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Farah De Verteuil’s

# Service For Life!®

“Insider Tips For Healthy, Wealthy & Fun Living...”

## Is Your Child Safe In CyberSpace?

They’re on it every day. They communicate with their friends. They play games, download software, and they even talk to strangers—sometimes without knowing any better.

The Internet is becoming an integral part of our children’s lives. One day the Internet will play as central a role in their lives as the television or telephone does today. There are many opportunities for kids on-line from learning opportunities, entertainment, to personal growth—all available to those who “surf.”

But do you know the risks they put themselves and you at when they sign on-line? The challenge for parents is to educate themselves and their children about how to use the Internet safely. Here are three easy steps and simple resources to make you and your kids “net-wise!”

1. Take advantage of filtering tools available on most web services and browsers, such as AOL, Prodigy, etc. Three of the most popular tools include CyberPatrol, NetNanny, and SurfWatch. Like the rest of the world, the Internet may contain material that is inappropriate for children. One way to control what your child can see and do on-line is go to **GetNetWise.org**. There you can locate “tools for families” to help filter out the wrong sites.
2. Have a talk with your children about on-line safety. You can also subscribe to the free “SafeKids/NetFamilyNews” newsletter at **SafeKids.com**. This website has the latest information on what you need to know to protect your kids when they are on the Internet, including kids’ rules for on-line safety, and guidelines for parents.
3. Learn about your child’s on-line world. Do what responsible parents should do: Pay attention to your children when they go on-line! The more involved you are with your children’s on-line activities, the easier it will be to set limits and give direction. Clearly, there’s no substitute for parents simply getting involved.

### 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 503-758-6281, and I’ll tell you...with no hassles and no obligation.

## 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. Hmm...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.

## How Many Of These Do You Remember?

- 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
- 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!

As parents, you should get to know your children's on-line friends and their favorite on-line areas, just as you know their neighborhood friends, where they go, and what they watch on television.

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## How To Save Up To \$200 A Month On Groceries...

Want to save some real money? According to the American Express spending index, U.S. households spend an average \$3,240 for groceries each year! As you can see, food expenses represent a substantial percentage of household budgets. Here are a few suggestions for saving hundreds of dollars on your monthly grocery bill:

1. Shop for two weeks at a time. This will lessen impulse shopping and help you stick to your budget. Plan your meals, make a list, and buy accordingly.
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 and avoid the outer isles where these products are featured. You may be paying up to 50 percent more for those "prepared" meals.
4. Using coupons can lower your grocery bill by as much as 25 percent. The best coupons are located in your Sunday paper.
5. Buy store brands whenever possible. The fancy "brand" names often make the very same food products for the store brands and the only thing you're paying for is fancy packaging. Buying store brands also can cut your grocery bill by as much as 25 percent. And that's big!
6. Buy extra meat when it's on sale and store it in your freezer.
7. Don't buy toiletries and household cleaners at the grocery store, because they charge between 10 percent and 15 percent more than the large discount stores and the "dollar" stores.

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## 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!

**Special Thank You to Mindy Forbes for your referral!**

**Two Tickets to the Movies for you!!**

## A Secret Shutterbug Technique

As you can imagine, professional photographers keep a lot of extra film on hand, and so do many amateur photo buffs.

But did you know that color print film can go bad quickly? If not used, the film's color can deteriorate.

To prevent film deterioration, simply store your film in the freezer. The freezing will prevent the film deterioration and produce an excellent color. When ready to use the film, let it *fully* warm up to room temperature before you load it into your camera.

## 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).

## 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'll blink 10,000,000 times in a 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.

## 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 Kathy Murdza and Penny Drake. They just purchased a Beaverton New Construction home for Kathy and her son. *Congratulations, and please accept movie tickets for the whole family! You deserve to relax now.*

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

## 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 a potential fire by just following these 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*.

## Thanks For The Kind Words...

*"Kudos again for all of your hard work in solving the question marks involved in the closing of the Seward property. Your dedication and genius is appreciated."*

*Keep up the good work, Farah.....We enjoy doing business with you!"*

Thomas and Kitty Harmon

## 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!"*

## I'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," I'd love to hear from you...

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# "Premiere" Local Family Owned Company Discounts!

## Exclusive "Premiere" Discounts Provided By Farah

Its important to me to give the best service to my clients as possible. I work with Local, Family Owned Companies to provide my clients discounts AND keep the money in the local neighborhood!

Here's Is This Months Local Discount...

### Pacific Lifestyle Furniture-

Take in this advertisement or use the Key words: **Farah, Premiere** Receive **10% off** any purchase and **FREE Delivery** In the Portland, Beaverton area.

16305 NW Cornell Rd #120, Beaverton, 97006 (503) 531-5731

**Do you have a Family run company in the area? Please Contact Me**

## 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 affecting it successful sale.

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 **503-758-6281**.

## 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 **503-758-6281**. Perhaps I'll feature you in a future issue!