

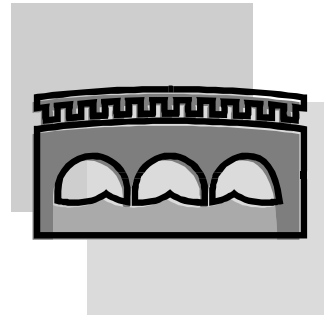
Cherryl's Home News

News To Help You Save Time And Money

December 2009

Who Says It's "Silly"?

There was once a young girl who lived in a village. The village sat at the edge of a great river. Much of the villagers' land lay outside of the village and across the river. This year, when the rainy season came in full force, the river rose so high that the villagers could no longer traverse it. This was a serious problem, but they came to accept it as a fact of life.



The little girl, however, had a different idea. Each day she merrily gathered rocks and piled them up on the riverbank. When the villagers asked her what she was doing, she said she was going to build them a stone bridge so they could cross to the other side more easily. The villagers laughed and told the girl her idea was silly, but she paid them no mind and kept on gathering and piling the rocks.

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As time passed, the pile grew so large that the villagers took note of what the little girl was doing. Eventually, one by one, they joined her efforts in collecting rocks.

More time passed and the pile of rocks grew so large that at last the villagers invited a bridge builder to come and build their bridge. When the new bridge was completed the villagers cooked a feast and honored the little girl as their angel.

Great things often start as "silly" ideas!

Cherryl Weaver

The Happiness Test

The test of all happiness is gratitude. Children are grateful when Santa Claus puts in their stockings gifts of toys or sweets. Could I not be grateful to Santa Claus when he puts in my stockings the gift of two miraculous legs? – G.K. Chesterton

Holiday Tree Safety Tips

Decorated trees are a holiday tradition that help set the mood of the season. However, they can easily become hazards in the home, whether they're real or artificial. Here are a few tree tips to keep your home safe this holiday season:

- Always use lights listed by a testing laboratory. Be aware that some lights are made for indoor use only, and some made for outdoor use only, but not both. If you use larger lights on your tree, the lights should include some type of reflector so the bare bulbs don't touch the tree.
- Make sure lights are in working order. Never use strings of lights that have worn, frayed, or broken cords, or loose bulb connections. Connect no more than three strands of push-in bulbs and a maximum of 50 screw-in bulbs. Follow manufacturers' directions.
- Always unplug decorative lights before leaving your home or going to bed. Leaving the lights on when you're gone or asleep increases the risk of a fire.
- Never use lit candles to decorate your tree. Real trees are highly combustible, and artificial trees are made of plastics that can ignite. (If you buy an artificial tree, make sure it's designated as flame retardant.)
- Keep your tree at least three feet away from any heat source. This includes fireplaces, radiators, and candles. If possible, place the tree near an outlet so cords are not running long distances. Do not block any exits with your tree. And if it's live, don't forget to water it!



See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily, for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or e-mail all the information to you on that listing within 24 hours.

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. I'd like to welcome you and wish you all the best!

John Parks

Tracy Conway

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

- When your tree starts dropping needles, dispose of it. Dried-out trees are highly flammable and should not be left in the house, in the garage, or placed against the house. To recycle your real tree, look for the nearest center or program at <http://earth911.org>.

Are You Bringing Up Financially Savvy Kids?

Kids under age 18 today are learning financial lessons early. With credit card offers flowing in as they go off to college and financial pressures of all types growing for young people, it seems most parents are doing their part to help their children make good financial decisions while they're still at home. Here are the responses from a Visa Inc. survey of parents who have children under age 18:

85% say they talk to their children regularly about money management.

34% talk to their kids daily on the subject.

31% talk to them once a week.

14% speak about once a month.

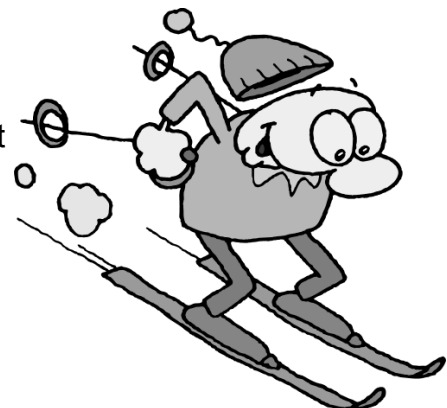
6% report that they talk about money issues with their children only a few times a year. Sixteen percent of the respondents, however, admit they never talk to their kids about the wise use of their funds.

Are you talking? Are they listening?

It's Ski Season!

Are you preparing to go skiing, or missing the thrills of skiing right now? Have you always wanted to go skiing but can't get to the slopes? If you answered "yes" to any of those questions, then the following exercises are for you. They'll bring the sensations of a ski vacation into your life, wherever you are:

- Buy a new pair of gloves and immediately throw one



- away.
- Drive slowly for five hours – anywhere – as long as it's in a snowstorm and you're following an 18-wheeler.
 - Visit your local butcher and pay \$30 to sit in the walk-in freezer for half an hour. Afterward, burn two \$50 bills to warm up.
 - Wear glasses with glue smeared on the lenses.
 - Place a small but angular pebble in each of your shoes, line them with crushed ice, and then tighten a C-clamp around your toes.
 - Secure one of your ankles to a bedpost and ask a friend to run into you at high speed.
 - Throw away a \$100 bill – now.
 - Fill a blender with ice, hit the pulse button, and let the spray blast your face. Leave the ice on your face until it melts; let it drip into your clothes.
 - Dress up in as many clothes as you can and then proceed to take them off because you have to go to the bathroom.
 - Slam your thumb in a car door. Don't go see a doctor.

November Quiz Answer

Question: In our solar system what are the names of the largest planet's four largest moons?

Answer: Jupiter's four largest moons are Io, Europa, Ganymede, and Callisto.

Source: solarsystem.nasa.gov

Congratulations to

Bill Hansen

Your name was selected at random from all of the correct quiz entries and you'll receive a \$25 gift certificate to

Barnes and Noble

**Watch for your name
in a coming month!**

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- How to Sell Your House for The Most Money In the Shortest Possible Time

Free Information!

- What did that house across the street sell for?

Free Subscription to My Newsletter!

**See page seven
for all this and more.**

How To Make Your Blog Stand Out

So you want to join the hundreds of thousands of bloggers on the Internet? Don't be intimidated, just realistic. Your chances of building a following increase if you take the right approach:

Post consistently. This is common advice, but still true. If you don't post often, people won't come back to your site often. You don't have to be brilliant or witty every day, but you should have something new posted two or three days every week.

Listen. Don't just shout into the Internet. Read blogs related to your subject to see what people respond to. Pay attention to your readers – when they ask questions or make comments, respond to them promptly. This

encourages everyone to check back for updates and fresh articles.

Be willing to make mistakes. Nobody expects perfection. Try to get your facts right, but don't obsess over them or you'll never get anything posted. It's more important to get content out on your blog for people to see. Correct it if necessary, and then move on.



Nothing Beats Broccoli!

What's available year-round, can be prepared in dozens of delicious ways, and in terms of nutrition is your supermarket's superstar? Broccoli!

Ounce for ounce, broccoli has more vitamin C than an orange, which aids iron absorption in the body, prevents the development of cataracts, and also eases the symptoms of the common cold. Broccoli has as much calcium as a glass of milk, which helps combat osteoporosis. The large amount of potassium in broccoli aids those battling high blood pressure, and broccoli is a great source of vitamin A, which is good for your immune system, your vision, your bones, and your cholesterol level.

In addition, a recent study found that eating broccoli *sprouts* can protect the stomach against a bacterium that's linked to stomach cancer, as well as to ulcers and gastritis. The bacterium is called *H. pylori*, and the sprouts supply a biochemical called *sulforaphane*, which can stimulate a body's protective enzymes.

So, whether you spread some sprouts on a sandwich, sauté broccoli in a stir-fry, or serve it raw – give broccoli a chance!

Yes, You Are Creative

If you want to create something, it means you want to bring something new into existence. Sadly, though, when many people hear the word "creative," they think "Who me? I'm not creative." But that's just not true. Most people think creatively and just don't recognize it. Anyone who has ever improvised in a situation – say, using something other than a doorstop as a doorstop – has exhibited creative thinking.

But how do you get your creativity to flow? The first step is to ask yourself why you think you're not creative. If it's because you can't paint portraits or sing an opera, that's no indicator. The opportunities to be creative are everywhere. Make a list and write down every creative thing you've ever wanted to do, and don't hold back. The more you write, the more opportunities you'll create to be creative.

December Quiz Question

What is the term for the metal or plastic sleeve found at the end of a shoelace?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for a \$25 gift certificate to

Barnes and Noble

Second, give yourself time. Don't put yourself under any kind of deadline – this usually freezes up the brain. You've heard the stories of people coming up with their best ideas while they're in the shower or drifting off to sleep. That's because they're relaxed, and not trying too hard. When you relax, ideas begin to boil and come to the surface.

Office Party Protocol

The office holiday gathering is one of those curious crossroads where the personal meets the professional. But the bottom line is this: It's still a work-related function and you should act accordingly. Here's how to make sure you aren't part of the morning-after gossip:



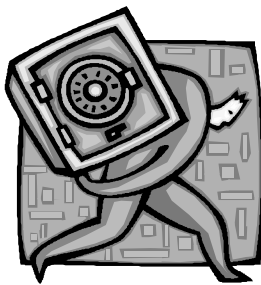
"I believe after what happened at last year's this one is being videot."

Dress appropriately. Your "clubbing" attire may be too provocative for this event. Dress up rather than down, but not so extravagantly that you appear to be showing off.

Indulge moderately. Be a polite guest. Don't gorge yourself on free food and, of course, take care with how much alcohol you consume.

Behave responsibly. All your organization's policies still apply – harassment, discrimination, substance abuse. Ignore the mistletoe; dance conservatively.

Mingle with everyone. Don't monopolize any one person or group for very long. Conduct light conversations with as many people as you can. Though it's a work event, refrain from talking about work projects.



While You Were Out...

Are you heading out to a sporting event or other activity that will keep you away from home for several hours? Then you might want to keep the following story in mind.

A family's car was broken into while they were at a football game. Items stolen from the car included a garage door remote control, some money, and a global positioning system (GPS) mounted on the dash.

When the family arrived home they found that their house had been ransacked, and just about everything worth anything had been stolen. The thieves got a truck, used the GPS to guide them to the house, then

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*Foreclosure.
It's not the only option!*

Provided to you by
Cherryl Weaver

Explore the Alternatives to Foreclosure!

Not sure how you're going to pay mortgage this month?
You're not alone ...

1 in 10 Homeowners is facing foreclosure.

It may seem that your options are becoming more difficult and less encouraging. Regrettably, more than 70% of homeowners in foreclosure proceeded without visible assistance. If you're unsure about how to come up with this month's mortgage, what options do you have? What about next month?

As a CDPE, I understand there are options available, and in my experience, the worst thing to do is nothing. I've sat down with homeowners at their kitchen tables and worked together to find the best solution.

The first step is to get the right information to help you AVOID FORECLOSURE. To help, I've prepared a free report just for you at:
<http://www.help4homeownerssite.com/>

With this report you can easily explore the options that may be available to you. The website also provides answers to some of your most difficult questions about your home and today's market.

I'm here to help.

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