



*Buying Or Financing A Home?  
Call Us Right Now And Ask For Our  
Free Report, "7 Secrets For Saving  
Thousands When Financing  
Your Home."*

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*Hawaii Discount Realty...*

# **Service For Life!**<sup>®</sup>

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

## **Secrets For Saving A Bundle On Your Auto Insurance**

Did you know that you could be saving hundreds, perhaps thousands per year on auto insurance? It's true. According to a survey taken by American Express, most Americans don't take the time to find the best deal on insurance. In fact, only 32 percent shopped around for the best deal on auto insurance. Yet, 64 percent shopped an average of 29 days to find a good deal on a car. Estimates show that people who shop around – even for just a few hours – save an average of \$301 per year. That computes to be a bundle of cash over the long haul. Here are tips to help you get the best deal on auto insurance.

First, go to [insurance.yahoo.com/auto.html](http://insurance.yahoo.com/auto.html) and take the insurance savings quiz. It'll help you identify areas of your current coverage you can adjust to save money. Some suggestions include installing an alarm, carpooling to reduce mileage, taking a defensive driving class, or including your car on the same policy as other family cars, getting a multi-vehicle discount. Also, call your insurance agent to review your policy and ensure you're getting any age or student discounts that may apply.

Next, conduct a little research. Insurance can be confusing, luckily [www.moneycentral.msn.com](http://www.moneycentral.msn.com) is a great resource for information on a variety of insurance related questions. It can help you decipher the exact coverage you need. Get educated about the various types of insurance *before* you spend the time getting quotes.

Once you know what coverage you need, you can begin to comparison shop. Most large insurance companies have web sites where they will give you a personalized quote. A few user friendly sites are [statefarm.com](http://statefarm.com) and [farmers.com](http://farmers.com). If you prefer to get a quote over the telephone, they are available from most major insurance companies. You can call Geico at 1-800-861-8380 or Progressive at 1-800-AUTO-PRO. Progressive claims that, if they can't save you money, they will tell you who can.

Surprisingly, Americans spend more time shopping for household electronics than for auto insurance. In fact we shop an average of 13 days to save about \$203 on that electronic purchase, but we spend less than one day researching our auto insurance purchase. Take a little time and shop around. It will save you a bundle in the long-run.

### **Don't You Just Hate Pushy Salespeople?**

If you're like us, you can live without the pressure and hassles from aggressive salespeople. That's why we treat our friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call us at **595-4399 Ext 102**. There's never any pressure or hassles – We're here to help.

Get Free money-saving home tips at our web site: [www.HawaiiDiscountRealty.com](http://www.HawaiiDiscountRealty.com)  
**Special thanks to our friend, Dr. Richard Barr, for recommending Colonel James and Dr. Elizabeth Harbison!**

## Word Of The Month...

Studies have shown that your income and wealth is 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!

**prodigal** \ˈpra-di-gel\ (adjective)

Meaning: recklessly extravagant, characterized by wasteful expenditure

Sample Sentence: The bankruptcy proceedings were a sad realization of the man's **prodigal** life.

## U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Start your own business with assistance from the Small Business Administration. The site provides counseling, educational courses, and information about loans. It also provides a database of federal, state, and private contracts that are available to small business owners. Simply log on to [www.sba.gov](http://www.sba.gov) to access all of the information for your small business.

## You Never Know Who May Be Listening...

An elderly man who was very hard of hearing went to his doctor to be fitted for a hearing aid.

With his new aid, his hearing improved 100 percent. When he returned to the doctor for his monthly check-up, the doctor asked how the man's family felt about his new and improved hearing.

The man smiled and replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

## Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

**Dr. Richard & Phyllis Barr, Tom & Rita Richardson, Dr. James & Norma Beecham, Tom & Sandy Tichy, Ty & Kathy Wooldridge, Gina Meinhardt, Todd & Suellyn Gandolph, Dr. Ken Kelly, Ray Uncango, Jim Kidd, Shayne Ford, John & Mihui Hargitt, Sid Lagaret, Kreg Cook, Laurie Rodriguez, Monina Livica, Drs. Peter and Cynthia Weber and Randy Greene.**

## Tips For Choosing Wireless Service

Today, there are so many wireless plans available, making the right choice can be a real challenge. Here are a few simple tips to help you make the best decision:

- 1. Choose a wireless plan that best meets your needs.** It's important to consider how many minutes you will be using each month. Also, consider if you will be using the phone for long distance calls and if you will be using the service when you are traveling. For example, a business person using the phone on a daily basis will need a different plan than someone just using the phone for emergencies. At [www.point.com](http://www.point.com), you can state your individual wireless needs and compare different plans. These side-by-side comparison checksheets are very helpful.
- 2. Consider prepaid plans** if you are new to the wireless world. These plans guarantee a certain number of minutes for a set prepaid price. If you are unsure of your cell phone needs, this is a good way to figure it out without running up a huge bill. Most cell phones are equipped with a function that will keep track of airtime. This is a tool that all cell phone users should utilize.
- 3. Don't sign a long contract** for cellular service. With special deals being constantly offered, it's not a good idea to get tied to a long-term contract. If you decide that a deal is too good to pass up, be sure that the contract is for no more than one year. Also, be sure that you have at least 30 days to test the plan to ensure that you have the airtime and service area that you require.

## Four Paws Help You Perform Better!

A study of married couples shows that when given an unpleasant task, pet owners performed better when their animal companions were near than when their spouse or human friends were around. What's going on here?

Doctors say we try to perceive people are supportive, but instead we think they are evaluating us – causing greater stress during unpleasant tasks. Your pet loves you no matter what!

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## Brain Teaser Of The Month

A pregnant woman is preparing to name her seventh child. Her children's names so far are Dominique, Regis, Michelle, Fawn, Sophie and Lara. What will she name her next child -- Jessica, Katie, Abby or Tilly?

(answer at the bottom of last page)

## The Real Thing

Just in case you wondered what was in that frosty mug of Coca-Cola, here are some other uses.

- You can put a T-bone steak in a bowl of Coke and it will be gone in two days.
- To loosen a rusted bolt, apply a cloth soaked in Coke to the bolt for several minutes.
- To clean corrosion from car battery terminals, douse them with a can of Coke.
- To remove rust from a chrome car bumper, rub the bumper with crumpled aluminum foil that has been dipped in Coca-Cola.

## Why Swap Now?

Sarah was reading a newspaper while her husband was engrossed in a game on TV. Suddenly, she burst out laughing. "Listen to this, there's a classified ad here where a guy is offering to swap his wife for season tickets." "Hmmm," her husband said, not bothering to look away. Sarah said teasingly, "Would you swap me for season tickets?" "Absolutely not," he said, "season's more than half over!"

## Helpful Kitchen Tip

Microwave unpeeled garlic cloves on high for 10 to 20 seconds. Cool, and store in a self-sealing plastic bag in the coldest part of the refrigerator. Microwaving makes the garlic easier to peel and lessens the garlicky smell on your hands. The garlic is best if used within two weeks.

## Quote of the Month

"I care not what others think of what I do, but I care very much about what I think of what I do. That is character!"  
--Teddy Roosevelt

# How To Slash College Tuition Costs

Whether you're a parent sending your child to college or an adult wanting to return to college, there are great tips to help you afford the high cost of tuition. College costs are rising at a rate faster than inflation. In fact, tuition and fees at private schools now average \$16,332 per year. And public schools average \$3,510 per year. One of the easiest ways to cut the cost of college is to take advantage of several tax programs currently available.

If you are paying tuition for yourself, your spouse, or a dependent you may be eligible for education tax credits. Tax credits allow you to deduct your expenditures from the federal taxes that you owe at the end of the year. The **Hope Credit** gives a 100 percent deduction for the first \$1,000 and 50 percent of the second \$1,000 during the first two years of undergraduate studies. The student must be working toward a degree and going to school at least half-time. The **Lifetime Learning Credit** goes into effect after the second year of study. It allows you to claim 20 percent of \$5,000 and does not carry the restrictions of the **Hope Credit**. These credits are not available if you are single making over \$40,000 or married making over \$80,000.

Other options to help you save money are state sponsored tuition plans. **Prepaid Tuition Programs** allow you to purchase tuition credits to be used at a later time. **Tuition Savings Plans** allow you to begin an account at a higher rate of return for future tuition use. To find out if either of these programs are offered in your state call 1-877-277-6496 or log on to [www.collegesavings.org](http://www.collegesavings.org).

For more information on other types of college tax savings visit [www.IRS.gov](http://www.IRS.gov) keyword education incentives, or go to [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

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

We love hearing from all of our good friends and clients who enjoy reading our monthly letter. And we're 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 us at **595-4399 Ext 102**. Perhaps we'll feature you in a future issue!

# Short-Term Antibiotic Discovery

With so many bacterial infections becoming immune to commonly prescribed antibiotics, the medical community has been testing new short-term antibiotics to treat infections.

The new short-term antibiotics are given in a higher dose than the old-fashioned antibiotics. Thus, it is more difficult for the bacteria in your body to become resistant. In fact a common ear infection can now be treated with a three day antibiotic or a single shot instead of the traditional dosage. The shorter course of antibiotics is as effective and is less expensive than traditional antibiotics.

They've also been found to have fewer side effects. This new break-through in medical treatment allows patients to have an alternative to the typical seven to ten day course of antibiotic care.

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## Thanks For The Kind Words...

"Thank you very much for helping Jesse and me with the sale of our home. Your expertise, knowledge and patience made the transaction such a breeze. I'm glad that we walked in on your Open House in Ocean Pointe. If not for that, I'm not sure where we would be right now, especially since we will be closing on our new home soon."

Brandee Galamgam

## Be Sure Your Breath Is Minty Fresh

Here are some quick tips to help you prevent halitosis.

- Drink at least eight glasses of water each day.
- Use baking soda toothpaste.
- Brush your tongue, in addition to your teeth, twice daily.

## Avoiding Headaches

Over-the-counter headache relievers are big sellers. You can avoid taking them by helping prevent the headache in the first place. Here are the leading causes and some prevention ideas.

- **Stress:** Relax for 30 minutes each day. Eat a high carbohydrate, mid-afternoon snack.
- **Diet:** Avoid caffeine, wine, chocolate, cheese, and any other trigger foods.
- **Eye Strain:** Take your eyes off the computer for short "breaks."
- **Sitting:** Stretch at least once per hour.
- **Sleep:** Keep a regular sleep schedule, even on the weekend.

These simple tips can help you avoid headaches and feel better without any medication.

## Answer To Brain Teaser...

Tilly. She seems to follow the scale: Do, Re, Mi, Fa, So, La...Ti.

## We'd Love Hearing From You!

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

**Hawaii Discount Realty**  
**Brooks and Susan Bowman**  
595-4399 Ext 102  
admin@hdrealtor.com

# "Who Else Wants To Win Movie Tickets For Two?"

*Your chances to win could be better than you think!*

What is the most plentiful element in seawater?

- a) hydrogen b) chlorine c) oxygen d) sodium e) magnesium

*The first TEN people to call us*

*with the correct answer will win! 595-4399 Ext 102*

## *Our Free Reports are loaded with great money saving tips*

Accept our invitation to view our selection of free reports at [www.hawaiidiscounrealty.com/sitemap.com](http://www.hawaiidiscounrealty.com/sitemap.com).

## *Real Estate Corner...*

**Q. We are planning to make major home improvements. I'm worried about getting our investment back when we decide to sell. How do we know if we're spending wisely?**

A. When remodeling, you must weigh the cost of the remodel versus the value of the finished product. When we say "value," we're not only talking about resale value, but we're talking about the value of the remodel to you personally. Some important questions to ask are how long you will be staying in your home and what benefits will the remodeling project bring to your daily life.

Regarding resale value, your remodeling project needs to be assessed based on your neighborhood. The best home improvements are cosmetic improvements. Minor updates to the kitchen and bathrooms, or a new roof are always valuable. Aesthetic additions such as new carpeting or paint are another type of remodeling project that returns almost 100 percent of their cost to the value of your home.

For larger projects, the average return within one year after the remodel varies. Major kitchen remodeling gives an average return of 87 percent, a family room addition at 84 percent, a master suite averages 82 percent, and window replacement 68 percent. As you can see from these examples, your remodeling project will always add some degree of value to your home.

When remodeling, it is important to remember that you'll be selling your home someday and you need to make wise remodeling decisions. You must weigh the up-front cost of the project versus the usefulness to you and added value to your home. If you're thinking of selling or buying soon, and require competent and caring representation, please call us at 595-4399 Ext 102

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