



Valerie Sullivan's...

Service For Life!®

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

Learn how to get Top Dollar for your home in ANY market! See my enclosed insert for details...

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Follow These Tips for Successful Flying

With millions of passengers taking to the skies every month, adverse weather conditions that cause delays, and a U.S. air traffic control system that desperately needs to be modernized, there's no doubt about it: Air travel can be frustrating.

There are steps, however, you can take to reduce your chances of encountering problems. Here are "defensive flying" tips provided by the Aviation Consumer Protection Division:

- ◆ **Make sure you have a passport.** It's essential for travel now, even if you're entering the U.S. by air from Canada and Mexico. Everyone is getting one, so apply early.
- ◆ **Fly early in the day.** You'll avoid the "ripple effect" of delays. Besides, if you book the last flight of the day, you could get stuck overnight.
- ◆ **Shop for fares.** Book your flight well in advance. In general, the longer you wait, the more expensive your trip. Go to the airlines' web sites and check out other sites such as www.expedia.com, www.travelocity.com and www.orbitz.com. If you're planning a complicated itinerary or have specific needs, talk to a professional travel agent.
- ◆ **Pack smart.** It saves time if you don't check a bag. But make sure you check the Transportation Security Administration website (www.tsa.gov) for the latest carry-on rules. Be sure to carry a government-issued photo ID.
- ◆ **Tag the outside – and inside – of your baggage** in case it gets lost. Don't lock your checked bags. Security personnel may need to open them. If you want to lock them, there are locks available at airport and travel stores that can only be opened by the TSA using

Stumble Upon An Interesting Home?
 No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at 850-803-8446, and I'll tell you...with no hassles and no obligation.

Get Free money-saving home tips at my web sites: 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...

Cohort \`koh-"hort\ (noun)

Meaning: A band or group of individuals

Sample Sentence: Michael and his **cohorts** are planning to form an Internet-based company after graduating from college.

If You Think 99.9% Is Good Enough, Read This...

- ◆ 12 newborns would be given to the wrong parents each day.
- ◆ 114,500 mismatched pairs of shoes would be shipped each year.
- ◆ 18,322 pieces of mail would be mishandled every hour!
- ◆ 2,000,000 documents would be lost by the IRS each year.
- ◆ 2 planes landing at Chicago's O'Hare airport would be unsafe every day.
- ◆ 315 entries in Webster's Dictionary would be misspelled.
- ◆ 20,000 incorrect drug prescriptions would be written each year.
- ◆ 880,000 credit cards in circulation would turn out to have incorrect cardholder information on their magnetic strips.
- ◆ 291 pacemaker operations would be performed incorrectly.
- ◆ 5.5 million cases of soft drinks produced would be flat.

How To Save Money On Prescription Drugs...

When your doctor prescribes a new medication for you, always ask for samples. Doctors usually keep samples of prescription drugs that have been given to them by drug company representatives.

Plus, it's a good idea to try a medication first before buying large quantities of it. Sometimes there may be side effects and some drugs are very expensive. So don't be bashful, just ask! Someone is going to get them; it might as well be you.

"master" keys. Check the TSA website for info. Label your laptop computer – they are the most forgotten items left at security checkpoints.

- ◆ **Build in extra time, and be prepared for security screening.** Allow time for traffic, parking problems and lines. Avoid wearing metal belts etc. Wear shoes you can slip off (and the socks without the holes).
- ◆ **Visit your airline's website** to check the status of your flight *before you leave home*, and print out boarding passes in advance (if possible).
- ◆ **Plan for delays.** Chances are, it will happen to you. Don't take it out on airline personnel; they're just doing their jobs. Take plenty of reading materials – and your patience.
- ◆ **If the airline does lose your bag**, report it to them *before leaving the airport*. Insist that they fill out a form and give you a copy, even if they say the bag will be on the next flight. Ask them to deliver the bag when it is found.

When all else fails and you do have problems, there is a complaint process. If you have concerns about airline safety, call the Federal Aviation Administration at 1-800-255-1111. If you're concerned about aviation security, register your comments with the Transportation Security Administration at www.contact.tsa.dhs.gov/default.aspx.

For complaints about airline service, call the Aviation Consumer Protection Division (ACPD) at (202) 366-2220 or send an email to airconsumer@dot.gov. You can also write to: Aviation Consumer Protection Division, C-75, U.S. Department of Transportation, 1200 New Jersey Ave., SE, Washington, D.C. 20590.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

Tammi Norton of Navarre, FL
Therese Williams of Fort Walton Beach, FL
Grace Spencer of Freeport, FL
Tanja Johnson of Navarre, FL

Are We Getting Too Much Iron?

It's in our pastas, cereals – even potato chips and candy bars. By federal mandate all flour is fortified with iron. But now scientists think we may be eating too much of it.

Iron overload may contribute to everything from chronic fatigue syndrome to infertility, from heart disease to cancer. Iron deposits can end up in the arteries, the liver, and other organs. "It's a real hazard to take in too much iron," says Eugene Weinberg, a microbiologist who has spent 30 years researching iron and its effects.

The National Institute of Health is studying whether Americans should be tested for iron overload. If you have questions, ask your doctor.

If You Think Gasoline Is Expensive, Here's Something To Think About...

- ♦ A bottle of Diet Snapple for \$1.29 per 16 oz. equals \$10.32 per gallon,
- ♦ Gatorade for \$1.59 per 20 oz. equals \$10.17 per gallon,
- ♦ STP Brake fluid for \$3.15 per 20 oz. equals \$33.60 per gallon,
- ♦ Vick's Nyquil for \$8.35 per 6 oz. equals \$178.13 per gallon,
- ♦ Evian water at \$1.49 for 9 oz. equals \$21.19 per gallon...for WATER!

More Quotes About Friendship...

- ♦ "Hold a true friend with both of your hands." – Nigerian Proverb
- ♦ "My father used to say that when you die, if you've got five real friends, then you've had a great life." – Lee Iacocca
- ♦ "If you should die before me, ask if you could bring a friend." – Stone Temple Pilots
- ♦ "Friends are God's way of taking care of us." – Unknown
- ♦ "Everyone hears what you say. Friends listen to what you say. Best friends listen to what you don't say." – Unknown

Free Help For Smart Consumers

Do you know how to choose a home-improvement contractor? Or a long-distance telephone plan? Or what to do if you're stuck with a bad car or a leaky dishwasher?

The 2007 *Consumer Action Handbook*, produced by the Federal Citizen Information Center, is a great resource. It tells how to be a smart consumer, plus where and how to complain if you hit trouble. You can find addresses for companies from AAMCO to Zenith. There's even a sample complaint letter.

You can order multiple copies -- for free -- or download the entire handbook (or just sections you are interested in) by going to www.consumeraction.gov. Another plus -- the web version is updated constantly.

If You Enjoy This Newsletter, Why Not Share It With Family And Friends?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just fill out the information on my "*Insider's Free Resources*" page and send or fax it to me (the number's on the sheet), OR just call me at **850-803-8446** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Money-Saving Tips Every Car Rental Consumer Should Know

Here are two important things I've learned from experience with car rental companies.

Before you go out of town and have to rent a car from a rental agency, do your homework regarding insurance coverage. The rental companies really want you to purchase their coverage, which can add a whopping charge to the cost of your rental. This is an enormous profit center for rental companies. In most cases, your personal auto insurance already covers rentals (if you are driving). Check your policy before your trip.

And about the gas...they always ask you if you want to fill the gas tank yourself or if you want them to do it for you. Always opt to refill it yourself, because if you don't, one of two things could happen: **1)** no matter how much gas is left, they will charge you for a FULL tank of gas, OR **2)** they will refill the tank at a cost of two to three times more than at the pump.

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

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...

- ♦ At its deepest point, an iron ball would take more than an hour to sink to the ocean floor.
- ♦ Rubber bands last longer when refrigerated.
- ♦ There are 293 ways to make change for a dollar.
- ♦ A shark is the only fish that can blink both eyes.
- ♦ The longest one-syllable word in the English language is "screched."
- ♦ On a Canadian two-dollar bill, the flag flying over the Parliament Building is an American flag.
- ♦ There are more chickens than people in the world.
- ♦ No word in the English language rhymes with "month," "orange," "silver," or "purple."

Life After Death...

"Do you believe in life after death?" the boss asked one of his younger employees. "Yes sir," responded the employee. "Well, then, that makes everything just fine," the boss went on, "because about an hour after you left early yesterday to go to your grandfather's funeral, he stopped in to see you."

Age most people stop believing in Santa Claus: Eight

Age most people stop believing in politicians: Seven

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 FREE Home Inspection (a \$300 value!)

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: Jean Smith of Niceville was the first person to correctly answer my quiz 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.

The answer is letter “D,” there are 128 cubic feet in a cord of wood. A cord of wood usually measures 4' high, by 4' wide, by 8' long. So let's move on to this month's trivia question...

At What Temperature (Fahrenheit) Does Water Boil At The Top Of Mt. Everest?

- a) 164 degrees b) 150 degrees c) 210 degrees d) 178 degrees e) 200 degrees

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

Real Estate Corner...

Q. We have our home for sale and recently received an offer from a buyer. Problem is, the offer isn't quite what we wanted. What should we do?

- A. The first thing you should do is analyze the offer carefully with your agent. Here's why. Sellers frequently examine just one or two parts of an offer: price and financing. While these items are important, there may be other areas that can make the offer either more or less attractive. These include: earnest money, down payment, interest ceiling (the highest rate buyers will pay for new financing), closing costs, financing time limit, closing date, type of financing, personal property contained in the offer, and any contingencies related to the offer. By examining the offer with your agent, there are three actions you can take:

First, you can accept the offer as is. If you do this, you have a binding agreement.

Second, if the offer is totally unsatisfactory, you can, of course, reject it altogether. This option closes the door on the offer. Sometimes it's the right action, but I would suggest the third alternative.

Third, make a counter-offer. If everything is satisfactory except the price, for example, you can ask for more and submit the counter-offer back to the buyers. Or, if there are other elements of the offer you want to counter – say, for example, they want to close in two weeks – you can ask for a month.

Keep in mind that an offer you have in hand will be binding as soon as you've signed it. Any changes you make to the offer will require the buyer to initial or sign it again. If you're thinking of buying soon, and require competent and caring representation, please call me at 850-803-8446.

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