



Tony Harker

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

Get every months issue through E- Mail

June-July
Issue

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Tony Harker...

Service For Life![®]

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

Here's Good Estate Planning Advice

According to a recent survey, 57 percent of Americans don't have a will. If you're one of those, chances are the courts will write a will for you and distribute your assets to your family based on the state's formula. This means that someone you don't want your assets to go to could end up with them, and someone you really want to have them could end up with little, if any!

Ohio is one of the worst states to die in. The state determines who gets what!

It's important to have a will, even if your possessions are not substantial. The greatest favor you can do for your survivors is to stipulate in your will what you want to happen to your assets. With that in mind, here are a few simple tips:

1. It's easier than you think to create a will. For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, signed, and dated by you. Two people who won't receive anything from your estate must witness the signing. Contrary to popular belief, the will does not need to be notarized. You do, however, need to name an executor within the will.
2. You can create your own will using a computer program -- usually for less than \$100. To write one online, visit such sites as **legalzoom.com**, **legacywriter.com** and **buildawill.com**. Another option is to buy a software program such as Quicken WillMaker Plus.
3. Creating your will on a website isn't for everyone. If you have many questions or if there are things you don't understand, get a lawyer. Lawyer fees vary according to the complexity of your estate and their hourly charges. Don't write a will yourself if you have a blended family, if people are likely to fight over money, or if you have more than \$1 million in assets.
4. A living trust may be used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally, a living trust is only appropriate in circumstances such as when someone owns property in several states. If you need a living trust, see your lawyer, or create a living trust at **heritagelivingtrust.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 1-937-848-6255 X 202 and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Finally, remember to keep your will in a safe place and let the appropriate people know where it's located.

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

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends and colleagues. You may even be able to fatten your wallet!

Winnow \wi-"no\ (verb)

Meaning: to remove (as chaff) by a current of air, to get rid of something undesirable or unwanted

Sample Sentence: The experienced detective was an old hand at **winnowing** through the facts for the truth.

Choosing Exercise Videos

If you are unable to get outside or go to the gym to exercise, videos are a great alternative. Here are some simple guidelines for choosing one:

1. Start with a tape for beginners, so that you do not get frustrated.
2. Buy one that features a certified and experienced instructor.
3. Make sure that it includes both warm-up and cool-down sections.
4. Choose a tape that combines aerobics, strength training, and stretching.
5. Get one that offers alternatives to the main program if certain moves are too difficult.
6. Avoid those videos that make unrealistic claims like "you will lose 20 pounds in just one week," or ones that use celebrities as their main selling point.

Quote Of The Month

"Realize that true happiness lies within you. Waste no time and effort searching for peace and contentment and joy in the world outside. Remember that there is no happiness in having or in getting, but only in giving. Reach out. Share. Smile. Hug. Happiness is a perfume you cannot pour on others without getting a few drops on yourself."

Og Mandino, author & motivational speaker

Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and competent REALTOR®.

**Chuck and Sylvia Marshall on 721 Peach
Orchard of West Carrollton**

Making Wise Online Purchases

These days you can buy nearly any product online, but are you concerned about making purchases safely and securely? Are you unsure of how secure your personal information will be if you give it to an online vendor?

If you are making a purchase online, use this checklist to avoid potential problems. It's a good idea to remember to evaluate the merchants on more than just price and selection. Here are a few tips for making wise online purchases.

1. **Shop with companies you know.** If you don't know them, do some research before you make a purchase.
2. **Shop on a secure site.** Look for symbols such as a closed padlock or unbroken key on the screen before you enter your personal information. Plus, you should see **http://** change to **https://** when you go to the order page.
3. **Read the store's privacy policy.** Find and review the policy to confirm that the merchant won't share, rent or sell personal information. For example, your name may be automatically added to a mailing list just by making a purchase.
4. **Be sure there is a telephone number for customer service.** Reliable companies should have a physical address and at least one phone number. Be sure that there are customer service representatives available via the telephone.
5. **Examine shipping charges.** Shipping fees can vary considerably from site-to-site. Place your orders far enough in advance so you won't have to use the outrageously expensive express shipping.
6. **Find out how you will know if your order has been shipped.** Be sure that the merchant can provide you with e-mails to confirm receipt of the order, shipment of the order, and a tracking number you can check online.
7. **Know how returns will be handled.** Investigate the return procedures carefully before ever placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get questions answered. Also, check to see if they charge a restocking fee.

Using this checklist will help minimize any problems and make online shopping a pleasant, convenient, and cost-effective experience.

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Trivia Tease...

Forward I Am Heavy,
Backward I Am Not.
What Am I?

(answer at the bottom of last page)

Airline Humor...

"Thank you for flying Delta Business Express. We hope that you've enjoyed giving us the business as much as we enjoyed taking you for a ride."

"Your seat cushions can be used for flotation, and in the event of an emergency water landing, please paddle to shore and take them with our compliments."

Sleep Tight

If you're not getting a good night's rest to help you be alert during the workday, think about changing how you sleep.

Health experts say that the best position to sleep in is on your side, curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body. The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

Real Life Classified Ads

- Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.
- Great Dames for sale.
- We will oil your sewing machine and adjust tension in your home for \$1.00.
- Tired of cleaning yourself? Let me do it.
- Dog for sale: eats anything and is fond of children.
- The hotel has bowling alleys, tennis courts, comfortable beds, and other athletic facilities.
- Toaster: A gift that every member of the family appreciates. Automatically burns toast.
- Stock up and save: Limit one.
- Man wanted to work in dynamite factory. Must be willing to travel.
- Dinner Special-Turkey \$2.35; Chicken or Beef \$2.25; Children \$2.00.

How to Avoid Health Club Rip-Offs

We all know that exercise is important for our health, but wading through those health club contracts can be enough to discourage anyone. If you decide that you want to join a health club, do your homework. When you first go to the club be prepared...their job is to sell you a long-term membership. Here are a few tips to remember before you sign on the dotted line:

1. **Don't sign a long-term contract or pay for more than 30-days in advance.** If the club closes (as many frequently do), you don't want to get stuck with trying to get a refund on a pre-paid membership.
2. **Don't fall for "free membership" contests.** It's all a sales pitch, and we all know, "there ain't no free lunch!" Read the fine print.
3. **Take the contract home and read it.** Do not sign anything at the club. This will give you an opportunity to review it thoroughly and decide if the club is really the right place for you to exercise.
4. **Get promised incentive deals in writing.** If a salesperson offers you that "special" deal, be sure that you are really going to get it.
5. **Remember that you only have three days in most states to cancel your contract with no consequences.** So, be sure that you have reviewed everything before you sign a contract.
6. **Call your state consumer agencies or Better Business Bureau to see if there are any outstanding complaints that have been filed against the club.** This is always a good source for information.

Follow these simple steps and your health club experience can be productive and rewarding...not to mention increase the quality and length of your life.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from all of my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at 1-937-848-6255 X 202. Perhaps I'll feature you in a future issue!

A Secret Strategy For Investing

Here's a simple way to beat the market during these uncertain times. It is called the Dow Dividend Strategy. Here's how it works...

Invest equally in ten Dow Jones stocks that are paying the highest yearly dividend. They typically have high yields because of a bad previous year. The high dividends allow room for any additional drops, but by getting in during turbulent times, you reap the benefits in the end. Usually these stocks are from large companies that have the ability to come back from a bad year. Thus, this strategy guides you to buying stocks at a great price during a temporary setback. Obviously, no market strategy is 100 percent certain, but over the past 20 years, this has been shown to be very successful. In fact, by using this strategy investors have been able to increase their annual returns by 47 percent over the average investor. The average investor earns 10.91 percent, while the Dow Dividend Strategy investor is yielding 16.06 percent annually. If you are considering investing in the market, here is a great way to get started

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

Save Money On Flowers

Whenever you need to send flowers to a friend or family in another city, call a florist in the city where the event is taking place, rather than calling one in the town where you live. Using a shop in your town requires payment of \$10 or more just in wire transfer fees. This also applies to using online florists like 1-800 Flowers or FTD online.

Instead, you can use online yellow pages to look up the phone number for a florist in the other town and use a credit card for payment. This may require a little extra effort, but the savings will be worth it.

Alternative Medicine Database

There is a federal Internet database on alternative medicine that offers free access to more than 462,000 articles, abstracts and references on everything from meditation to magnets. The database was developed by the National Center for Complementary and Alternative Medicine and the National Library of Medicine. This useful information is available at www.nccam.nih.gov/camonpubmed.

Answer To Trivia Tease...

Teeth

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 Wants To Win \$25 to your Favorite Restaurant”

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: **Susan Zhang, and Mary Jane Parks**

How Many Flowers Are In the Design Stamped ON Each Side Of An Oreo Cookie?

a) 12 b)8 c)14 d)4 e)6

The answer is letter **a)** It was amazing that only 4 people called in last month. It might have been because the news letter went out late. **Give me your e-mail address and you will have a change to win each month then!**

*****Lets look at this months trivia question*****

What was used to erase lead pencil marks before rubber came into use?

a) bread b) newspaper c) cotton d) flower petals e) egg shells

Call me within 10 days of receiving the news letter. 1-937-848-6255 X 202

Real Estate Corner...

Q. We are getting ready to sell our home, but we don't fully understand how the asking price is determined. Can you help us figure out how much our home is worth?

A. There are a number of ways to determine your home's value. The first item is to disregard your view of your home's worth and start considering what it is worth to a prospective buyer. Chances are you have invested a lot of time and money into fixing up your house to be the perfect home. A buyer doesn't share your memories or care about your financial situation. A buyer cares about the value of the home in his or her life.

The second item to consider is the comparative market analysis (CMA). This tool allows you to see what other similar homes have sold for in your area. Be sure to ask why certain homes were included on the CMA while others were not. The CMA is often a good tool to use to determine your beginning asking price. Consider going to open houses in your area to learn how other homes compare to yours. Remember to look at other homes with the impartial eye of a buyer, not from the view of a current homeowner looking to sell. Using the price per square foot formula is a good way to compare your home to others. This should not be the only determinant, but it can be helpful in setting a fair asking price.

The final item used to determine an accurate asking price is to consider add-on options. You may consider offering a lease-to-buy incentive, a quick closing date, or to assist in buyer financing. These added benefits could help you get a great price and help the buyer choose your home over another house. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 1-937-848-6255 x 202

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