

Healthy Home News

"Secrets For Living A Healthy, Wealthy & Happy Life..."

Tips For Keeping Your Credit Score Up



Once your credit history is established, keep the following tips in mind:

- **Keep credit accounts active.** As children leave the household and retirement looms on the horizon, many may seek to simplify their finances. What you might not realize is that closing old credit accounts with a positive credit history could negatively affect your credit score, especially if this process is done all at once. Keep the older accounts open, and use them for small purchases.
- **Encourage financial independence.** It's a common trend for the current generation to assist their children and grandchildren financially, even helping purchase large-ticket items like tuition, homes and vehicles. Co-signing for a loan affects these generous folk's credit accounts as well as their children's, and the behavior of either can affect the credit scores of both. Before co-signing, consider the length of the loan's terms and have confidence that payment obligations will always be met.
- **Know how to protect your score, even in disasters.** Natural disasters can happen at any time, and in any location. Those who are affected by a natural disaster can ask lenders to flag their accounts while they get their lives sorted out after the disaster. When lenders flag an account in this manner, the account is no longer used when your credit score is calculated. This can have both positive and negative effects.
- **Review your credit files and your score.** By checking to make sure your credit files are accurate and knowing your credit scores, you can make changes to your credit habits, improve your scores, or continue down the path of being a good credit manager. Everyone should get a copy of his or her credit report annually.



www.screenr.com

Screenr is a web-based screen recorder that can easily be used to create and share screencasts of your own computer, for shared tutorials and presentations.

There is nothing to download or install, it works on PC or Mac, is completely free and the resulting video files can be immediately uploaded to YouTube or Facebook. The simple click/record/share system makes creating e-learning tools a breeze.



www.qlock.com

If you'd like to instantly know the current time in any city in the world, go to **Qlock** and type the name of the city in, and the interactive map will display the local time for you.

The map also shows at a glance what section of the globe is in daylight and what part is under the cold dark of night!

Outstanding Client Of the Month!

Linda

Every month I choose a very special **Client of the Month**. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business... YOU might be my next **Client of the Month**! Watch for your name here in an upcoming issue!

Be kind whenever possible.

It is always possible.

Dalai Lama

*If you're going through hell,
keep going.*

Winston Churchill

*The most certain way to succeed is
always to try just one more time.*

Thomas Edison

*You are never too old to set another
goal or to dream a new dream.*

C.S. Lewis

*Do you want to know who you are?
Don't ask. Act! Action will
define you.*

Thomas Jefferson.

*I don't have to be what you want me
to be. I'm free to be what I want.*

Muhammad Ali

See Insert This Issue:



**Could You Use
Some FREE
Money This
Summer?**

World War I Ends June 28, 1919

The Treaty of Versailles was signed on June 28, 1919, bringing to an end the unfathomably appalling slaughter of World War I. From 1914 to 1919, World War I (aka The Great War) saw 65 million men mobilized to fight, worldwide, with a 57% casualty rate (8.5 million killed, 21.1 million wounded, 7.7 million missing/captured).

Russia, France and Romania suffered the highest casualty rates among the Allies, at over 70%, while Austria-Hungary (Central Powers) had a staggering 90% casualty rate. Many think that the high casualty rates were the result of the bringing together of then-modern weaponry with archaic tactics.

Remembering D-Day: June 6, 1944



The D-Day operation of June 6, 1944 brought together the land, air and sea forces of the allied armies in what became known as the largest invasion force in human history.

The operation, given the codename **OVERLORD**, delivered five naval assault divisions to the beaches of Normandy, France.

The invasion force included 7,000 ships and landing craft manned by over 195,000 naval personnel from eight allied countries. Almost 133,000 troops from England, Canada and the United States landed on D-Day. Casualties from the three countries during the landing numbered 10,300. By June 30th, over 850,000 men, 148,000 vehicles and 570,000 tons of supplies had landed on the Normandy shores.

June 11, 1982: *E.T.* Premiered

Steven Spielberg's classic film **E.T.** premiered at the 1982 Cannes Film Festival, anchoring the festival's closing gala, receiving high marks from viewers and critics alike. Upon its wide release on June 11, 1982, the film opened at #1 with a gross of \$11 million, and stayed at the top of the box office for six weeks. It remained at or near the top through the end of the year. To date, the film holds the #40 spot for all-time worldwide gross (\$792 million).

The screenplay for **E.T.** was written by Melissa Mathison, who also penned the scripts for *The Black Stallion*, *Twilight Zone: The Movie*, *The Indian in the Cupboard* and *Kundun*. Initially reluctant to write the script, Steven Spielberg enlisted the aid of Harrison Ford (whom she later married), and they finally convinced her. Harrison Ford was actually cast in, and filmed for, the role of the principal of Elliot's school in **E.T.**, but all of his scenes were ultimately cut from the final film.

Driving Tips To Remember

- ***Don't Drink and Drive:*** Annually, more than 30% of all auto accident fatalities involve drivers impaired by alcohol. Even at low blood-alcohol levels, intoxication reduces reaction time and coordination levels, which can lead drivers into making foolish choices.
- ***Don't Speed:*** Speeding is also a major contributing factor in all fatal crashes each year. Instead of zipping around town or down the highway, leave a bit earlier and keep to the posted speed limits.
- ***Avoid Distractions:*** Talking or texting on cell phones is banned in an increasing number of countries, and for good reason. This seemingly harmless activity results in many thousands of deaths nationwide each year, since it radically hampers reaction times. Also, eating, applying makeup, messing with the radio or horsing around with other passengers can distract enough to lead to accidents.
- ***Don't Drive When Tired:*** Driving while drowsy can also impact reaction times behind the wheel. Even just zoning out for a few seconds can lead to disaster at highway speeds.
- ***Buckle Up!:*** Worn properly, seat belts will prevent you from being tossed around inside your car during an accident. Statistics show that more than half of all accident fatalities were people who were unbelted, including a shocking 70% of all fatalities for victims aged 13 to 15.
- ***The Three Second Rule:*** In order to have enough time to react if the car in front of you suddenly stops, driving guidelines recommend at least three seconds' distance between vehicles. When the car ahead of you passes a stationary object, count off three seconds. You should not pass the same stationary object in less than three seconds.

June Birthday Hall of Famer: Judy Garland



Judy Garland (born Francis Ethel Gumm) was described by the great Fred Astaire as "the greatest entertainer who ever lived," and there are not many who would dare to disagree with him.

Her career as a singer, actress and vaudevillian spanned more than 40 years, until her death at the age of 47 in 1969. Other accolades include Academy, Golden Globe, Grammy and Tony Awards, a spot in the American Film Institutes' ten greatest female stars in the history of American Cinema, a Grammy Lifetime Achievement Award, as well as being the youngest person (aged 39) to be awarded the Cecil B. DeMille Award for lifetime achievement in the motion picture industry.

Judy is most remembered for her role as Dorothy in *The Wizard of Oz*, as well as for her many movies in which she co-starred with Mickey Rooney. She got her start in the world of entertainment by performing with her two older sisters in a vaudeville act called The Gumm Sisters - her parents both being experienced vaudevillians as well. She transitioned into film by way of Busby Berkeley and Louis B. Mayer. Busby asked Louis to go to the Orpheum Theater to watch the Gumm Sisters act, and then report back to him. Judy (then 13) and her mother were immediately brought into MGM and she signed a contract, without even having a screen test.

The whirlwind schedule of film shoots over the following years led to a drug habit that led to a lifelong addiction problem, and ultimately to her untimely death.

Thank You!

Thanks to YOU the word is spreading! Thanks to all of my wonderful clients and friends who graciously referred me to their friends and neighbors last month!

My business runs on the positive comments and referrals from people just like you! I couldn't do it without you!

A special thanks to all these fine folks who referred me...

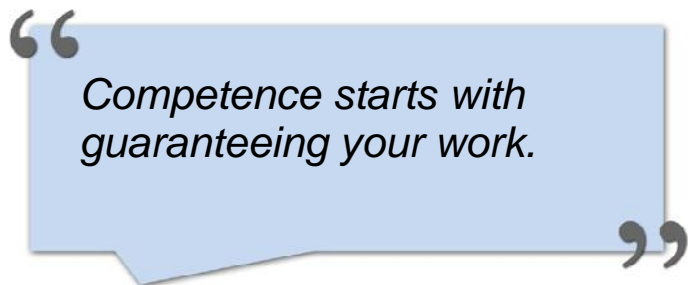
Linda

Thanks for All the Kind Words!

Very pleased with the quality of work
H&M has provided. Will be a client
forever

Healthy Home News

"Secrets For Living A Healthy, Wealthy & Happy Life..."



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Candy: The Universal Language

With annual candy sales worldwide topping £96 billion, it's safe to assume its popularity will always be strong. The U.S. is the world's largest candy consumer, which is about 11 kilograms of candy per person per year.

Chocolate makes up the lion's share of candy consumption, with Switzerland claiming the title for per capita chocolate consumption (11 kg per person -- more than double the US consumption levels).

The most popular candies worldwide (by total sales) are:



1. M&M's
2. Snickers
3. Trident Gum
4. Kit Kat
5. Wrigley's Gum

The popularity of chewing gum is increasing at a surprising rate in many European countries, as many are looking for cigarette alternatives, and have taken up gum chewing as a result.

Who Wants To Win Movie Tickets?

Take my Trivia Challenge And you could win too!

This is one of my favorite parts of the newsletter! Each month, I'll give you a new trivia question. The first 2 people who call my office with the correct answer will win **two FREE movie tickets**. Enjoy a night out on me with someone special in your life! Take your best guess, and then call me at **780 456-3644**! Remember, your chances of winning are better than you think!

This month's Mega Trivia Question:

How old was Judy Garland when she signed her first movie contract with MGM Studios?

- A) 6 years old B) 11 years old C) 13 years old
D) 17 years old E) 20 years old

HINT: The answer is somewhere in this newsletter