



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

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David Showalter's...

Pleasantly Practical

Healthy, Successful & Fun Living...

You Could Be A Victim Of Identity Theft

You -- or someone you know -- may have experienced a crime that's growing throughout the country. The Federal Trade Commission (FTC) estimates that as many as 9 million Americans are victims of identity theft each year.

It starts with the misuse of your identifying information such as your name and Social Security number, credit card numbers, or other financial account information. It can end up costing you significant amounts of time and money, marring your good name and damaging your credit record.

Thieves can get your information in a number of ways, including:

- ◆ Stealing...your wallet or purse.
- ◆ Dumpster diving.
- ◆ Phishing, or sending you e-mails pretending to be financial institutions seeking personal information.
- ◆ Misusing change-of-address forms.

Once they get the information, they can run up charges on your credit card, open new accounts in your name, clone your ATM or debit card, use your Social Security number to get government benefits, file tax returns in your name, or many other devious activities.

While there is no foolproof way to avoid identity theft, you can minimize your chances of becoming a victim. The FTC sums up the steps you should take this way:

✓**DETER** identity thieves by safeguarding your information. Shred personal documents. Protect your Social Security number. Never give out personal information – on the phone, the internet or through e-mail – unless you know whom you're talking to.

Property unnoticed is property unsold.

Inadequate photography disappoints sellers, buyers, and their agents.

Elevated photography

helps buyers notice your listing!

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...

Verity \ˈveer-eh-tee\ (noun)

Meaning: A true fact or statement.

Example Sentence: Ben Franklin's statement, "in this world nothing can be said to be certain, except death and taxes," is held as a **verity** by many people to this day.

Consumer Corner...

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- ◆ **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- ◆ **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- ◆ **Dangerous Products.** To check for the latest product recalls -- on everything from groceries to toys to cosmetics -- go to www.recalls.gov.
- ◆ **Cut Down on Dirt.** 85 percent of household dirt, dust and allergens comes from the bottom of your shoes. Take off your shoes at the door and ask your kids and guests to do the same. Keep a supply of socks handy to cover bare feet.
- ◆ **Mirrors:** Magic windows. Hang a mirror on the wall directly opposite a window. The reflected outdoor view will give the illusion of a second window in the room.

Mind Teaser...

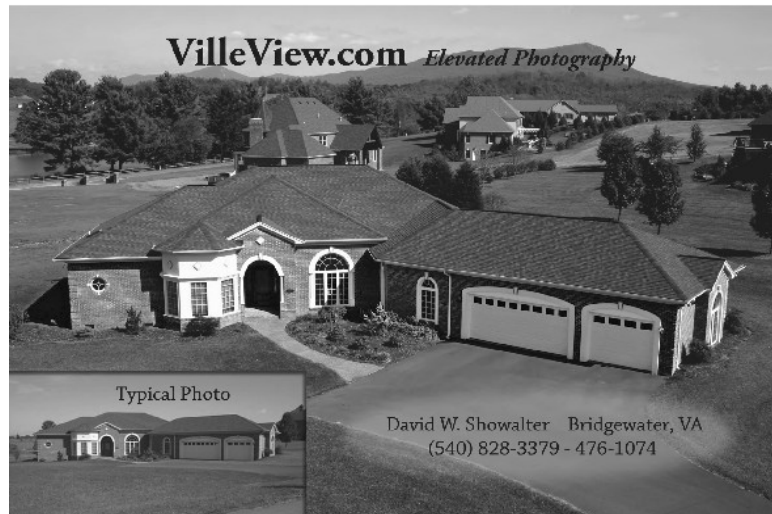
I can be smooth as silk when you touch me, yet hard as rock when you hit me. I can be crystal clear, or dark as pitch. I can be still and silent, or I can rumble and roar. What am I?
(answer at bottom of last page)

✓ **DETECT** suspicious activity by routinely monitoring your

financial accounts and billing statements. Review your credit report annually.

✓ **DEFEND** against ID theft as soon as you suspect a problem. Place a "Fraud Alert" on your credit report and close affected accounts immediately. Be sure to report the theft to the police and to the FTC. These reports provide ammunition that helps law enforcement agencies fight the problem.

For more details on identity theft and actual case histories, go to www.ftc.gov/idtheft or www.idtheft.gov.



Confused About Nutrition Bars?

While nutrition bars *sound* good for you, they're not all created equal. If you munch on the wrong kind, you'll consume too many carbohydrates and calories, gain weight and won't get the energy boost you need.

There are the four basic types of bars: 1) **Energy bars:** The original PowerBar designed for marathoners. Some are fortified with vitamins and minerals. 2) **Protein bars:** An energy bar with extra protein and possibly extra fat. 3) **Weight-loss bars:** These vary nutritionally depending on the diet they follow. 4) **Meal-replacement bars:** These contain the equivalent of a low (200-400) calorie meal.

How do you know what to buy? Here's the best advice:

- **Eat a healthy diet.** If you need a pick-me-up, snack on an apple, a handful of almonds, or a peanut butter sandwich on whole-wheat bread.
- **Choose the bar that's right for you.** Are you looking for a meal replacement or just a snack? If the bar has over 200 calories, it counts as a meal.
- **Read the labels carefully.** Check out the calories, protein, carbs and fat.
- **Buy one bar before you buy the box.** If you don't like the taste, don't waste your money.
- **Don't over do it. If your car is filled with nutrition bar wrappers, you're eating too many!**

“What?”

A husband, proving to his wife that women talk more than men do, showed her a study that indicated men use on the average only 15,000 words a day, where women use 30,000 words a day.

She thought about this for a while and then told her husband that women use twice as many words as men because they have to repeat everything they say. Looking stunned, he said, “What?”

Losing Your Cookies...

After a long, bumpy flight, our passengers were glad to finally land. They disembarked, and the other flight attendants and I checked for items left behind. In a seat pocket, I found a bag of homemade cookies with a note saying, “Much love, Mom.”

Quickly, I gave the bag to our gate agent in hopes it would be reunited with its owner. In a few minutes, this announcement came over the P.A. system in the concourse: “Would the passenger who lost his cookies on Flight 502 please return to the gate?”

“When times turn bad,

they're made worse by hesitation, halfway measures, and panicky decisions. Such as the decision to reduce or eliminate advertising. The fact is, companies that maintain or increase their advertising spending during recessions get ahead. A less crowded field allows messages to be seen more clearly, and that increased visibility results in higher sales both during and after a recession.”

(Wall Street Journal, 2008)

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.

Answer To Mind Teaser...

I am Water.

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Tips For A Good Year

1. Drink plenty of water.
2. Eat breakfast like a king, lunch like a prince and dinner like a beggar.
3. Eat more foods that grow on trees and plants and eat less food that is manufactured in plants.
4. Live with the 3 E's -- Energy, Enthusiasm and Empathy.
5. Make time to pray.
6. Get enough sleep (7 hours), take a 10-30 minutes walk daily, and while you walk, smile!
7. Don't compare your life to others. You have no idea what their journeys are really like.
8. Don't think negative thoughts about things you cannot control. Instead invest your energy positively in the present moment.
9. Don't waste your precious energy on gossip.
10. Envy is a waste of time. You already have what you need.
11. Forget issues of the past. Don't remind your partner of His/Her mistakes of the past. Reminding your partner will ruin your present happiness.
12. Hatred hurts the hateful.
13. Make peace with your past so it won't spoil the present.
14. No one is in charge of your happiness except you.
15. Realize that life is a school and you are here to learn. Problems are the curriculum that appear and fade away like algebra class but the lessons you learn will last a lifetime.
16. Smile and laugh more. Each day give something good to others.
17. You don't have to win every argument. Agree to disagree...
18. Stay in touch with family and friends. Your job won't take care of you when you are sick. Your family and friends will.
19. Spend time with people over the age of 70 and under the age of 6.
20. Try to make at least three people smile each day.
21. When you awake alive in the morning, thank God for life.

22.

David's Photograph for *This Issue*

