



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 for details...

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You Could Be A Victim Of Identity Theft

You -- or someone you know -- may have experienced a crime that's growing throughout the country. The Federal Trade Commission (FTC) estimates that as many as 9 million Americans are victims of identity theft each year.

It starts with the misuse of your identifying information such as your name and Social Security number, credit card numbers, or other financial account information. It can end up costing you significant amounts of time and money, harming your good name and damaging your credit record.

Thieves can get your information in a number of ways, including:

- Stealing...your wallet or purse.
- Dumpster diving.
- Phishing, or sending you e-mails pretending to be financial institutions seeking personal information.
- Misusing change-of-address forms.

Once they get the information, they can run up charges on your credit card, open new accounts in your name, clone your ATM or debit card, use your Social Security number to get government benefits, file tax returns in your name, or many other devious activities.

While there is no foolproof way to avoid identity theft, you can minimize your chances of becoming a victim. The FTC sums up the steps you should take this way:

- ✓ **DETER** identity thieves by safeguarding your information. Shred personal documents. Protect your Social Security number. Never give out personal information – on the phone, the internet or through e-mail – unless you know whom you're talking to. Use firewalls and anti-virus software on your computer and keep them up to date. Visit www.onguardonline.gov for information.

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

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at 850-803-8446 and I'll give you all the facts, based on valid, real-world home sales history.

Call now!

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...

Verity \ˈveer-eh-tee\ (noun)

Meaning: A true fact or statement.

Example Sentence: Ben Franklin's statement, "in this world nothing can be said to be certain, except death and taxes," is held as a **verity** by many people to this day.

Consumer Corner...

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- ◆ **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- ◆ **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- ◆ **Dangerous Products.** To check for the latest product recalls -- on everything from groceries to toys to cosmetics -- go to www.recalls.gov.
- ◆ **Cut Down on Dirt.** 85 percent of household dirt, dust and allergens comes from the bottom of your shoes. Take off your shoes at the door and ask your kids and guests to do the same. Keep a supply of socks handy to cover bare feet.
- ◆ **Mirrors:** Magic windows. Hang a mirror on the wall directly opposite a window. The reflected outdoor view will give the illusion of a second window in the room.

Why Do Old Firehouses Have Circular Staircases?

Because in older days, the horses that pulled the fire engines were stabled on the ground floor of firehouses and figured out how to walk up straight staircases!

- ✓ **DETECT** suspicious activity by routinely monitoring your financial accounts and billing statements. Review your credit report annually.
- ✓ **DEFEND** against ID theft as soon as you suspect a problem. Place a "Fraud" Alert" on your credit report and close affected accounts immediately. Be sure to report the theft to the police and to the FTC. These reports provide ammunition that helps law enforcement agencies fight the problem.

For more details on identity theft and actual case histories, go to www.ftc.gov/idtheft or www.idtheft.gov.

Confused About Nutrition Bars?

While nutrition bars *sound* good for you, they're not all created equal. If you munch on the wrong kind, you'll consume too many carbohydrates and calories, gain weight and won't get the energy boost you need.

There are the four basic types of bars: 1) **Energy bars:** The original PowerBar designed for marathoners. Some are fortified with vitamins and minerals. 2) **Protein bars:** An energy bar with extra protein and possibly extra fat. 3) **Weight-loss bars:** These vary nutritionally depending on the diet they follow. 4) **Meal-replacement bars:** These contain the equivalent of a low (200-400) calorie meal.

How do you know what to buy? Here's the best advice:

- ✓ **Eat a healthy diet.** If you need a pick-me-up, snack on an apple, a handful of almonds, or a peanut butter sandwich on whole-wheat bread.
- ✓ **Choose the bar that's right for you.** Are you looking for a meal replacement or just a snack? If the bar has over 200 calories, it counts as a meal.
- ✓ **Read the labels carefully.** Check out the calories, protein, carbs and fat.
- ✓ **Buy one bar before you buy the box.** If you don't like the taste, don't waste your money.
- ✓ **Don't overdo it.** If your car is filled with nutrition bar wrappers, you're eating too many!

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!

Robert & Beth Samuels of Eglin AFB
Sean Barbaree of Crestview
Ed Beck, Terri Skehan, Bob & Christine Pincince, Therese Williams, and
Frank Thornton of Fort Walton Beach
Chuck & Linda Hammond of Defuniak Springs

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

Mind Teaser...

I can be smooth as silk when you touch me, yet hard as rock when you hit me. I can be crystal clear, or dark as pitch. I can be still and silent, or I can rumble and roar. What am I?

(answer at bottom of last page)

Here's Proof We Live In A Crazy World!

- ◆ Police in Wichita, Kansas arrested a 22-year-old man at an airport hotel after he tried to pass two (counterfeit) \$16 bills.
- ◆ The Chico, California, City Council enacted a ban on nuclear weapons, setting a \$500 fine for anyone detonating one within city limits!
- ◆ A bus carrying five passengers was hit by a car in St. Louis, but by the time police arrived on the scene, 14 pedestrians had boarded the bus and began to complain of whiplash injuries and back pain.
- ◆ When two service station attendants in Ionia, Michigan, refused to hand over the cash to an intoxicated robber, the man threatened to call the police. They still refused, so the robber called the police and was arrested.

Wild, Yet Trivial Statistics...

- ◆ The city with the most Rolls Royce's per capita: Hong Kong.
- ◆ Men can read smaller print than women; women can hear better.
- ◆ The amount American Airlines saved in 1987 by eliminating one olive from each salad served in first class—\$40,000.
- ◆ State with the highest percentage of people who walk to work: Alaska.
- ◆ Percentage of Africa that is wilderness: 28%.
- ◆ Percentage of North America that is wilderness: 38%.
- ◆ Percentage of American men who say they would marry the same women if they had to do it all over again: 80%.
- ◆ Percentage of American women who say they would marry the same man if they had to do it all over again: 50%.
- ◆ The cost of raising a medium sized dog to the age of eleven: \$6,400.
- ◆ Average number of people airborne over the US any given hour: 61,000.
- ◆ Percentage of Americans who have visited Disneyland/world: 70%.

What's Your BMI?

If it's 30 or higher, you might have a weight problem.

BMI, or Body Mass Index, is a measurement of height and weight. It's considered the "gold standard" for determining what's a healthy weight, what's overweight, and what's obese.

The USDA and the Department of Health and Human Services use the BMI in their dietary guidelines. And it's included in Centers for Disease Control Pediatric Growth Charts for children and adolescents from two to 20 years of age.

The BMI is calculated by multiplying your body weight in pounds by 700. Then divide the result by your height in inches. Then divide that result by your height in inches once more. For example, a 6 ft. 2 in. man weighing 190 pounds would have a BMI of 24.29 (190 pounds multiplied by 700 = 133,000. 133,000 divided by 74 inches = 1,797. Then 1,797 again divided by 74 inches = 24.29).

BMI charts are widely available. "A BMI of 18.5 to 25 is considered a healthy weight," says Dr. Denise Bruner, president of the American Society of Bariatric Physicians (ASBP), a medical specialty society of physicians who treat overweight and obesity and associated conditions. "A BMI of 25 to 30 is now considered overweight," she says. "A BMI of 30 or higher indicates obesity."

Additional information about overweight and obesity can be found on ASBP's web site at www.asbp.org.

The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say I'm very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, I spend my time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of my business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, competent professional and friend, please call me at **850-803-8446**.

Quote For The Month...

"Many people FAIL because they quit too soon. They lose faith when the signs are against them. They do not have the courage to hold on, to keep fighting in spite of that which seems insurmountable. If more of us would strike out and attempt the "impossible," we very soon would find the truth of that old saw that nothing is impossible...abolish fear and you can accomplish anything you wish."

C. E. Welsh, Business executive

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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!

Losing Your Cookies...

After a long, bumpy flight, our passengers were glad to finally land. They disembarked, and the other flight attendants and I checked for items left behind. In a seat pocket, I found a bag of homemade cookies with a note saying, "Much love, Mom."

Quickly, I gave the bag to our gate agent in hopes it would be reunited with its owner. In a few minutes, this announcement came over the P.A. system in the concourse: "Would the passenger who lost his cookies on Flight 502 please return to the gate?"

"What?"

A husband, proving to his wife that women talk more than men do, showed her a study that indicated men use on the average only 15,000 words a day, where women use 30,000 words a day.

She thought about this for a while and then told her husband that women use twice as many words as men because they have to repeat everything they say.

Looking stunned, he said, "What?"

Answer To Mind Teaser...

I am Water.

"If the phone doesn't ring, it's me."
(song title by Jimmy Buffet)

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 Ciao Bella Pizza?"

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 Niceville, FL was the first person to correctly answer my quiz question...

How Many Of The Great Lakes Are In Both The United States And Canada?

a) Two b) One c) Three d) Five e) Four

The answer is letter "E," FOUR of them. Only one – Lake Michigan – is entirely in the US. Thank you for your quick response, Jean! Now...let's move on to this month's trivia question...

How Many Grooves Are There On The Edge Of A Quarter?

a) 119 b) 97 c) 238 d) 162 e) 441

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

Real Estate Corner...

Q. How Do You Find And Pre-qualify Buyers For A Home You Have Listed For Sale?

A. Buyers for homes I list come from a number of sources. Many come from referrals, either through my office or through previous clients of mine. Some come from company advertising, open houses and "For Sale" signs. And others come from the enormous exposure created through my exclusive home marketing plan. But that's not the only way buyers are exposed to a home listed for sale. As a member of the Emerald Coast Association of Realtors Multiple Listing Service (MLS), I cooperate with over 3,000 other agents. I have an agreement that any agent who has an offer accepted on a property I have listed will receive a share of the commission. This is an excellent incentive for them to show and sell your home.

When prospective buyers come to me directly, I have to know if they're qualified to afford your home. The last thing I want is to waste your time with buyers who are not qualified. Here is the key question I ask them when they call: How much home have they been pre-qualified or pre-approved to purchase? If they haven't been pre-qualified, I require them to do so, and ask even more questions in the process: How much cash do you have to put down on a home? What is your annual income? What kinds of debts do you have? How long have you worked at the same job or in the same industry? How good is your credit status? Do you have a home you need to sell before you can buy another? When do you need to move?

By screening potential buyers, I save time for both you and me, resulting in the most qualified, ready-to-buy buyers for your home. If you'd like to learn how to potentially save thousands on your home sale, I have several Free Consumer reports you can order from my enclosed "Insider's Free Resources" sheet, or just call me directly at 850-803-8446.

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