



David has the necessary equipment, skill, and motivation to deliver outstanding real estate photography for a fair price.

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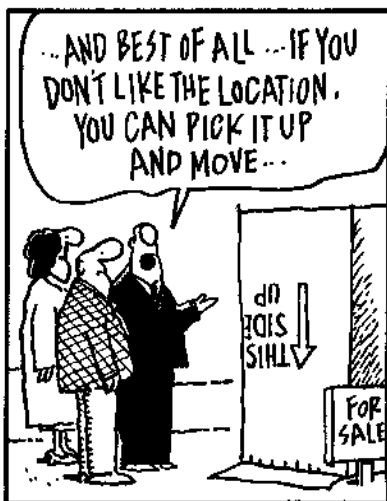
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Pleasantly Practical

Healthful, Successful & Fun Living...

Is Your Bank Charging You More Than It Should For Services?

If you ever have the suspicion that your bank is overcharging you, you may be right! In fact, banks are making windfall profits off of unsuspecting consumers but you don't have to be losing money.

According to Liz Pulliam Weston, personal finance writer for MSN Money, the banking industry collects more than \$50 billion a year in various service charges, more than twice the total of a decade ago.

Many banks charge too much for just about everything – from monthly account fees, to “per check” service, to stop payments, to overdraft protection. You might think these are just minor fees everyone has to endure, but more and more consumers are becoming dissatisfied by all the “nickel and dime” charges.

You should take action to reduce or eliminate many of these costs.

Ask your bank for a detailed description of each type of checking account they offer, and choose the right account for you.

Get overdraft protection. The fees are generally lower than when you bounce a check.

Consider using a debit card for your purchases. You don't have to worry about facing a big credit card bill at the end of the month. You do have to worry about not having enough cash left to cover your major expenses. Just watch out for bank fees when you use your card.

Shop for bank services the same way you would shop for anything else. As a general rule, smaller banks have lower (and fewer) fees. Check out the banks in your area that are owned locally, and make a switch. You'll be surprised how much money you can save on an annual basis from one bank to the next.

Don't buy physical checks from your bank. There are trustworthy companies that print checks for significantly less money.

Shop around for the best deal on savings accounts. Banks offer basic, low-interest savings accounts and higher interest money-market accounts.

EXCEPTIONAL PHOTOGRAPHY

Gets buyer's attention!

David uses aircraft, a bucket van, or robotic cameras for GRAND perspectives. His interior photos charm.

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Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

Ruse \ˈroos\ (noun)

Meaning: A wily subterfuge; trick

Sample Sentence: It was a **ruse** on the part of the mayor to get the rioters out of Seattle during the World Trade Convention.

Mind Teaser...

Can you name the ten body parts that are only three letters long? None of them are slang. Five are below the neck and five are above.

(check the answers on the last page)

Consumer Corner...

Nuisance Calls- Help prevent unwanted calls by letting telemarketers around the country know that you are not telemarketer-friendly. Register with the Federal Trade Commission's National Do Not Call Registry at:
www.donotcall.gov.

Long Distance Car Trips- Service your car at least two weeks before taking a long trip. If something needs maintenance or a part requires replacement, you will still have time to get it fixed by your preferred mechanic.

Lower Airfares- Save with "consolidators," which buy up blocks of airline tickets and sell them at a discount. Many consolidators sell to the public. Look for ads in travel sections of big city newspapers.

Automated Teller Machines (ATMs)- Save time by choosing the least busy hours to visit your ATM. Avoid lunch hours, payday, (usually Thursdays and Fridays) and Monday mornings.

Bad Breath- Switch toothpaste. Research suggests that toothpastes containing hydrogen peroxide may be more effective at controlling the germs that cause bad breath than ordinary fluoride toothpaste.

Look at what brokerage firms have to offer.

If you're a senior, make sure you ask about special discounts or checking accounts with no fees.

Sign up for direct deposit of your paycheck. That way, you know your money will be there when you need it.

Use personal finance software such as Quicken or M.S. Money, which allows you to keep track of your finances and download your transactions. Some banks charge for the download, so look for one that doesn't.

Join a credit union. They are member owned and not for profit. The Credit Union National Association estimates that the nation's 90 million credit union members together save \$8 billion a year, thanks to better interest rates and reduced fees. Check with your employer, or go to www.joinacu.org and use the CU Match up tool.

Remember, shop for your banking services the same way you shop for anything else – take your time, comparison shop, and get picky. Know what they're *really* charging. Read the fine print. Ask questions and expect straightforward answers. After all, it's *YOUR* money!



Photo tips for special events-

Capture the emotion- Catch the grins, tears, surprises, and hugs that make for memorable pictures. Keep your camera handy and turned on so you'll be ready for those spontaneous expressions!

Give the Gift of Pictures- You'll find many uses for pictures around birthdays. They make the perfect thank you card. Send Aunt Melissa, who lives hundreds of miles away, a photo card of Emily hugging the teddy bear she sent. With a digital camera and an ink-jet printer, you can even send guests home with a souvenir picture of the day!

The World As 100 People...

If we could shrink the earth's population to 100 people, with all the existing human ratios remaining the same, it would look like this...

- ✓60 Asians
- ✓12 Europeans
- ✓8 Latin Americans
- ✓5 from USA & Canada
- ✓1 from South Pacific
- ✓14 Africans
- ✓49 would be female
- ✓51 would be male
- ✓82 would be non-white, 18 white
- ✓67 would be non-Christian, 33 would be Christian
- ✓32% of the world's wealth would be in the hands of only 5 people and all 5 would be in USA & Canada
- ✓80 would live in substandard housing
- ✓24 would not have electricity
- ✓33 would not have access to safe water
- ✓67 would be unable to read
- ✓50 would suffer from malnutrition
- ✓One would be near death, 2 would be near birth
- ✓Only one would have a college education
- ✓7 would have internet access

When you consider our world from such a perspective, the need for understanding becomes apparent.

Quotes About Friendship...

- ◆ "If you haven't any charity in your heart, you have the worst kind of heart trouble." - Bob Hope
- ◆ "True friendship is like sound health; the value of it is seldom known until it is lost." - Charles Caleb Colton
- ◆ "A real friend is one who walks in when the rest of the world walks out." - Anonymous
- ◆ "We make a living by what we get, but we make a life by what we give." - Winston Churchill

A good name is to be chosen rather than great riches, and favor is better than silver or gold. The rich and the poor meet together; the LORD is the maker of them all.
Proverbs 22 ESV

Are You Getting Enough Exercise?

Everyone knows that regular exercise is the single best way to maintain a healthy, balanced life. But there's been a debate about how much exercise is appropriate to obtain the maximum health benefits.

Sports medicine physicians say that even a little exercise can go a long way in providing you with better health. "Any exercise is better than none," says Gordon Matheson, professor of functional restoration and director of Stanford University's Sports Medicine Program.

The U.S. Surgeon General calls for most people to accumulate 30 minutes of exercise every day to improve health. "**Accumulate** is the operative word," Matheson says. "Research shows us that the effects of exercise are cumulative – everything counts. Continuous exercise is good because it helps build endurance, but health benefits are gained by finding small opportunities during the day," he says.

So, instead of riding the elevator, walk up the stairs, and park at the back of the parking lot, rather than in front of the store. The accumulated exercise you gather throughout your day is really what counts.

Errors On Credit Reports Are Causing Problems For Consumers

Don't trust your credit report! *Consumer Reports* says consumers find some 13 million inaccuracies on their credit reports each year, ranging from erroneous late payments and other people's debt information, to nonpayment of a bill dating to before they were born.

Federal law entitles you to one free credit report every year from each of the three national credit bureaus – Equifax, Experian and TransUnion. All requests for free credit reports **MUST** go through the special website: www.annualcreditreport.com the telephone number: 1-877-322-8228 or the address: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. The individual credit reporting agencies will not honor a request for a free report if you contact them directly.

Paul Richard, author of a popular do-it-yourself credit guidebook and Executive Director of the Institute of Consumer Financial Education (ICFE), urges consumers to exercise their right to the free report. He also offers advice on how to correct any errors in the "*Do-It-Yourself Credit File Correction Guide*." You can purchase the guide at www.financial-education-icfe.org.

The kite is caught where?

David Showalter offers to provide limited maintenance and repairs using his cherry picker lift if time permits this winter.

Commercial Photography will continue to take priority.

(540) 476-1074

It's A Whole New World!

A teacher asked one of her pupils, "What's the nation's capital?" He said, "Washington, D.C." On being asked what the "D.C." stood for, the pupil proudly replied, "Dot com!"

Did You Know...?

- 98 percent of the weight of water is made up of oxygen.
- A single ounce of gold can be beaten flat into a thin film covering 100 square feet.
- Bats always turn left when exiting a cave.
- A complete bunch (or hand) of bananas always has 24 bananas on the bottom row. Then there's one less on each row as you go up.
- Woodrow Wilson's picture is on the \$100,000 bill.
- The San Francisco cable cars are the only mobile National Monuments.

Evaluation Quotes...

- ♦ "This young lady has delusions of adequacy."
- ♦ "He sets low personal standards and then consistently fails to achieve them."
- ♦ "This employee should go far – and the sooner he starts, the better."

Answer To Mind Teaser...

1. Arm, 2. Leg, 3. Rib, 4. Toe,
5. Hip, 6. Eye, 7. Ear, 8. Jaw,
9. Lip, 10. Gum

THANK YOU for reading my Pleasantly Practical newsletter. I intend to produce newsletters that have great content and are fun and valuable to you. Your constructive feedback is always welcome.

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Because it is Right ...

- .. smile at a stranger
- .. listen to someone's heart
- .. drop a coin where a child can find it
- .. learn something new, then teach it to someone
- .. show a senior that you're thinking of them
- .. look children in the eye and tell them that they are important to God
- .. hug a loved one
- .. don't hold a grudge
- .. don't be afraid to say "I'm sorry"
- .. spend time with teens and direct their hearts to God
- .. when you make a promise, keep it
- .. call someone, for no other reason than just to say "Hi"
- .. show kindness to an animal
- .. stand up for what you believe
- .. look beyond the face of a person and attempt to understand the need
- .. smell the rain, feel the breeze, listen to the wind
- .. use all your senses to their fullest
- .. cherish all your TODAYs ~ adapted

David's Aerial Photograph for *This Issue*



The "Early Bird" Saves \$\$ On Fuel

The proverbial "early bird" not only "catches the worm," but also catches savings at the fuel pump.

Fill your gas tank early in the morning, when it's cool, and you can get about 5 percent more gas for the same price. The heat of the afternoon sun causes the gas to expand in exposed fuel tanks so that less pumps out as the day wears on. Believe it or not, the average "early bird" can have significant savings with this method. Try it, you'll like it!