

David Showalter's...

Pleasantly Practical

Healthful, Successful, & Fun Ideas...



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

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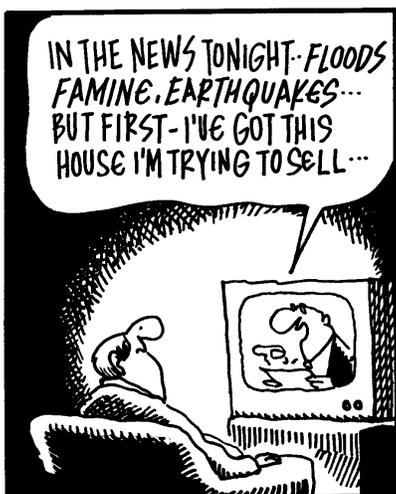
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Estate Planning Advice

According to a recent survey, 57 percent of Americans don't have a will. If you're one of those who don't, chances are the courts will write a will for you and distribute your assets to your family based on the state's formula. Your assets may be given to someone you want to exclude, while someone you really want to include could end up with little, or nothing!

It's important to have a will, even if your possessions are not substantial. One of the greatest favors you can do for your survivors is to stipulate how you want your assets to be disbursed. It's easier than you might think to prepare a will. With that in mind, here are helpful tips:

- ✓ For a will to be legal in most states, you have to be at least 18 years old and of sound mind. The will must be typewritten, then signed and dated by you. Two people who won't receive anything from your estate must witness the signing. Contrary to popular belief, the will does not need to be notarized. You do, however, need to name an executor within the will.
- ✓ You can create your own will using a computer program - usually for less than \$100, or to prepare one online, visit sites such as **legalzoom.com**, **legacywriter.com**, or **buildawill.com**. Another option is to buy a software program such as Quicken WillMaker Plus.
- ✓ Creating one's own will on a website isn't for everyone. If there are things you don't understand, get a lawyer. Lawyers' fees vary according to the complexity of your estate and their hourly charges. Don't write a will yourself if you have a blended family, if people are likely to fight over money, or if you have more than \$1 million in assets.
- ✓ A living trust may be used as an alternative to a will. This allows your assets to pass immediately to your designee without going through the probate process after your death. Generally, a living trust is considered in circumstances such as when someone owns property in several states. If you need a living trust, see your lawyer, or create a living trust at **heritagelivingtrust.com**.
- ✓ Finally, remember to keep your will in a safe place and let the appropriate people know where it's located.

Vocabulary Word

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. You may use this word to impress your friends and colleagues and might even be able to fatten your wallet!

Winnow \ˈwi-ˈno\ (verb)

Meaning: to remove (as chaff) by a current of air, to get rid of something undesirable or unwanted

Sample Sentence: The experienced detective was an old hand at **winnowing** through information for the truth.

Choosing Exercise Videos

If you are unable to get outside or go to the gym to exercise, videos are a great alternative. Here are some simple guidelines for choosing one:

1. Start with a video for beginners, to avoid getting frustrated.
2. Buy one that features a certified and experienced instructor.
3. Make sure that it includes both warm-up and cool-down sections.
4. Choose a video that combines aerobics, strength training, and stretching.
5. Get one that offers alternatives to the main program if certain moves are too difficult.
6. Avoid videos that make unrealistic claims such as "you will lose 20 pounds in just one week," or those that use celebrities as their main selling point.

Quotes

"Knowledge humbles the great man, astonishes the common man, and puffs up the little man." -unknown

"He who will not learn from anyone but himself has a fool for a teacher." -unknown

"Understanding is knowing what to do; wisdom is knowing what to do next; virtue is actually doing it." -Tristan Gylberd

Elevated photography highlights value in backyards!



Making Wise Online Purchases

These days you can buy nearly any product online, but you may be concerned about avoiding fraudulent transactions and keeping your personal information secure. When you are making a purchase online, use this checklist to avoid potential problems.

- ✓ **Evaluate the merchants on more than just price and selection.** Investigating the reliability of online vendors can prevent frustration and loss.
- ✓ **Shop with companies you know.** If you don't know them, do some research before you make a purchase.
- ✓ **Shop on a secure site.** Look for symbols such as a closed padlock or unbroken key on the screen before you enter your personal information. Plus, you should see **http://** change to **https://** when you go to the order page.
- ✓ **Read the store's privacy policy.** Find and review the policy to confirm that the merchant won't share, rent, or sell personal information. For example, your name could be automatically added to a mailing list just by making a purchase.
- ✓ **Be sure there is a telephone number for customer service.** Reliable companies should have a physical address and at least one phone number. Be sure that there are customer service representatives available via telephone.
- ✓ **Examine shipping charges.** Shipping fees can vary considerably from site-to-site. Place your orders far enough in advance so you won't have to use the outrageously expensive express shipping.
- ✓ **Find out how you will know if your order has been shipped.** Be sure that the merchant can provide you with e-mails to confirm receipt of the order and shipment of the order, and also a tracking number which you can check online.
- ✓ **Know how returns will be handled.** Investigate the return procedures carefully before placing an order. Look in the FAQ section of the site, or find a phone number or an e-mail address to get your questions answered. Also, check to see if they charge a restocking fee.

Trivia Tease

We're likened to a king,
We're likened to a tree.
You lost us once,
But found us again.
We're moving a lot,
But we don't move an inch.
Beware of your fingers;
They might get a pinch!
(answer is on the last page)

Fun for Children

Need a fun idea for children on a cold, rainy day or just to entertain them? Education.com offers a variety of fun activities to unleash the imagination of most children! Learn how to build a popsicle-stick log cabin, or make frozen chocolate-dipped bananas. If you feel extra ambitious, you can even learn how to make your own paper in the website's arts and crafts section.

Dry Lips Driving You Crazy

If nothing seems to work on those dry, cracked lips, try one of these tips for using common household items.

- Soak a black or orange pekoe tea bag in warm water for five minutes. Then apply the bag to your lips for one to two minutes. The tannic acid helps lips to heal.
- Mix one teaspoon of baking soda and the contents of one vitamin E capsule into a paste. Apply it to your lips and leave it on for two minutes. Hold a warm washcloth over your lips for a minute and then gently wipe the paste off.

Bizarre Trivia

In one year, over 2,500 left-handed people are killed from using products made for right-handed people.

Astronauts cannot cry in space; since there is no gravity, the tears can't flow.

The citrus soda 7-UP was created in 1929. "7" was selected because the original containers held 7 ounces. "UP" indicated the direction of the bubbles.

The first product to have a bar code was Wrigley's gum.

Bag Gardening Benefits

Bag gardening couldn't be easier! Simply set out purchased bags of topsoil, cut them open, and plant seeds and seedlings right in the topsoil. Your bag garden could potentially be brimming with many varieties of vegetables and culinary herbs throughout the growing season!

If your yard has some space that gets full or almost full sun, you can grow fresh food with surprisingly little effort. Go ahead and dig beds if you have naturally fertile, well-drained soil, but don't let soil flaws stop you from starting a food garden. Instead, use the quick and simple bag gardening technique. This method is almost too easy to believe, but it absolutely works! Gardening in bags of topsoil allows you to get a garden going quickly, and offers these additional benefits:

- The topsoil bags will smother the grass underneath them in the course of a season, so you won't have to dig up and remove the grass sod.
 - The bags practically eliminate aggravation from seedling-killing cutworms, or caterpillars commonly found in soil where lawn grass has been growing.
 - Bag gardens have few (if any) weeds, because bagged soils and planting mixes are pasteurized to kill weed seeds.
 - The plastic bags can eventually be gathered up and their contents turned into permanent beds, or a new batch of bags can be laid down in their place.
- Read more: <http://www.motherearthnews.com/organic-gardening>

Show Maximum Value!

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

Sellers and agents win at closing!

Compelling interior photography draws buyers to your listings!



Save Money on Flowers

Save Money on Flowers

Whenever you want to send flowers to someone in another city, call a florist in the city where the event is taking place, rather than sending flowers from the town where you live. Using a florist in your town requires payment of \$10 or more just in wire transfer fees. This fee also applies when using online florists such as 1-800 Flowers or FTD online.

You can use online yellow pages to look up the phone number for a florist in the other town and use a credit card for payment. This may require a little extra effort, but the savings are worthwhile.

Wash Away Cold Germs

The common cold is one of the leading reasons for missing work and school, according to Medicinenet.com. Cold viruses are spread by inhalation, or by touching your mouth, nose, or eyes after touching a surface contaminated by the germs. In spite of all the breakthroughs in modern medicine, using soap and water is still the best way to stop pesky cold and flu germs. Make sure to wash the backs of hands, as well as between the fingers and under fingernails. This is especially important after touching surfaces in a public place or being around others who have colds. At home, give sick family members their own hand towels in the bathroom and kitchen, and remember to clean common household surfaces often.

Answer to Trivia Tease

Teeth

THANK YOU for reading my Pleasantly Practical newsletter. We intend to produce newsletters that have valuable content and are enjoyable to read.

David W. Showalter

Cell - (540) 476-1074

Home/office - (540) 828-3379

E-mail - sales@villevue.com

Photography Tips

Master photography techniques by trying only one new method at a time. Experiment with a fancy new technique only after you have gotten a good grasp of basic methods.



David's Construction Photograph for this Issue

Practical Tips

Preserve precious memories

Pictures are worth a thousand words, especially when it comes to family and friends. Taking good pictures of people who are important to you may seem like a bother, but Digital-Photography-School.com says that when those people are gone, you'll wish you had taken those photos. They suggest taking your best camera to your next family gathering or when meeting an old friend for dinner. Take a variety of pictures, including fun ones, but make sure you get at least one good portrait.

Protect precious files

Computers are great for storing hundreds of photos of that once-in-a-lifetime vacation or for building an impressive digital musical library, but what if your hard drive crashes? TopTenReviews.com says online storage services can be a solution. Not only are your files stored in a secure location, they can also be accessed from anywhere at any time. Some sites offer unlimited storage for a flat monthly fee, while others pro-rate the fees based on how much data you store. TopTenReviews.com provides a comparison of the top online storage sites.

Switch off the TV to nurture precious relationships

Couples watching TV every night may endanger their relationship. According to studies reported by Consumeraffairs.com, couples who make TV viewing their major form of togetherness sometimes pick up unrealistic views of romance from those programs. Watching TV can also lead to discontentment and boredom. Make an effort to develop shared hobbies, or fresh conversation topics; these can enhance a healthy relationship.