



Learn how to get Top Dollar for your home in any market! See our enclosed insert for details...

Volume IV, Issue 24
Thursday, 7:49 AM
Honolulu, Hawaii

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Hawaii Discount Realty...

Service For Life![®]

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

How Small Steps Can Make A BIG Difference In Your Health

Every day you hear warnings about lifestyle choices affecting your health. We Americans eat poorly, get little exercise, and frequently contribute to our own untimely demise.

But what's the point in living a long time if you don't enjoy yourself while you're around? How can you balance the advice you hear and still have a normal life? It turns out that just by making small changes to your lifestyle you gain significant benefits—and this may encourage you to make even bigger changes.

Exercise—The greatest benefit! Sure, we all know we need to exercise more. But if you just can't seem to drag yourself to the gym three or four times a week, (or even once just to sign up), there are small, everyday things you can do to get significant exercise.

Little things mean a lot. Instead of driving around the parking lot in circles for 15 minutes in search of that perfect parking spot, the one right near the mall entrance, park further down the row. Walking just four minutes burns 19 calories. Not only will you benefit from the additional walking distance, you'll probably find yourself inside before you would have found a space. You can find out how many extra calories you can burn in a day by using the on-line calorie calculator at <http://www.ivillage.com/diet/tools/healthcalc/>.

Seize the moment! How often have you been alone or with your family, watching television or a movie starring Julia Roberts or Brad Pitt, and gotten a pang of "abdominal envy"? Instead of feeling guilt for sitting around, or making a mental note to exercise later, plop yourself down and do some quick crunches while you're thinking about it. At the end of the evening, you'll have done 20 crunches instead of none. For the most effective crunches, check out www.bodybuildingforyou.com.

A Live-Longer, Live-Better Diet. You know what you should and shouldn't be eating; eat vegetables and don't eat too much fat. But making a commitment to a lifetime of healthy eating may be biting off more than you can chew. Here are some tips on how to change your diet habits a little at a time.

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 great even if you're not planning on selling soon. You can get a free copy by calling us at...
(808) 595-4399 Ext 102

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. You may even be able to fatten your wallet!

Triskadekaphobia (noun)
\\tris'' ke dek a foe' bi a\\

Meaning: Fear of the number 13.

Sample Sentence: Bob's chronic **triskadekaphobia** forced him to miss work on Friday the 13th.

Wrack Your Brain...

Where is the American flag flown round the clock, but is never raised, lowered, or saluted?
On the Moon.

What is the only country whose flag is not rectangular?
Nepal's flag is asymmetrical.

What is the only country to have a single-colored flag?
Libya's, which is solid green.

How many verses does the Greek national anthem have?
158.

Remove Stains From Your Butcher Block Naturally:

Before you use harsh chemicals to remove tomato or berry stains from your butcher block cutting board or counter, try this natural remedy: Squeeze the juice from a wedge of fresh lemon over the stain, sprinkle with salt, and scrub gently with the lemon wedge until the stain is gone.

Can't Argue With That...

"I have enough money to last me the rest of my life, unless I buy something."

- Jackie Mason

"USA Today has come out with a new survey - apparently, three out of four people make up 75 percent of the population."

- David Letterman

Try eating what you're "supposed to eat." The FDA recommends eating five servings of whole grains and five servings of fruits and vegetables per day. But who has room for all those *plus* the super-sized fast-food value meal?

Just for one day, fit in all the foods you're supposed to eat. Whole grain cereal for breakfast. Spinach salad with egg and rye crackers for lunch. A handful of raisins and some cashews for a snack. Salmon steak, brown rice with thyme and asparagus for dinner. And guess what? That's *still* not enough to meet the recommended FDA standards.

Plan a day's worth of meals for yourself. And at the end of the day, see if you could find room to fit any junk food. This way, you'll not only fulfill your hunger, but you'll be eating healthier. Now you can go to bed feeling good about yourself and not guilty about a thing.

Take it one day at a time. Changing your entire life is daunting, but you can eat well for a day. Tell yourself that you don't have to eat well everyday, just today, to see what it's like. Who knows, one day might turn into a week. Or three servings of veggies a day become five. Habits have to start somewhere.

It's the small steps that really count the most. Recommendations and "official" guidelines about your health can sometimes seem overwhelming. But start by taking small steps to improve your health. You'll feel healthier and more in control of your life.

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) 595-4399 Ext 102**.

"What's That You Said?"

When a car passes you with the music pumping so loud you can feel it in your chest - and you're twenty feet away! - you wonder how long it'll take the driver of that car to go completely deaf.

But according to the Jacksonville FL *Times-Union*, people with their headphones cranked-up are actually at greater risk of losing their hearing than the people in that thumping car. It seems that stereo headphones can emit as much as 120 decibels, well above the volume needed to cause permanent hearing loss. In fact, hearing damage can occur at a mere 60 decibels.

So keep an eye on the volume when you (or your kids) are cranking the headphones... you may be doing more harm than you realize.

Get Free money-saving home tips at our web site: www.oahurebates.com

Mind Teaser...

Where did Sesame Street muppet characters Bert and Ernie get their names?

(answer at bottom of last page)

Amaze Your Friends With These Little-Known Facts:

- Upper and lower case letters are named 'upper' and 'lower' because in the time when all original print had to be set in individual letters, the 'upper case' letters were stored in the case on top of the case that stored the smaller, 'lower case' letters.
- The "X"s that people sometimes put at the end of letters or notes to mean a kiss actually started back in the 1000's when Lords would sign their names at the end of documents to other important people. It was originally a cross that they would kiss after signing to signify that they were faithful to God and their King. Over the years though, it evolved into the "X."
- Bread becomes toast when the surface temperature reaches 315 degrees. At that point, its sugars and starches begin to caramelize. The bread not only becomes crunchier, but sweeter, too. With more heating, sugars and grain fibers turn into carbon, causing burnt toast.
- Although technically a tomato is a fruit, since it is the ripened ovary of a plant, in 1893 the Supreme Court ruled in the case of "NIX v. HEDDEN" that tomatoes were to be considered vegetables. Because vegetables and fruits were subject to different import duties, it was necessary to define it as one or the other. So tomatoes were declared a vegetable given that it was commonly eaten as one.
- A new star is born in our galaxy every 18 days. About 20 new stars are born each year. For comparison, there are 100,000 million stars in our galaxy.
- The average lead pencil will draw a line 35 miles long or write approximately 50,000 English words. More than 2 billion pencils are manufactured each year in the U.S. If these were laid end to end, they would circle the world nine times.

WARNING To Parents: Is That Playground Safe For Your Child?

Almost every fast-food or kid-friendly restaurant has a playground with a "ball pit" – a Plexiglas pit with brightly colored plastic balls for children to play. And for the most part, playing in them is a safe and fun activity, giving mom and dad a welcome respite from the kids.

But there are some things to be wary of in those colorful play areas. Danger from germs, collisions, and sometimes unmentionable items mean you should check out the ball pit before your kids go romping around. Although the risks are small given the thousands of kids who enjoy popular play areas, parents should nevertheless take precautions to keep their kids safe while playing.

For example: Injury can occur when kids collide in the ball pits, especially when a child hides under the balls and can't be seen. In 1995, a teenager was killed when he was hiding under the balls at the base of a slide and another child landed on top of him.

Germs also can collect on equipment, spreading viruses and disease. Manufacturers recommend that the establishment disinfect play areas daily, and thoroughly wash them weekly. But not all meet these requirements.

Also, since the balls in a "ball pit" contain latex, if your child is allergic to latex, keep him or her away from the ball pit. Latex allergy can result in reactions ranging from rash to anaphylactic shock. As with any play space, parents should use their best judgment and a careful eye to protect their children.

“That’s Not Dirt...Just Stardust!”

About 27 tons of dust falls to Earth from space every day, totaling almost 10,000 tons a year. The dust is left over from the creation of our solar system. Much of the dust found in your home comes from this cosmic source (But don't tell your teen; they'll use any excuse not to clean!).

“If You Enjoy This Newsletter, Why Not Share It With People You Know?”

We love helping people, and we hope you enjoy reading our newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just fill out the information on our “**Insider’s Free Resources**” page and send or fax it to us (the number’s on the sheet), OR just call us at **(808) 595-4388 Ext 102** and we'll make sure they receive a Free subscription.

We'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Thanks For The Kind Words...

"I especially appreciated the fact that if I had a question or problem, you would discuss with me all of my options and make recommendations so that I could make an informed decision. The service you provided was always excellent."

Lori Leong

The Buck Stops WHERE?

Little Johnny wasn't getting good marks in school. One day he made the teacher quite surprised.

He tapped her on the shoulder and said, "I don't want to scare you, but my daddy says if I don't get better grades somebody is going to get a spanking!"

Please, make it stop!

According to a University of Cincinnati study, the annoying songs most likely to get stuck in your head are:

The Macarena

I'm a Little Teacup

The Theme from *Gilligan's Island*

Tchaikovsky's *1812 Overture*

Kenny Rogers' *The Gambler*

YMCA by the Village People

Mozart's *Eine Kleine Nachtmusik*

The theme from the *Andy Griffith Show*

Quick, Once-a-Season Tip:

Using a soft cloth, rub your wrought-iron outdoor furniture with car wax once a year to protect it from the elements and prevent rust.

Teaser answer (from page 3): Bert was named after the police officer and Ernie was named after the taxi driver in Frank Capra's movie "*It's a Wonderful Life*."

We'd Love To Hear 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...

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"Who Else Wants To Win Two FREE Movie Tickets?"

Your chances to win are better than you think!

What Room In The Average American Home Is The Scene Of The Greatest Number Of Arguments?

a) living room b) kitchen c) bedroom d) bathroom

The answer is letter "B," the Kitchen. More arguments occur in the kitchen than anywhere else in the house. So let's move on to this month's trivia question...

What State Is The Grand Canyon Located?

a) Colorado b) New Mexico c) Florida d) Arizona

The first 4 people to call us with the correct answer will win!

(808) 595-4399 Ext 121

Real Estate Corner...

Q. What Steps Can I Take To Make My Home Sell Faster?

- A. There are several steps you can take to not only shorten the sale time of your home, but help it sell for greater value. The one "mistake" sellers often make is failing to see their home from the perspective of a potential buyer. Here are a few helpful tips to think about:
- First, make your home available for showings. This sounds obvious, but one of the most frequent complaints of REALTORS representing buyers is they can't get proper access to the home.
 - Next, realize that "first impressions are lasting ones." Drive up to your home as a prospective buyer would. What does the home look like from the street? Is the front yard manicured? Are trees cut back? Pay particular attention to your entry area.
 - Next, get rid of clutter. The way you live in a home, and the way you sell a home are two very different things. So eliminate those knick-knacks, ceramic thimbles, and other distractions from the true features of your home. The less "clutter," the better.
 - Next, remember that buyers are attracted to your home because of the "lifestyle benefits" they perceive they'll get living there. They're looking for a "home" not a "house." So highlight those special features. A few areas to think about are the entry impression, the kitchen, master bedroom, and the master bath. Make sure everything is light and bright.
 - Next, fix problems ahead of time. Consider getting a home inspection *before* you list or show the home. This will root out any problems and give your home a documented "clean bill of health" to speed the sale.
 - Finally, if you're thinking of moving soon, our FREE home sellers report, "**44 Money-Making Tips For Preparing Your Home To Sell,**" will be worth its weight in gold to you. Just give us a call at **(808) 595-4399 Ext 102** and I'll rush one out to you.

Get Free money-saving home tips at our web site: www.oahurebates.com