



Kharee Shorter's...

Service For Life![®]

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

WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." See my enclosed insert ...

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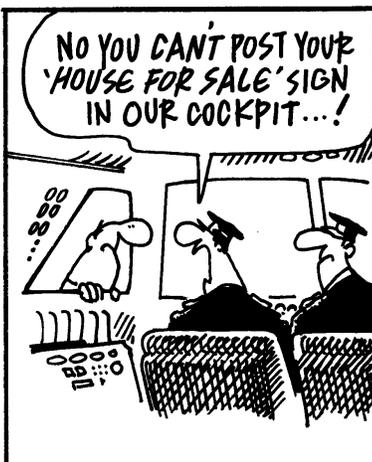
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Cell Phones And Automobiles May Jeopardize Your Safety

You've probably done it yourself. More than 100 million U.S. motorists use cell phones while driving. The National Highway Transportation Safety Administration estimates that at any given moment during daylight hours, 8 percent of all drivers are talking on a cell phone.

But the next time you do make a call in traffic, consider this: You may be jeopardizing your safety and the safety of those around you.

According to the Insurance Information Institute, research shows that while using a cell phone when driving may not be the most dangerous distraction (compared to eating, drinking, talking to passengers, adjusting the radio, applying make-up and reading), because it is so prevalent, it is by far the most common cause of crashes and near crashes.

University of Utah psychologists have taken it a step further. They published a study showing that drivers who talk on handheld or hands-free cell phones are as impaired as drunken drivers!

Experts believe that using a cell phone requires not only the hands, eyes and ears, but also plenty of mental attention, which is a great contributor to accidents. And there are more distractions to come, with new vehicles coming out with web access, inertial navigation systems, heads-up displays and more.

As many as 40 countries restrict or prohibit the use of cell phones while driving. In the U.S., Washington State, New York, New Jersey, the District of Columbia, Connecticut and California have outlawed speaking on a hand-held cell phone while driving.

Text messaging, or "texting" by teens is another major concern. Nationwide Insurance found that 19 percent of motorists say they text message while driving. In fact, Washington became the first state to ban texting with a cell phone while driving, imposing a fine for DWT (driving while texting).

There's no doubt about it, cell phones have become part of all of our lives, and despite all the controversy, they are one of the best safety tools a driver can have in case of an emergency.

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 (215) 990-7842, and I'll tell you...with no hassles and no obligation.

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

Affable \`a-feh-behl\ (adjective)

Meaning: Being pleasant and at ease in talking to others. Characterized by ease and friendliness.

Example Sentence: Belinda found Dustin to be an **affable** and courteous gentleman on their first date.

Today's Thrifty Tip...

Here's a simple answer to one of the most common problems in any household...

We have all had one too many clogged drains to deal with in our lifetimes. And those liquid drain cleaners, besides being expensive, don't always work the way we want. And the cost of a plumber is out of sight!

So, here's a sure-fire method that works and saves lots of money. All you need is hot water and a big bucket. Fill your bucket with the hottest water you can find, and pour it down your clogged drain or toilet. Do this three times and tah-dah!...your drain is cleared.

If you wish, you can also bring the water to a roaring boil on the stove before pouring it into the drain. This trick has been used successfully by apartment superintendents and has saved folks a lot of time and money.

Build Your Family Tree For Free!

Did you know you can trace your family tree on the internet? **Ancestry.com** is the number-one source for family history on-line. You can visit **Ancestry.com** for a free 14-day trial and find your ancestors now. Search over 1 billion names and trace your family tree.

"I long to accomplish a great and noble task, but it is my chief duty to accomplish small tasks as if they were great and noble." –Helen Keller, author

In fact, every day more than 200,000 calls are made from wireless devices to 911 or other emergency services.

We can help each other be safer on the road by following these tips from the Cellular Telecommunications Industry Association:

- Know your phone and its features.
- Place it within easy reach.
- Stop your car before placing your call.
- Let the person you're talking to know you're driving. End your call if you're in heavy traffic or hazardous weather.
- Don't take notes or look up phone numbers while driving.
- Use a hands-free device.
- Don't get involved in an emotional conversation that diverts your attention from the road.
- Dial 911 to report serious emergencies.
- Use your phone to help others in emergency.
- Call roadside assistance or a special non-emergency cell number when necessary.

FREE Money-Saving Resources

“Please Visit the Premier Homeowner’s Resource Center”

www.ShorterSettlements.com

- Helpful Consumer Real Estate Reports
- Automated Email Property Searches
- Essential Real Estate/Homeowner/Business Links
- Learn How To Obtain Money For Property Damage
- Recession-Proof Career Opportunity

Please stop by and leave you client testimonial. Your opinions of my services are truly appreciated.

The Perfect Way To Serve Wine

Whether you're a wine connoisseur, or just enjoy a glass of wine over a relaxing dinner, the following guidelines will help you serve wine at its best.

All white and pink wines should be served chilled. Dry and medium-dry Sherries and light reds, such as Beaujolais and Gamay, can be served slightly chilled. All other red wines are served at room temperature (ideally 65 to 68 degrees). Many red wines, especially less mature ones, improve if opened an hour or so before serving.

Older red wines often contain sediment. The bottle should be set upright several hours before pouring. It's a good idea also to decant an older wine by pouring it into a clean carafe. Set a strong light or candle behind the wine so that you can see the sediment. Stop pouring as soon as the sediment approaches the bottle's neck.

Get Free money-saving home tips at my web site: **ShorterSettlements.com**

Mind Teaser...

I weaken all men for hours each day. I show you strange visions while you are awake. I take you by night, by day take you back, none suffers to have me, but do from my lack. What am I?

(answer at bottom of last page)

More Crazy (But True!) Country Western Titles...

- I Don't Know Whether To Kill Myself Or Go Bowling
- I Changed Her Oil, She Changed My Life
- I Fell In A Pile Of You And Got Love All Over Me
- I Still Miss You Baby, But My Aim's Gettin' Better
- I'll Marry You Tomorrow, But Let's Honeymoon Tonight
- I'm So Miserable Without You, It's Like Having You Here
- You're The Reason Our Kids Are Ugly
- You Done Tore Out My Heart And Stomped That Sucker Flat
- She Got The Gold Mine And I Got The Shaft
- Please Bypass This Heart

Amusing Irrelevant Facts...

- In Kentucky, 50 percent of the people who get married for the first time are teenagers!
- Albert Einstein couldn't speak fluently when he was nine. His parents thought he might be retarded.
- In Los Angeles, there are fewer people than automobiles.
- You're more likely to get stung by a bee on a windy day than in any other weather.
- Research indicates mosquitoes are attracted to people who have recently eaten bananas.
- A sneeze zooms out of your mouth at over 600 miles per hour.
- A Saudi Arabian woman can get a divorce if her husband doesn't give her coffee.
- The average bank teller loses \$250 every year.
- Donald Duck comics were banned in Finland because he doesn't wear pants.

And finally...

Because metal was scarce, the Oscars given out during World War II were made of wood!

Here's Why You Need More Vitamin C In Your Diet...

Even if you have a glass of orange juice and take a multivitamin every day, you could still need more vitamin C. Here's why:

1. Low vitamin C is very common in humans. One in three Americans has low blood levels of C. Researchers at Arizona State University think one reason is that foods don't contain as much vitamin C as we think. For example, orange juice in ready-to-drink cartons has far less C than juice from frozen concentrate.
2. The recommended daily allowance (RDA) for vitamin C is too low. C is an antioxidant superpower that neutralizes free radicals that can cause cancer, heart disease, cataracts, and other medical conditions. Doctors writing in *Prevention Magazine* say 500 to 1,000 mg of vitamin C per day are needed to saturate blood and tissue. Current RDA levels are 90 for men and 75 for women.
3. If you have diabetes, extra vitamin C is recommended. People with diabetes have high levels of oxidative stress. That leads to blindness, nerve damage, and heart disease. Vitamin C helps to counteract these effects. If you take supplements, be sure to tell your doctor.

The safe upper limit for vitamin C taken daily is 2,000 mg. Higher doses can cause diarrhea or stomach upset. The American Cancer Society's committee on nutrition and physical activity says extra vitamin C isn't for everyone. Don't take it if you are taking chemotherapy. If your body stores excess iron, or if you have a history of kidney stones, don't take more than 100 to 200 mg per day.

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!

My Mission is: "Helping You Achieve and Maintain the American Dream"

Heart Disease Detected In Kids?

Here's a startling discovery. Researchers at McGill University have found that critical indicators of heart risk turn up in kids under age 9. The study noted insulin resistance, elevated blood fats and low levels of good HDL cholesterol in children.

Meanwhile, obesity in children is also a factor in heart health. Obesity among American children has tripled in the last 15 years. For further information and guidelines for children, visit the American Heart Association website at www.americanheart.org.

Get Free money-saving home tips at my web site: ShorterSettlements.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!

Actual Quotes Taken From Employee Performance Reviews...

- "Since my last report, this employee has reached rock bottom, and has started to dig."
- "His men would follow him anywhere, but only out of morbid curiosity."
- "I would not allow this employee to breed."
- "This associate is really not so much as a has-been, but more of a definitely won't be."
- "Works well when under constant supervision and cornered like a rat in a trap."

More Airline Stories...

About five years ago, I was on an American Airlines flight to Amarillo, Texas, on a particularly windy and bumpy day. I could tell during the final descent that the Captain was really having to fight it, and after an extremely hard landing, the Flight Attendant came on the PA and announced, "Ladies and Gentlemen, welcome to Amarillo. Please remain in your seats with your seatbelts fastened while the Captain taxis what's left of our MD-80 to the gate!"

Answer To Mind Teaser...

I am Sleep.

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.

Kharee Shorter

Keller Williams Real Estate

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Cell: (215) 990-7842

Kharee@ShorterSettlements.com

www.ShorterSettlements.com

"Who Wants To Win A \$25 Gas Card?"

Take my Trivia Challenge and you could win too!

Did you get last month's trivia question, but you either forgot to call OR thought someone beat you to it? Well, you may have missed out on a \$50 Gift Card to the Laff House Comedy Club. Here's the answer to last month's trivia question – and a brand new question. Give me a call ASAP and you could be a winner this month!...

How Many Grooves Are On The Edge Of A Quarter?

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

No need to get out the magnifying glass, because the answer is letter "A," one hundred nineteen. So let's move on to this month's trivia 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
Call me right now with your answer and you could win too! (215) 990-7842

Real Estate Corner...

Q. How Soon After We Put Our House On The Market Should We Start Looking For A New Home?

- A. Well, that depends on a number of factors. If your current home is owned outright, and you're not making payments on it, then you can look for your next home at your leisure. In this case, I would advise you to find your new home and move into it, then fix up the old home and offer it for sale vacant. This increases the ease of marketing it since agents and prospective buyers can inspect it at any time without fear of disturbing a family. You might also consider "staging" your home with some well-placed furniture and accessories to give buyers an idea of how good the rooms can look.

If, on the other hand, you are making a payment on your present home, you should be careful not to become financially burdened by having two payments. The best plan is to have the old home sold before you make an offer on another one.

However, if you absolutely fall in love with another home and simply have to have it, or if it's a tight market with lower than usual home inventories, you might be able to negotiate a "bridge loan" or "swing loan" to cover your interim expenses. This is a temporary loan made to allow you to buy your next home while your existing home is on the market. This sometimes requires more equity in both homes, or a stronger financial position, but many homeowners opt for this route. Often the security for the loan can be attained through the equity from either your old or new home, or both.

If you're thinking of selling your existing home, and have questions about selling it or about "bridge financing," please call me immediately at (215) 990-7842. I handle situations like these all the time, and I'm confident I can help you too.

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Kharee Shorter's

Insider's FREE Money-Saving Resources

"Here's Free Advice And Services For My Friends And Clients To Help Save You Valuable Time And Money. Never Feel Obligated, I'm Here To Help..."

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Free Consumer Reports: *(Order one or all!)*

- Special Home Seller's Booklet: ***"How To Avoid 7 Costly Mistakes When Selling Your Home"***
- Special Home Seller's Booklet: ***"How To Sell Your Home For Top Dollar, With Or Without A REALTOR®"***
- Special Home Seller's Booklet: ***"44 Money-Making Tips For Preparing Your Home To Sell"***
- Special Home Buyer's Booklet: ***"8 Secrets For Saving Thousands When Finding, Buying And Financing Your Next Home."***
- Special Home Buyer's Booklet: ***"49 Essential Tips Every Home Buyer Should Know"***

Free Consumer Resources: *(money-saving guidance is just a phone call or fax away!)*

- Please send me your special ***Premier Trend Analysis*** showing home features, listing and sales prices for the most recent homes listed and sold in _____ (area or street).
- Please call me to share your, *no obligation* ***Maximum Home Value Audit*** to determine the top dollar market value of my home, and share strategies for selling it fast.
- Please call me to talk about your, *no obligation* ***Preferred Home Locator Service*** where your computers will search the market on an on-going basis for homes meeting the exact features, prices and areas I'm looking for.
- I would like a homeowner's **insurance policy review** to ensure my home is properly covered.
- I am currently living with property damage and need a **home inspection**.
- Please tell me the **listing price** for the home at _____.
- Please tell me how much the home at _____ **sold** for.
- Please call me to talk about the many ways to affordably **finance my next home**.
- I need help finding a **competent Service Provider** for _____.

Thank You For Thinking Of Me!

Kharee, I know someone thinking of buying or selling a home soon, and know you will provide them with an outstanding level of service as a caring and competent agent.

Name: _____

Phone: (_____) _____ - _____

Share A FREE Subscription (or as many as you like)...

Kharee, Please send a FREE monthly subscription of your "Service For Life!" newsletter to the following person. Please also send them a friendly note with my best wishes, and explaining they can cancel any time they wish.

Name: _____

Address: _____

City: _____ State _____

Zip: _____ Phone: _____

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- MAIL** this form to: P.O. Box 49119, Philadelphia, PA 19141

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ATTENTION

Have you experienced any damage to your home? Any, but not limited to wind, water from rain, frozen/broken pipes, toilet/tub overflow, bleach stains in carpet...

You may be entitled to money to make repairs with no out of pocket cost to you. If you have damage in your home, contact us. We offer **FREE advice, policy review and property inspection.**

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