



Learn how to get Top Dollar for your home in ANY market! See my enclosed "Free Resources" insert...

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Monday, 3:50 PM

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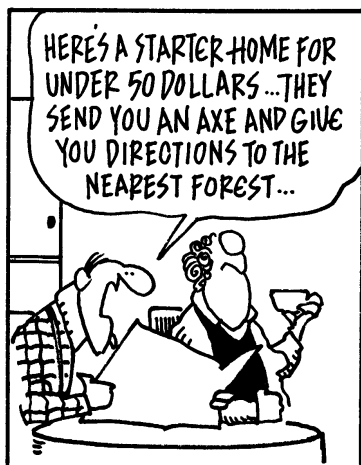
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The Specialist Team...

Service For Life![®]

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

Is Your Child Safe In Cyberspace?

I remember when surfing use to involve the ocean and a surfboard. Not anymore. For most kids today, surfing is a way to navigate on the web. Chances are your kids or grandkids may know more about the computer than you do. They email their friends, play computer games, download software, and they even talk to strangers—sometimes without knowing any better. But are they as safe as you think?

Parents and guardians need to take an active role in monitoring Internet usage. The Internet is like a double-edge sword...on the one hand it's a fantastic research and educational tool right at your fingertips. On the other hand, it's an additional avenue for tricksters, predators, and con artists. This can put kids at risk. Keeping kids safe on the Internet is everyone's responsibility. Here are ***eight important online safety rules*** to keep you and your family safe:

1. Use filtering tools available on most web services and browsers. Go to **getnetwise.org** for more information on filtering tools.
2. Children should never give out personal information such as name, address, telephone number, parent's information or school information without the parent's permission.
3. Children should never agree to meet or get together with someone they meet online.
4. Children should never send anyone their picture or anything else without parent's permission.
5. Children should never respond to email messages from people they don't know, or that make them feel uncomfortable.
6. Children (and adults) should never give anyone their Internet password.
7. Teach your kids about the risks of revealing personal information, and their email address online.
8. Discuss and post online rules near the computer as a reminder.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **973-655-1010**, and I'll tell you...with no hassles and no obligation.

Be involved in your kids' online activities. Just as you know their neighborhood friends, where they go, and what they watch on television, make sure you get to know your children's online friends and their favorite online sites.

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

Air Bag Alert!

Here's a driver's precaution. If you have a car with air bags, make sure you drive with your hands on the *RIM* of the steering wheel, not in the center of the wheel. Severe injuries have occurred when air bags deploy knocking your hands into your face. *Hmmm...I know they're supposed to save lives, but all these negative reports are starting to make me wonder!*

A Fog-Free Bathroom?

Everyone likes a nice warm shower. But it can be annoying when you look into your bathroom mirror and you feel like you've been time-warped into foggy old London!

So here's a handy tip to keep that annoying fog off your bathroom mirror. Simply moisten the corner end of a bar of soap, and rub the soap on your mirror. After the soap has been applied, wipe the mirror with a dry cotton towel. Presto! No more foggy mirrors.

You're Getting Old If You Can Remember These...

- Candy cigarettes
- Wax Coke-shaped bottles with colored sugar water inside.
- Coffee shops with tableside jukeboxes.
- Blackjack, clove and teaberry gum.
- Home milk delivery in glass bottles with cardboard stoppers
- Newsreels before the movie.
- Telephone numbers with a word prefix: Raymond 4-601).
- Party lines
- 45 RPM records
- S & H Green Stamps
- Hi-Fi's
- Metal ice cube trays with levers
- Mimeograph paper
- Roller-skate keys
- Drive-in movies
- The Fuller Brush Man
- 35 cent a gallon gasoline
- Penny Candy
- Reel-to-Reel tape recorders
- 15 cent hamburgers
- Your mom wore nylons that came in two pieces.
- All girls had ugly gym uniforms!

Save \$200 A Month On Groceries?

Yes, it's true. You can save \$200 a month just by following a few shopping tricks! Most U.S. households spend an average of \$3,240 for groceries each year, according to the American Express spending index. That's a substantial percentage of most household budgets. So if you're looking to keep a little green in your pocketbook, try these seven tips:

1. Shop for two weeks at a time. Plan your meals, make a list, and buy accordingly. You'll also be less likely to impulse shop.
2. Never go food shopping when you're hungry because you'll end up buying food that looks tempting.
3. Stay away from "prepared" foods – they can cost you up to 50 percent more than foods you prepare yourself.
4. Use coupons. Check your Sunday paper for the best coupons. They can lower your grocery bill by as much as 25 percent.
5. Buy store brands. This can reduce your grocery bill by an additional 25 percent, which leads to big savings!
6. Buy extra meat when it's on sale and store it in your freezer.
7. Shop for paper goods and household cleaners at discount stores and dollar stores and you'll save an additional 10 to 15 percent.

Thank You! Thank You! 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!

Gavin Greene
Nancy Fels
Regina Fleming

Andrea McPhatter
Alicia Petyon

Has Your Workout Routine Fizzled?

Have you been working out regularly, but haven't seen the results you want? You may have hit what they call "the plateau." There can be two reasons. Your body may have become accustomed to your routine. What can you do? It's time to change it. If you're use to running or swimming, try walking. If you do aerobics, try light weight lifting. And if you're feeling tired, take a break. Let your body rest and renew itself.

Second, look at your diet. To see results, you must change something. You may need to cut back on your calories to see the results you want. Or you may simply need to change what you're eating—eat more fruits, veggies and salads...and reduce fats, refined sugars and carbs.

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www.TheSpecialistTeam.com

Five Simple Fire Safety Tips That Can Save Your Life!

A house fire at any time can put you and your family's lives in great danger. Yet, fire experts say you can dramatically reduce the risk of injury or death by just following these five simple safety tips:

1. **Make sure your house number is visible** from the street so emergency vehicles can find you. Consider using oversized reflective or illuminated numbers at the curb, preferably next to your mailbox.
2. **Install smoke detectors** in places where they will activate in time for you to save yourself and family. This is usually within a foot of the ceiling. Make sure you test them *monthly* by pressing the "test" button, and *replace batteries at least once a year*. Don't rely on the alarm to make an intermittent "beep" to change batteries.
3. **Create a fire escape plan** with an emergency route for each family member's bedroom. If bedrooms are on the second floor, purchase a simple chain ladder for escape from windows. Arrange for a safe family meeting place outside the home in the event fire strikes. This way you can account for each family member instantly.
4. **Place an adequately sized fire extinguisher near the kitchen area** of your home. Also, place one at the opposite end of the home. Most homes use undersized extinguishers. Even if a small fire breaks out, you will want all the suppression you can get.
5. **Remove all weeds, tree branches, leaves, and litter** away from the perimeter of your home. Put a screen on your fireplace and keep it closed at all times. It's best to sleep with your bedroom door closed to give yourself more time to escape in case of a fire. And teach your children what to do if their clothes catch fire: *Stop, Drop, and Roll*.

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth, and repeat business.

This month's *Client Of The Month* is Lureen Clermont. Her determination to find the right home and her work ethic are inspiring. Congratulations Lureen, as our *Client Of The Month*, she will receive 2 free movie tickets courtesy of the Specialist Team.

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Amazing Facts!

- ✓ Most lipstick contains fish scales.
- ✓ The first product to have a bar code was Wrigley's Gum!
- ✓ The average person laughs 13 times a day.
- ✓ Baby Robins eat 13 feet of worms each day!
- ✓ You blink 10,000,000 times per year.
- ✓ Fingernails grow nearly four times faster than toenails.
- ✓ Chewing gum while peeling onions will prevent you from crying!
- ✓ 166,875,000,000 pieces of mail are delivered each year in the U.S. (*so that's how so many get lost!!*)
- ✓ Every human has a distinct tongue print.

Lighting Birthday Cake Candles? Try This...

Have you ever tried to light the candles on a beautiful birthday cake, only to be disappointed by dripping wax and burning fingers? Here's a quick and easy solution: Simply find a piece of raw spaghetti, light the end, then light the candles on the cake. You can easily light all your candles with no burned fingers or wasted matches.

Easy Energy Saving Tips!

If you have Venetian or other horizontal blinds in your home, did you know that the direction of the blinds can directly affect the heat and energy loss?

Believe it or not, there is a right way and a wrong way to slant the blinds during the colder months.

During cold months, the horizontal blind's slats should be slanted from the indoors to the outdoors (up). Plus, make sure your horizontal blinds are fully lowered so they touch the windowsill. Slanting the blinds this way will trap the cool air between the window and the blinds and will keep your room warmer.

Do just the opposite for warm months. Slant the blinds from the outdoors to the indoors (down).

"The history of our race, and each individual's experience, are sown thick with evidence that a truth is not hard to kill and that a lie told well is immortal." (Mark Twain)

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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!

A Thought For The Month...

"What life means to us is determined not so much by what life brings us as by the attitude we bring to life; not so much by what happens to us as by our reaction to what happens."

Lewis Dunning

Are Two Really Better Than One?

"How was your golf game dear?" asked Jack's wife. *"Well, I was hitting it pretty well, but my eyesight's gotten so bad that I couldn't see where the ball went."* *"You're 75-years-old,"* admonished his wife, *"why don't you take your brother Scott along?"* *"He's 85 and doesn't even play golf,"* protested Jack. *"But he's got perfect eyesight and can tell you where the ball went,"* his wife pointed out.

So the next day Jack teed-off with Scott watching. Jack swung and the ball disappeared down the fairway. *"Did you see it?"* asked Jack. *"Yep,"* answered Scott. *"Well, where is it?"* yelled Jack peering off into the distance. *"I forgot!"*

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.

AND...whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

The Specialist Team

K.C. Gleaton

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www.TheSpecialistTeam.com

"Who Else Wants To Win A \$500 Gift Certificate"

Take my Trivia Challenge and you could win too!

This is one of my favorite sections. Each month I'll give you a new trivia question. The first *three (3)* people who call my office with the correct answer win a Free \$500 reduction on any real estate service I provide: buying or selling. And best yet, your certificate is transferable. Use it yourself, or give it to a family member, neighbor or special friend and help them save money. Take your best guess, then call me at **973-655-1010.**

Here's This Month's *Mega Trivia Question...*

The Body Of An Average Adult Has Approximately How Many Square Feet Of Skin?

a) 82 sq. feet b) 58 sq. feet c) 18 sq. feet d) 24 sq. feet e) 126 sq. feet

Call me right now with your answer! 973-655-1010

Real Estate Corner...

Q. What is your "Maximum Home Value Audit," and how does it differ from what other agents will offer me?

A. If you're thinking of selling your home in the next year, you need to know about my exclusive "**Maximum Home Value Audit™.**" My audit is much more than a simple home valuation you'll get from another agent. It's a complete top-to-bottom analysis not just of the value of your home, but *EVERY* aspect of your home.

It's designed to specifically maximize the money you'll get selling your home and in a time frame that meets *YOUR* agenda. And there's absolutely no obligation for you to list your home with me or any other agent. My audit will show you how to:

- ✓ Learn not just area values, but total market value so you know how to price your home for top dollar!
- ✓ Avoid the "7 Costly Mistakes" when selling your home. I'll give you a free report revealing all of them.
- ✓ How to dress your home so it shows the best and commands a higher price and faster sale!

My analysis will take only about 45 minutes of your time...time I promise will be well worth it. It's a special Free service I provide to my clients and close friends. To schedule your *Home Audit* at a time convenient to you, please call my direct line at 973-655-1010.

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