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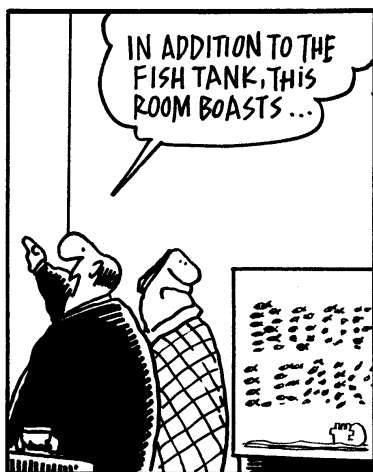
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Walt & Arla Harvey's...

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

How To Quickly And Easily Slash Your Energy Costs

Everyone wants to feel comfortable in their own home. After all, it's not too much to ask to be warm in the winter and cool in the summer. But if the reality of skyrocketing energy costs has you reeling, here's a little helpful advice. Please keep in mind that some of these hints only apply for our mainland friends. Those of us here in Hawaii don't have to be concerned about furnaces. ☺

First, think about adjusting your "comfort zone." The typical household keeps the thermostat set at 72 degrees in the summertime. Yet for every degree you raise the temperature, it saves you about 3 percent on the cooling portion of your energy bill. Setting your thermostat to 78 degrees, for example, will save you 18 percent. For a family spending \$150 a month on cooling bills, that's a monthly savings of \$27 in just that area alone.

Likewise, keeping your winter thermostat between 68 and 72 degrees won't save you quite as much as cutting back on air conditioning in the summer, but it may save you from seeing a huge boost in your monthly heating bill.

Aside from compromising on your "comfort zone," there are other effective, yet inexpensive measures you can take to minimize your energy costs.

One simple and inexpensive way to conserve energy is to make sure your windows are adequately caulked and "draft" ways, such as your attic, are properly insulated. You'd be amazed at how much energy your home loses through those areas. Operating your washing machine and dishwasher add up too. Running a dishwasher every day costs you about \$11 per month, and doing 20 loads of laundry per month costs between \$10 and \$16, depending on whether you use gas or electric appliances.

Using your gas oven or range just an hour per day costs about \$3 per month. And leaving your computer and monitor on 10 hours a day costs about \$5 a month. Running your 27-inch TV four hours a day will cost about \$2 a month.

Watching the energy efficiency of your kitchen appliances also makes sense. It takes twice as much energy to operate a pre-1992 frost-free refrigerator than a post-1992 model. In fact, anyone who knows about "SEERs" (seasonal energy-

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's call the "*Home Seller's Guide To Money-Making Fix-Ups,*" and it's very informative, even if you're not planning on selling soon. You can get a Free copy by calling us at...
808-375-8959

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

Intransigent \in-tran-'si-jent\ (adj.)

Meaning: Refusing to compromise or abandon an extreme attitude or opinion; uncompromising

Sample Sentence: Robert's **intransigent** beliefs made him a formidable negotiator.

Coffee With A Heart-Healthy Punch

Here's great news for coffee lovers who feel guilty about their daily indulgence. Applied Food Sciences in Austin, Texas, is working on a process to increase the level of polyphenols – the antioxidant compounds that protect against heart disease and cancer – by up to 50 percent. AFS hopes to have the pumped-up coffee on the market soon.

More Uses For Eye Drops

Eye drops used to relieve sore, tired, and red eyes should be discarded after one month according to the manufacturers. This is to prevent the spread of bacteria, which can cause eye inflammation and infection. But with the price of eye drops, you may be reluctant to throw them away. Well DON'T! There are other safe uses for them instead. For example...

- ♦ Apply a few drops to a blemish that is red. It will remove the red and reduce the inflammation.
- ♦ Apply eye drops to insect bites, including mosquito bites, for instant relief.
- ♦ If you have minor skin abrasions, eye drops will take the sting out of the abrasion. Amazing!

Quote For The Month...

"When our eyes see our hands doing the work of our hearts, the circle of Creation is completed inside us; the doors of our souls fly open, and love steps forth to heal everything in sight."

Michael Bridge

efficiency ratios) knows you can save money buying cheap appliances, but you pay much more when operating them.

Working with your energy companies can help too. Many electric companies offer a fixed monthly plan, so you can even out the highs and lows throughout seasons. You also can sign-up for a "time of use" program, which varies your electric rate based on what time of day you use power.

Here's a quick review of **Eight Simple Steps** you can take to save a bundle on your energy bills.

1. Raise your thermostat setting in the summer to 78 degrees; lower it to 68 in the winter. (Mainland only)
2. In hot weather, close curtains that face east or west to keep the sun from raising the indoor temperature. On cold but sunny days, throw those drapes open.
3. Make sure your fireplace flue is closed, the windows are adequately caulked, and the weather stripping around doors is in good condition. (Mainland)
4. Turn off your furnace pilot light during non-heating season. (Mainland)
5. Don't scrimp on the SEER rating of your appliances. Make sure you buy energy-efficient appliances with high SEER ratings.
6. Set your water heater thermostat to 120 degrees, or 140 if you have a dishwasher.
7. Replace incandescent lights with energy-efficient compact fluorescent bulbs.
8. If you have a pool, shorten the operating time of the filter and auto-cleaner, lower the heat and keep the pool covered when not in use.

In many areas, you can contact your local electric, gas and/or oil companies to get a "home audit" where they'll evaluate your home's energy efficiency and give specific recommendations on how to minimize your energy costs.

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You might just find that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, we can help. Our computerized "Home Search" system can scour the market finding the *exact* home you want – automatically. We can get you daily updates on the newest homes on the market, and there's never any pressure when working with us, just great service. Even if you're just "thinking" and want to know what's "*out there*," call us at 808-375-8959.

Hanging-Up On Telemarketers

Do you *still* feel you get more phone calls from solicitors than from family and friends? Here are two steps you can take:

1. Get "Caller ID," which can block calls from anonymous numbers. The caller must be told to identify his or her number or call back from a different phone. Many anonymous calls are from telemarketers.

Get Free money-saving home tips at my web site: www.CoastalHawaii.com

Mind Teaser For The Month

If nine thousand, nine hundred nine dollars is written as \$9,909, how should twelve thousand, twelve hundred and twelve dollars be written?

(answer at bottom of last page)

Top Excuses For Missing Work...

"I can't come to work today because..."

- ♦ I'm stuck in the blood pressure machine down at the Super K-Mart.
- ♦ I've used up all my sick days, so I'm calling in dead.
- ♦ Yes, I seem to have contracted some attention-deficit disorder and, hey how about them Skins, huh? So, I won't be able to...yes...could I help you? No, no, I'll be sticking with Sprint, but thank you for calling.
- ♦ I just found out that I was switched at birth. Legally I shouldn't come to work knowing my employee records may now contain false information.
- ♦ Constipation has made me a walking time bomb.
- ♦ The dog ate my car keys. We're going to hitchhike to the vet.
- ♦ I prefer to remain an enigma.
- ♦ I am converting my calendar from Julian to Gregorian.

More Helpful Tips For Around The Home...

Hiccups: A spoonful of sugar can help the hiccups go away. Quickly swallow one teaspoon of granulated white sugar for fast relief.

Address Books: Make a copy of your address book. Photocopy the up to date pages, then store the duplicate in a safe place; it will save hours of frustration if the original is lost.

Fresh Carpets: Keep your carpet smelling fresh and clean with baking soda. Simply sprinkle the soda liberally over the entire carpet and let it sit for an hour. Then vacuum it up.

Safe Children: Dress kids in bright clothes when you are taking them to crowded places such as national parks, amusement parks, or zoos. A colorful shirt or hat will make it easier for you to spot your child.

Wills: Videotaping you signing your will, and reading your will on videotape can put to rest any suspicions that you were not of sound mind when you created the document.

2. Enter your name and phone number on the National Do Not Call List Registry by simply going to the Federal Trade Commission's web site at www.ftc.gov.

WARNING: A Silent Killer Lurks...

The danger is liver disease caused by Hepatitis C (HCV). HCV damages the liver, which is one of the body's most important organs. Today, there are an estimated 4 million Americans infected...and 70 percent have no symptoms!

Symptoms can be confused with less serious and shorter-term illnesses...appetite loss, fatigue, nausea, fever, dark-yellow urine, and jaundice. If you received blood for any reason – surgery, a car accident, cesarean birth – before July 1992, when accurate blood screening began, you could be at risk. And you can have it for 30 years before you notice symptoms.

Hepatitis C can be diagnosed with a simple blood test, and treatment is effective in up to 40 percent of cases. Untreated, it can lead to cirrhosis, liver failure, and liver cancer.

If you'd like more about HCV and its other risk factors, go to <http://www.cdc.gov/ncidod/diseases/hepatitis/c/>, call the Hepatitis Foundation International at 1-800-891-0707, or call the American Liver Foundation hotline at 1-800-GO LIVER. (1-800-465-4837).

We're looking for a few cute Pets!

**Do you have a Pet that you'd like us to feature?
Give us a call and let's chat about it. Maybe we can
make your special Pet even more famous!**

Turbo-Charge Your Retirement!

Whether you're young or old, we hope you're saving for your retirement. If not, it's never too late to start. And if you want to know about an excellent vehicle that's superior in many ways to the traditional "IRA," you should consider the "Roth IRA." Here's how it works...

If you deposit money into a Roth IRA account and leave it there until retirement, you never pay taxes on the earnings. That's right – we said **NEVER!** With a standard IRA, the money grows tax-deferred – you pay federal and state income tax on it as you withdraw funds during your retirement. And that can eat up to a quarter to a third of your retirement income. With a Roth IRA, you can build a nest egg that in 30 or 40 years from now contains over \$1 million, and it's yours – TAX FREE!

What you don't get from the Roth IRA is an income tax deduction in the year you make the contribution. So you pay the taxes up front. But the tax free compounding over the years makes the tradeoff more than worthwhile. It's the best savings deal we've had since the income tax went into effect.

Get Free money-saving home tips at my web site: www.CoastalHawaii.com

Thanks for Thinking of Us!

Did you know we can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word!

Did You Know...

- ♦ The muscle under the skin that contracts making your hair stand up, or giving you "Goosebumps" is called "erector pilli."
- ♦ Sir Winston Churchill rationed himself to only 15 cigars a day!
- ♦ Pound for pound, hamburgers cost more than new cars.
- ♦ Many sailors used to wear gold earrings so they could afford a proper burial when they died.
- ♦ The Eiffel Tower grows six inches every year. In the summer, the metal expands to make the tower grow, but in the winter, the metal contracts to shrink the tower back down.

High-Hopes Dashed!

An acquaintance of ours – who is a physician – told this story of her then four-year-old daughter: On the way to preschool, the doctor had left her stethoscope on the car seat, and her little girl picked it up and began playing with it. "Be still, my heart," thought our friend. "My daughter wants to follow in my footsteps!"

Just then the child took the stethoscope, and spoke into the instrument, "Welcome to McDonald's; may I take your order?"

Solution To Today's Tease:

It should be written as \$13,212

THANK YOU for reading our Service For Life.[®] personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

Walt & Arla Harvey (R)

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"Who Else Wants To Win A Chip & Cookie Gift Certificate?"

Take out Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? We're pleased to announce the Winner of last month's quiz. And the winner is...drum roll please: Phyllis Au (a repeat winner) was the first person to correctly answer our quiz 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

No need to go trekking through the Himalayas with a bucket of water, a thermometer, and a can of sterno because the answer is letter "B," 150 degrees Fahrenheit. At sea level water boils at 212 degrees. As you get higher, the atmospheric pressure drops, and with it the boiling point of water. So let's move on to this month's trivia question...

How Many Pointers Were On The Very First Clocks With Hands – Made In the 14th Century?

- a) 3 Pointers b) 4 Pointers c) 2 Pointers d) 1 Pointer e) 5 Pointers

Call us right now with your answer and you could win too! 808-375-8959

Real Estate Corner...

Q. Our real estate agent suggested that we have a professional home inspection performed before we put our home on the market. Why should we consider this?

- A. Getting your home professionally inspected before you put it on the market seems like a strange thing to do at first glance. In fact, many agents don't even think of having homes inspected before they list them. But once you understand how it can benefit you, the home seller, it turns out to be a very prudent decision. Here's why...
- ♦ Home inspections eliminate any "surprises" that can delay or even kill a home sale. They also help the seller negotiate better. In most cases, the buyer(s) will use weaknesses of the home (frequently from an inspection performed *after* the home is in escrow) to negotiate a lower price at a time when the seller is most vulnerable. Rather than become a victim of such tactics, you can show you've already taken their issues into account in determining your price.
 - ♦ Getting your home inspected before going on the market actually allows you to understand the *true* value of your home – knowing what you may need to fix and what you want to leave alone. It also helps you to price it better and understand what your "net" proceeds will be from a sale. The strengths and weaknesses of your home are going to be known by the buyer at some point anyhow. And the sooner *you* know them, the more you can act to minimize, eliminate, or adjust for them.
 - ♦ Home inspections ensure a faster close by eliminating contingencies and other issues, and help ensure a problem-free closing.

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