Trivia

1. Humans, if they are very sensitive, can detect sweetness in a solution of one part sugar to 200 parts water. Some moths and butterflies can detect sweetness when the ratio is only one part sugar to 300,000 parts water.
2. An elephant's trunk can hold more than five liters of water.
3. In any given week, an average of 2.3 million Americans are on a paid vacation.
4. Human adults breathe about 23,000 times each day.

Homes are Getting Bigger

According to the U.S. Census Bureau, the most recent "average" single-family home completed had 2,469 square feet, 769 more square feet than in the 1970's. Here are other stats:

✔ 39 percent of homes sold had four or more bedrooms, almost double the rate of 20 years ago.
✔ 26 percent of homes sold had 3 or more bathrooms, triple the rate from 1986.
✔ The average price of a new home this year was $305,900. In 1950, it was $11,000. Oh, how times have changed!

Answer To Trivia Tease…

The Word
"Ton."

THANK YOU for reading my Pleasantly Practical Newsletter. We intend to produce newsletters that have great content and are fun and valuable to you.

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Photography Tip for this issue: To create a painterly effect with moving water, mount your camera on a tripod and slow the shutter to an exposure of one second or longer.

***David's Industrial Photograph for* This Issue**

Real Estate Corner…

Q. We have heard that selling our home could have a major impact on our federal and state tax returns. What should we watch out for?

A. There are many factors that can affect your taxes as a result of selling your home. Some examples include how the home was bought, how the home was used, and if you made any improvements while you owned the home. For instance if you bought the home, it will affect your taxes differently than if it was gifted or willed to you. Also, if the house was used as a rental or business property, then you will be affected differently than if the home was your primary residence. Home improvements and costs associated with selling your home are items that can be used to offset some of the capital gains that you will have to pay taxes on. These are all factors that need to be discussed with a tax professional.

In addition, the Federal Taxpayer Relief Act of 1997 allows for capital gains of up to $500,000 (if filing jointly) or $250,000 (if filing single) to qualify for exclusion if a variety of requirements are met. This includes that you must have lived in the home for at least two of the previous five years. There are some exceptions, but in any case you may be able to get an exclusion so that you can take advantage of this tremendous savings.

As far as state tax laws, they differ, but your tax consultant should be able to help you address these. If you are planning to move to another state, it may be wise to contact a tax consultant in both states to be sure that you come out the winner.

See past issues at: **www.VilleView.com**

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

Healthful, Successful, & Fun Ideas...

How To Save Up To $5,000 Per Year On Your Grocery Bill

It's been a closely guarded secret of savvy consumers for years. But now you can save up to $5,000 a year on your grocery bill. And when you think about it, those savings could help you buy a new car, a great vacation, new furniture for your home, or contribute towards a nice retirement. One experienced coupon clipper bought $470 worth of groceries for only $.03 – yes three cents, by using coupons. Here's how you can do it too!

Do some research. If you want to save big money, you need to have a plan. Learn savvy grocery shopping strategies by visiting such websites as **www.grocerycouponguide.com**, **www.couponmom.com** and **www.couponing.about.com**.

Get organized. Gather all the coupons you can, even if it means buying four copies of the Sunday paper. Shop only at the supermarkets in your area that offer double or triple coupons. And print out coupons online at such sites as **www.coolsavings.com** and **www.valpak.com.**

EXCEPTIONAL PHOTOGRAPHY

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

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Use coupons to buy the smallest size possible. Many coupons don't specify minimum size requirements. An example of using this to your advantage is redeeming a $.50 off coupon for a $.59 travel size shampoo. Once the coupon is doubled at the checkout, you will be paid $.41 and have a 3 oz. shampoo free. If you had purchased the next size up using the same coupon, you would have been paying $.50 rather than being paid.

Ask for rain checks on sold-out items. A store's inventory problems can work to your advantage. Get a rain check for a high quantity of the item. When the item comes in, you can use your coupons along with the sale price to get a great deal.

Visit manufacturer websites. Many companies offer coupons in exchange for filling out surveys. Find these sites by typing the name of a specific product into the search engine of your choice.

Along with these suggestions, you can also incorporate rebate offers. By using these hints, you can save a bundle at the grocery store and start socking away money for that special purchase.

See past issues at: **www.VilleView.com**

Word Of The Month…

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

Effrontery \ef-front-er-y\ (noun)

Meaning: Shameless, Boldness
Insolence

Sample Sentence: The politician had the **effrontery** to ask the people he had insulted to vote for him.

Party Anyone?
Tips for Eating Smart…

You will be surprised at how easy it can be to have fun and enjoy yourself without overdoing it at the food table. Here are a few helpful tips:

- Eat slowly.
- Don't arrive at the party hungry.
- Don't socialize near the food table.
- Contribute a dish that is low fat.
- Only eat the items that you really love.
- Take small portions.
- Don't nibble for the entire night.

U.S. Government Web Site Of The Month…

There are over 27,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Travelers can check for weather-related delays using the Federal Aviation Administration's web site **www.fly.-faa.gov**. It's a cool site that shows current general airport conditions at airports across the country. You do need to check with your airline for information on your specific flight. There's also a link to Frequently Asked Questions about flying.

Quote Of The Month

"Let us rise up and be thankful, for if we didn't learn a lot today, at least we learned a little, and if we didn't learn a little, at least we didn't get sick, and if we got sick, at least we didn't die; so, let us all be thankful."

-Buddha

Make Housecleaning A Breeze With These Helpful Hints

We all hate it, but it has to be done. Don't spend your weekend inside cleaning. Here are nine helpful hints to get the job done with speed and precision, so that you can get out and enjoy your free time!

✓**Establish a regular cleaning schedule.** If you try to fit it in between activities, you'll never get the whole job done.

✓**Begin with machines first.** Get the clothes washer or dishwasher started so that it will be ready to empty by the time you are done with other tasks.

✓**Put all your cleaning products in a tote you can carry around.** Have a tote for upstairs and one for downstairs.

✓**Clean your home from top to bottom**. Dust first, vacuum last.

✓**Use your time wisely**. Spray cleaning solutions on fixtures and mirrors, so that the cleaners can begin to work while you are cleaning other areas.

✓**Use the right tools**. A damp sponge will get pet hair off upholstery. Cloth diapers are excellent dusting cloths. And wearing cotton gardening gloves will make mini-blind dusting a snap.

✓**Pick up the clutter first.** Clean off all the surfaces before you start so you can work faster.

✓**Remove temptation**. Get rid of the table or place where all of the daily junk is piled. You are more apt to put items away if this spot isn't available.

✓**Get the family involved**. Assign chores to your family members. If they are involved in the cleaning, they may be less likely to make the mess!

Following these simple tips can help you reduce your cleaning time and make the job much easier. You will notice the difference!

Trivia Tease…

Forward I Am Heavy,
Backward I Am Not.
What Am I?
(answer at the bottom of last page)

Airline Humor…

"Thank you for flying Delta Business Express. We hope that you've enjoyed giving us the business as much as we enjoyed taking you for a ride."

"Your seat cushions can be used for flotation, and in the event of an emergency water landing, please paddle to shore and take them with our compliments."

Sleep Tight

If you're not getting a good night's rest to help you be alert during the workday, think about changing how you sleep.

Health experts say that the best position to sleep in is on your side, curled in a fetal position. Rest your head on a pillow, which should hold the head level with the rest of your body. The second-best sleeping position is flat on your back with your head resting on a pillow. Try to avoid sleeping on your stomach, a position that could strain your neck and back.

Real Life Classified Ads

1. Auto Repair Service. Free pick-up and delivery. Try us once, you'll never go anywhere again.
2. Great Dames for sale.
3. We will oil your sewing machine and adjust tension in your home for $1.00.
4. Tired of cleaning yourself? Let me do it.
5. Dog for sale: eats anything and is fond of children.
6. The hotel has bowling alleys, tennis courts, comfortable beds, and other athletic facilities.
7. Toaster: A gift that every member of the family appreciates. Automatically burns toast.
8. Stock up and save: Limit one.
9. Man wanted to work in dynamite factory. Must be willing to travel.

How to Avoid Health Club Rip-Offs

We all know that exercise is important for our health, but wading through those health club contracts can be enough to discourage anyone. If you decide that you want to join a health club, do your homework. When you first go to the club be prepared…their job is to sell you a long-term membership. Here are a few tips to remember before you sign on the dotted line:

1. **Don't sign a long-term contract or pay for more than 30-days in advance.** If the club closes (as many frequently do), you don't want to get stuck with trying to get a refund on a pre-paid membership.
2. **Don't fall for "free membership" contests.** It's all a sales pitch, and we all know, "there ain't no free lunch!" Read the fine print.
3. **Take the contract home and read it.** Do not sign anything at the club. This will give you an opportunity to review it thoroughly and decide if the club is really the right place for you to exercise.
4. **Get promised incentive deals in writing.** If a salesperson offers you that "special" deal, be sure that you are really going to get it.
5. **Remember that you only have three days in most states to cancel your contract with no consequences.** So, be sure that you have reviewed everything before you sign a contract.
6. **Call your state consumer agencies or Better Business Bureau to see if there are any outstanding complaints that have been filed against the club.** This is always a good source for information.

Show Maximum Value!

Sellers understand that
While typical photos provide
Typical results....
Superior photography attracts buyers!

Sellers and agents win at closing!

Follow these simple steps and your health club experience can be productive and rewarding…not to mention increase the quality and length of your life.

Who Wants To Be A Millionaire?

Think you have saved enough for your retirement? Think again. You'll probably need a million dollars to have a secure, comfortable retirement. To have that amount, with an average annual rate of return of 10 percent and making regular monthly investments, here is what you need to invest each month:

- $5,000 a month for 10 years = $1,024,225
- $2,600 a month for 15 years = $1,077,623
- $1,400 a month for 20 years = $1,063,116
- $800 a month for 25 years = $1,061,467
- $480 a month for 30 years = $1,085,034
- $300 a month for 34 years = $1,027,617
- $100 a month for 45 years = $1,048,250

You need to ask yourself a few questions to figure out which plan is best for you. How old are you? How many years until you want to retire? How much do you need to put aside each month? If you can't afford that monthly amount, you need to look for ways to increase your monthly income or decrease your expenses. The earlier you start saving, the sooner you can begin your retirement.