

FREEMAN-SPICER FINANCIAL SERVICES

Finance • Leasing • Accounting • Premium

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Can We Write? We feel certain that we can write; after all, we've been doing it all our lives. But everywhere you look, there's evidence that we cannot make ourselves clear. You may think that you're communicating with a long, complicated sentence in a brochure, but most readers become ex-readers before the end of your sentence. The more you say, the thicker your forest of words. And the more likely a reader will get lost. Cut trees. Count the words in every communication. Now cut the number in half. Free of fat, your copy will hit more powerfully - and penetrate your prospect's resistance. Now, cut it in half again. If you can't describe what makes you different and excellent in 25 words or less, don't fix your copy, fix your company. (What Clients Love)

Who Is - Barbara Millicent Roberts? (Answer later in this newsletter)

While walking down the street one day a US senator is tragically hit by a truck and dies. The Senator's soul arrives in heaven and is met by St. Peter at the entrance. "Welcome to heaven," says St. Peter. "Before you settle in, it seems there is a problem. We seldom see a high official around these parts, you see, so we're not sure what to do with you."... "No problem, just let me in," says the Senator. St. Peter says, "Well, I'd like to, but I have orders from higher up. What we'll do is have you spend one day in hell and one in heaven. Then you can choose where to spend eternity." "Really, I've made up my mind. I want to be in heaven," says the Senator. "I'm sorry, but we have our rules", replies St. Peter. And with that, St. Peter escorts him to the elevator and he goes down, down, down to hell. The doors open and he finds himself in the middle of a green golf course. In the distance is a clubhouse and standing in front of it are all his friends and other politicians who had worked with him. Everyone is very happy and in evening dress. They run to greet him, shake his hand, and reminisce about the good times they had while getting rich at the expense of the people. They play a friendly game of golf and then dine on lobster, caviar and champagne. Also present is the Devil, who really is a very friendly guy who has a good time dancing and telling jokes. They are having such a good time that before he realizes it, it is time to go. Everyone gives him a hearty farewell and waves while the elevator rises... The elevator goes up, up, up and the door reopens on heaven where St. Peter is waiting for him. "Now it's time to visit heaven," St Peter says. So, 24 hours pass with the Senator joining a group of contented souls moving from cloud to cloud, playing the harp and singing. They have a good time and the 24 hours in heaven passes by and St. Peter returns. "Well, you've spent a day in hell and another in heaven. Now which will you choose for your eternity?" St Peter asks. The Senator reflects for a minute, then he answers, "Well, I never would have thought it before; I mean heaven has been delightful, but I think I would be happier and better off ... in hell." So St. Peter escorts him to the elevator and he goes down, down, down to hell. Now the doors of the elevator open and he's in the middle of a barren land covered with waste and garbage. He sees all his friends, dressed in rags, picking up the trash and putting it in black bags as more trash falls from above. The Devil comes over to him and puts his arm around his shoulder. "I don't understand," stammers the Senator. "Yesterday I was here and there was a golf course and clubhouse, and we ate lobster and caviar, drank champagne, and danced and had a great time. Now there's just a wasteland full of garbage and my friends look miserable. What happened? The Devil looks at him, smiles and says, "Yesterday we were campaigning ... **Today... you voted**". (J. Thompson)

Lucky that Stylish Glasses are so widely available and contact lenses so comfortable. In the past 30 years, the percentage of American ages 12 to 54 who are nearsighted has skyrocketed from 25 to 42 percent, the National Eye Institute reports. Increasing hours peering at screens may have contributed to the rise. To cut the risk, some studies hint that spending less time doing close work and more hours outdoors will help; at the least, the extra light and emphasis on distance vision may relieve your computer-strained eyes. (Good Housekeeping)

Here's A New Listing These listing come and go - but: Being forced to call a company is bad enough. But hearing, "Press 1 for Customer Service," is just plain annoying. Some call trees aren't too bad. But some are entirely unmanageable. You waste half an hour without getting your problem resolved. Wouldn't it be nice to get a real person on the phone? Well, Dial A Human can help. This site lists phone numbers for thousand of companies. Some phone numbers are direct-to-employee numbers. Others have provided instruction for bypassing the inevitable call tree. Either way, you can quickly get through to an actual human. - www.dialahuman.com - (Komando.com)

*PS: In my opinion - having someone answer the telephone - is still the very best way to show **your** customer service.*

There are only two ways to handle a women - and no one knows either of them. (Amish Country Cookbook)

Anger Management (Husband talking with his wife): "Whenever I get mad at you, you never seem to get upset. How do you manage to control your temper" Wife: "I just go and clean the toilet." Husband: "How does that help?" Wife: "I use your toothbrush." (Unknown)

Management Here are *interpersonal behaviors* that can dent a career. How do you score?

- The need to win at all costs and in all situations.
- The overwhelming desire to add our two cents to every discussion.
- The needless sarcasms and cutting remarks that we think make us sound sharp and witty.
- Telling the world how smart we are.
- The need to share negative thoughts - even when we weren't asked.
- The refusal to share info in order to maintain an advantage over others.
- The inability to praise and reward.
- Claiming credit that we don't deserve.
- Repositioning our annoying behavior as a permanent fixture so people excuse us for it.

(What Got You Here)

Leading Indicators 438 million people in China will be 60 and older by 2050, leaving just 1.6 working-age adults for each elder. Couples in Shanghai can now have a second child. (Center for Strategic and International Studies)

Barbara Millicent Roberts, 1959 - (Question from page 1) Anatomically impossible toy - Yet, that's Barbie's full name, according to her official biography. Barbie can be found in over 150 countries.

The boss drives people; the leader coaches them. The boss depends on authority; the leader on good will. The boss inspires fear; the leader inspires enthusiasm. The boss says "I", the leader says "we." The boss fixes the blame for the breakdown; the leader fixes the breakdown. The boss says "go", the leader says "let's go!" - H. Gordon Selfridge (Founier)

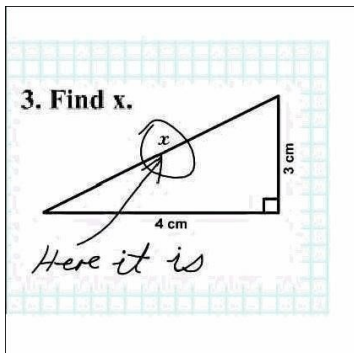
If You Plan on selling your primary home at a substantial gain, take note: High profit sales after 2012 can trigger the special 3.8% Medicare surtax. Starting in 2013, the new health care law imposes a 3.8% levy on investment income of singles with adjusted gross incomes over \$200,000 and married couples about \$250,000. The surtax is levied on the smaller of the filer's net investment income or the excess of AGI over the thresholds. Capital gains are treated as investment income. Thus, if the surtax will hit you after 2012 and you expect the gain on the sale of your home to exceed \$250,000 if you're single or \$500,000 if married, gain over these thresholds will be hit by the surtax. So it may pay handsomely to sell before the end of 2012. The surtax can bite even harder on the sale of second homes after 2012. The home-sale exclusion doesn't apply to them, so the surtax can hit the entire gain. (Kiplinger Tax Letter)

Have You checked your credit this quarter? www.annualcreditreport.com - it's quick, free and easy. **Do it now!**

More Gentle Thoughts

- Did you ever notice: when you put the 2 words 'The' and 'IRS' together it spells - 'Theirs.'
- The older we get, the fewer things seem worth waiting in line for.
- When you are dissatisfied and would like to go back to your youth, think of Algebra.
- You know you are getting old when everything either dries up or leaks. (Founier)

What Teachers Are Dealing With Today (O'Hara)



What did Mahatma Gandhi and Genghis Khan have in common?

Unusual names

Name one of the early Romans' greatest achievements.
Learning to speak Latin.

Name six animals which live specifically in the Arctic.
*Two polar bears
~~Three~~ Four Seals*

What happens during puberty to a boy?

He says goodbye to his childhood enters adultery.

What is the meaning of the word 'varicose'?

Close by

Sincerely,

Edward C. Levy
President