



Valerie Sullivan's

Service For Life!®

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

Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar. Contact me!

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Computer Users Beware!

Your computer is under attack -- from malware, botnets, Trojan horses, worms and zombies. They may sound like aliens, but they're really malicious software that infects your computer without your permission, often for evil purposes.

"Malicious software is one of the biggest threats computer users face today," says Jefferson County (CO) District Attorney Scott Storey. "Like an invisible thief in the night, you won't even know it's there."

What do all these words mean? TechEncyclopedia defines malware as software "designed to destroy, aggravate and otherwise make life unhappy." It may come bundled with other programs, from a website, or from an e-mail attachment, like a virus. Worms and Trojans are examples of malware.

A botnet is a network of compromised computers that can be controlled remotely – not by you. Tens of thousands of computers can be linked together and run under a common command and control system.

To put it simply (and it can get much more complex), while connected to the internet, your computer can be invaded by a virus or trojan and hijacked to become part of a botnet. Once it has been compromised, it's called a zombie.

The Symantec Corporation estimates that there are "millions upon millions" of botnet-infected PCs in existence today.

You must protect yourself. Here's how:

- Subscribe to a credible internet protection suite, including virus and spyware protection and a software firewall. You can research protection programs on such sites as www.pcmag.com.
- Use common sense when it comes to e-mail. Don't open unsolicited items. Know that government agencies, banks and credit card companies will never e-mail you about financial or personal issues.
- Think before you install anything. Weigh the risks and benefits.
- Remember, an ounce of prevention is worth a pound of cure!

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 850-803-8446, and I'll tell you... with no hassles and no obligation.

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Tips For Keeping Food Fresh When Shopping...

When you shop, buy cold and frozen foods last. Take food straight home to the refrigerator. Never leave food in a hot car! Don't buy anything you won't use by the "use-by" date. Don't buy food in poor condition. Make sure refrigerated food is kept cool by asking your grocery bagger to put cold and frozen foods together. When buying food, frozen food should be rock-solid. Canned goods should be free of dents, cracks, or bulging lids which can indicate serious food poisoning threat.

"It's Called A What???"

Most people know that a group of cattle is known as a herd, and chickens travel in broods. But some of our animal friends hang-out together in groups with very unusual names.

A group of baboons is known as a troop. Caterpillars travel in armies, and a set of cats is known as a cluster. Coyotes are grouped in a pack, and dolphins in a pod. A bowl of goldfish is a troubling, and hens hang out in a brood.

A group of hippopotami is known as a bloot, and a bevy of eagles is known as a convocation. And a family of crocodiles is known as a bask. Whew!

Crazy Country Western Titles!

- ◆ How can I miss you if you won't go away?
- ◆ I don't want your body if your heart's not in it.
- ◆ I keep forgettin' I forgot about you.
- ◆ I meant every word that he said.
- ◆ I'm not married but my wife is.
- ◆ I'm the only hell my mama ever raised.
- ◆ If I can't be number one in your life, then number two on you!
- ◆ If the phone don't ring, baby, you'll know it's me.
- ◆ I gave her a ring and she gave me the finger.
- ◆ I liked you better before I knew you so well.

Please Welcome New Clients Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients. And special thanks for everyone who thought of me with your referrals!

Omar Chavarria and Mireya Chacon (Thank you Grace and Duane Spencer for your referrals!)

Got An Unfair Traffic Ticket?

If you find yourself getting a traffic ticket you feel you didn't deserve, here's a little helpful advice.

Attorney Mel Leiding says some traffic tickets are unfair, undeserved, and easy to beat. He claims that about 60 percent of the tickets fought in the court are won by average citizens without any legal training.

In his book *"How To Fight Your Traffic Ticket And Win!! 206 Tips, Tricks and Techniques,"* Leiding advises everyone to plead "not guilty." He says not guilty doesn't mean you didn't do it – it means that the officer must come to court and prove beyond a reasonable doubt that you're guilty.

There's a 30 to 50 percent chance the officer cannot show, resulting in a probable dismissal of your ticket and return of your money.

"A simple way to increase the odds of a 'no show' is to ask for continuances. This will set the hearing date at your convenience, not the officer's convenience," he says.

The recent trend is to contest unfair tickets because they've become so expensive. Tickets average \$150 and go up to \$1,350 after penalty assessments.

Leiding's book also includes simple driving tips to avoid getting future tickets and some interesting ways to talk your way out of a ticket.

Other tips include how to handle the initial stop. He advises to roll your windows down, turn on the interior lights at night, put both hands on the wheel to show there's no danger to the officer.

And above all...smile and present a good attitude.

Other popular books on the subject are:

An Educated Guide to Speeding Tickets by Richard Wallace; *Beat Your Ticket: Go To Court & Win* by David Brown; and *Beat The Cops: The Guide to Fighting Your Traffic Ticket and Winning* by Alex Carroll.

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Trivia Tease ...

I have a mouth but do not speak
I have a bed but do not sleep
I run but have no feet
What am I?
(answer at bottom of page)

The Wackiest Laws On The Books!

Did you know that in New Hampshire it is illegal to tap your feet, nod your head, or keep time to the music in a tavern, restaurant, or café? Or that state law in Colorado *allows* people to rip the tags off pillows and mattresses, despite dire warnings not to do so.

And in Alaska, while it's legal to shoot bears, waking a sleeping bear for the purposes of taking a photograph is prohibited.

The dumb laws web site, found at www.dumblaws.com offers an entertaining selection of silly laws on the books in the U.S. and foreign countries. Compiled by Andy Powell and Jeff Koon, the site offers a sidesplitting look at laws that are outdated...or simply incredibly stupid. Other examples include...

In Fairbanks, Alaska, it is considered an offense to feed alcoholic beverages to a moose. Sterling, Colorado has a law on the books that states that cats may not run loose at night without being fit with a taillight.

Did You Know?...

- ◆ The animal with the largest brain in proportion to its size is the ant.
- ◆ Temperature and crime are correlated. Many more crimes are committed in the hot summer months than in the cold winter months.
- ◆ Ancient Egyptians regarded the heart as the center of intelligence and emotion. They believed the brain to be totally insignificant, and during mummification, the brain was removed...thinking it would not be needed on the "other side."

Answer To Trivia Question:
A River!

Shrewd Job Interview Tactics...

Everyone wants to do their best during a job interview – especially if it's for a position you truly desire. But did you know this: If you're one of the first candidates interviewed for a job, odds are you will *not* get hired?

The first candidates frequently get overlooked simply because, after all the interviews are completed, the interviewer forgot details about the first person. Here are a few helpful strategies you might want to consider the next time you're interviewing for "a big job."

- ◆ First, pay attention to *when* you'll be interviewed. If you are offered an interview, for example, on Monday, Tuesday, or Wednesday, select Wednesday. A mid-week interview will be close enough to the end of the week (many hiring decisions are made Wednesday through Friday), yet far enough from the beginning of the week to be remembered. If you're offered a choice of time for your interview, select the *last* interview appointment of the day.
- ◆ You'd be amazed at how many applicants never follow-up their interview. And those who do frequently take so long, their follow-up is meaningless. Send a personal thank-you note *the very next day* to everyone who interviewed you. Make sure you know the best way to communicate with the individuals, whether it be by regular mail, email or fax. Add something about your "company fit" you learned during or since your interview.
- ◆ Follow up your note with a phone call or email within a week to 10 days (sooner if the employer is on a faster hiring timetable). Continue to sell your strengths during the call. Most of all, be patient. Keep following up, but don't be annoying. Many times the hiring process takes longer than an employer anticipates.

Photo Of The Month Winner!



This is one of the reasons I like living in this area—not only the beaches, but the great fishing!

Duane Spencer is this month's "Photo of the Month" winner and will receive a \$25 Lowe's Gift Card. This is his wife Grace with the Red Snapper she caught! Thank you Duane!

Would you like to submit a photo for next month? Email or mail me your favorite picture and see if you're a winner!

"No loss of flood and lightning, no destruction of cities and temples by hostile forces of nature, has deprived man of so many noble lives and impulses as those which his intolerance has destroyed."

--Helen Keller (1880 – 1968) American author and lecturer.

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Go Figure!...

Did you know...the most stolen books from public libraries, in order, are... "The Bible," "The Koran," and "The Police Entrance Examination Guide!"

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!

Bad Luck?...

A man was just coming out of a coma when he sees his devoted wife sitting close by. He motions for her to come closer.

As she sat by him, he whispered, eyes full of tears, "You know what? You have been with me all through the bad times. When I got fired, you were there. When I got shot, you were by my side. When we lost the house, you stayed right here. When my health started failing, you were still by my side." You know what else?" he asked.

"What, dear?" she gently asked, smiling. "I think you're bad luck!"

More Airline Yuks...

I was once on a Southwest flight that was delayed at the gate after everyone boarded. The flight attendant said over the intercom, "We're sorry for the delay. The machine that normally rips the handles off your luggage is broken, so we're having to do it by hand. We should be finished and on our way shortly..."

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.

Valerie A. Sullivan
Eglin Realty, Inc.
850-803-8446

Valerie@ValerieSullivan.net
www.ValerieSullivan.net
www.ValerieSellsTheBeach.com

"Who Else Wants To Win a \$25 Lowe's Gift Card?"

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: Jennifer Facio of Navarre, FL was one of the first 3 people to correctly answer my quiz question...

How Many Items Are In Two Baker's Dozen?

- a) 14 b) 26 c) 12 d) 24 e) 36

No need to go calling your local bakeshop, because the answer is "B". There are 26 items in *two* baker's dozen. Congratulations Jennifer, you've won a \$25 Lowe's gift card. Duane Spencer and Jean Smith also answered correctly, but not quickly enough. Thank you Duane and Jean and keep trying! Now...let's move on to this month's trivia question...

On Earth, It Takes 365.25 Days For Our Planet To Circle The Sun. How Long Does It Take Mercury, The Planet Closest To The Sun At 58 Million Miles, To Circle The Sun?

- a) 37.24 hours b) 15.67 days c) 87.97 days d) 215.38 days e) 659.27 days

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

Real Estate Corner...

Q. We are thinking of selling our home, and heard there are four critical phases of the selling process we must examine with our agent. What are those phases?

A. If you're selling your home, you need to be aware that there are four critical phases of the selling process. A mistake in any of the phases can jeopardize a fast, top-dollar sale.

Here are the phases: 1) **Pricing the property** to ensure the likelihood of stimulating offers. Many people try to set a high price thinking they can come down later. That's a big mistake because above-market pricing stifles showings and discourages offers of any kind, usually netting the homeowner a lower price than they planned on getting. 2) **Marketing the property** to attain the highest number of showings from qualified buyers. Check your agent's marketing plan carefully to ensure they have the ability to do more than just place it in MLS and hold a few open houses. 3) **Creation and Negotiation of the purchase contract**. A good agent's negotiating skills can make or break a purchase contract. Check their experience in these matters. Ask questions about past transactions they handled. 4) **Managing the escrow process**. During this phase, your agent must be on top of all the escrow functions: inspections, appraisals, financing, contingencies, and more. When interviewing real estate agents, make sure you address each of the four phases of the selling process. Your dialog will be pivotal in establishing trust and a personal chemistry that is crucial between you and your agent. If you have a question about selling your home, please call me at 850-803-8446.

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