◆ “He would be out of his depth in a parking lot puddle.”
- ◆ “This young lady has delusions of adequacy.”
- ◆ “He sets low personal standards and then consistently fails to achieve them.”
- ◆ “This employee is depriving a village somewhere of an idiot.”
- ◆ “This employee should go far – and the sooner he starts, the better.”
- ◆ “When she opens her mouth, it’s only to change whichever foot was previously in there.”

Answer To Mind Teaser...

1. Arm 2. Leg 3. Rib 4. Toe 5. Hip
6. Eye 7. Ear 8. Jaw 9. Lip 10. Gum

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 Guglielmos La Fiamma?”

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: Tanja Johnson was the first person to correctly answer my quiz question...

How Many Bathrooms Are In The White House?

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

No need to go calling the White House, because I’ll tell you now. The answer is “E,” There are 35 bathrooms in the White House. So let’s move on to this month’s trivia question...

How Big Is A “Cord” Of Wood?

a) 98 Cu. Ft. b) 339 Cu. Ft. c) 77 Cu. Ft. d) 128 Cu. Ft. e) 245 Cu. Ft.

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

Real Estate Corner...

Q. What Areas Of My Home Should I Focus On To Protect My Investment And Maximize Its Value?

- A. There’s no doubt, your home is a substantial investment. So it makes sense to protect it to maximize its value. One way to do this is with regular maintenance. While many homeowners keep their homes spotless on the inside, they may not be aware of what needs to be done to the exterior or “structural” areas of their home. Here’s a quick checklist of items you should inspect and maintain **every six months**.
- ✓ **Your Roof.** Climb up and look for damage. Flat roofs frequently show soft spots, or areas where there may be ponding – signs of potential leaks. Pitched roofs should be inspected for roof tiles and seams. If you see a crack or problem, fix it immediately.
 - ✓ **Your Mechanical System.** Mechanical systems include your heating and air conditioning systems. Heating systems should be checked for deadly cracks and leaks, and air conditioning systems should have filters changed and checked for their efficiency. These small inspections will save you money, and quite possibly your life.
 - ✓ **Exterior Paint And Fascia.** Wood exterior needs frequent inspection and maintenance. Small lapses can be costly. Inspect the exterior of your home for signs of wear, and stay on top of any required maintenance.
 - ✓ **Safety Systems.** Check your smoke detectors and replace the batteries every six months. After all, the time you need them most is *not* the time you want to learn they failed because of something so simple as a battery. Also, make sure you have a carbon monoxide detector in or near every bedroom. It could save your life if there is a gas or heater leak.

If you’d like more information on how simple repairs and fix-ups can bring you as much as \$10 dollars for every \$1 invested, call me at **850-803-8446** for my Free Consumer Booklet, “*Home Seller’s Guide To Money-Making Fix-Ups.*”

Get Free money-saving home tips at my web site: ValerieSullivan.net or ValerieSellsTheBeach.com