

FREEMAN-SPICER FINANCIAL SERVICES

Finance • Leasing • Accounting • Premium

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Now you can find this newsletter on the web, at Freeman-Spicer.com

I have so much computer stuff to tell you about.....

www.infomercial-reviews.org - This page reviews products that are “As Seen on TV” and **Infomercials**. Be careful - the first reviews that they print are the good ones. Be sure to page down through the reviews - because there are often some bad ones that might change your mind about purchasing the item.

Amber Alerts - You can get Amber Alerts on your cell phone. Go to www.wirelessamberalerts.org and put in your cell phone number. When there are alerts in your area code, you will receive the alert. Is it worth it? Don't know, but if you want to help, this is one way of helping a family that needs another set of eye's.

The Longevity Game - Ever wonder how long you might live? Play the Longevity Game by answering 12 questions and see how long you might live:

www.nmfn.com/tnetwork/longevity_game_popup.html

Crossword Puzzles - If you like crossword puzzles, here's a web site where you can print hundreds and hundreds of puzzles. www.crosswordpuzzlegames.com is where you can either print off crosswords puzzles, make your own, or even make your own word find puzzles. Fun for all ages.

For the person that wants to try some easy **plumbing chores**, or wants an explanation of how some plumbing works - www.friendlyplumber.com/plumbing101.html - is your answer. Many questions are answered by this helpful web site.

Have a **consumer complaint**? The Federal Trade Commission has a web site that you can use to complain and report actions against you or your family. Go to:

[https://rn.ftc.gov/pls/dod/wsolcq\\$.startup?Z_ORG_CODE=PU01](https://rn.ftc.gov/pls/dod/wsolcq$.startup?Z_ORG_CODE=PU01)

Flags, Maps, Geography, Timelines, This Day in History, Holidays, Distances, Money all can be found at: http://www.teacheroz.com/Maps_Flags_Timelines.htm

And finally, this is the most important of all the web sites: Everyone must look at their credit reports at least once a year. This is very important with all the personal information floating around for people to see and use. Go to: <https://www.annualcreditreport.com/cra/index.jsp> to look at your credit report for accuracy. You can't be too careful.

Everyday Briefs

Companies Need to Apologize Many companies forget the importance of an apology when something bad happens. They may even blame their customer. This attitude inevitably adds insult to injury. It's not only that the company wronged us, we feel the company just doesn't care. Increasingly, employees, customers, even vendors want to know that they are doing business with people who care. An apology is not just speaking the words. No, a sincere apology should accomplish what Mom intended when you were young and she made you apologize: look at your behavior, empathize with the wronged party, and recognize your need to change. Apologies also usually stem from areas of your business that could stand improvement.
(Wear Clean Underwear)

A Blonde decides to try horseback riding, even though she has had no lessons or prior experience. She mounts the horse, unassisted, and the horse immediately springs into motion. It gallops along at a steady and rhythmic pace, but the blond begins to slip from the saddle. In terror, she grabs for the horse's mane, but cannot seem to get a firm grip. She tries to throw her arms around the horse's neck, but she slides down the side of the horse anyway. The horse gallops along, seemingly impervious to its slipping rider. Finally, giving up her frail grip, the blonde attempts to leap away from the horse and throw herself to safety. Unfortunately, her foot had become entangled in one of the stirrups, she is now at the mercy of the horse's pounding hooves as her head is struck against the ground over and over. As her head is battered against the ground, she is mere moments away from unconsciousness when to her great fortune, Frank, the Walmart greeter, sees her and unplugs the horse. (Gardner)

Cell Phone Statistics 700 - Average number of minutes subscribers use their cell phones each month. / 174 Million - Number of wireless-phone subscribers in the U.S. / \$55 - Average amount users spend per month on wireless-phone service. / 14% - Percentage of wireless-subscriber households that have three or more mobile phones. / 4 in 10 - Number of 10- to 14-year-olds who own a wireless phone. / 9% - Percentage of households with mobile service that are planning to abandon their land line. / 19 - Number of states that impose a double-digit transaction tax on wireless service. New York is tops at 16.23%. / 63% - Percentage of customer complaints recently filed against wireless carriers that involve billing problems. (Kiplinger's)

Ya Think You're So Smart Well

1. There's one "sport" in which neither the spectators nor the participants know the score or the leader until the contest ends. What is it?
2. What famous North American landmark is constantly moving backward?
3. Of all vegetables, only two can live to produce on their own for several growing seasons. All other vegetables must be replanted every year. What are the only two perennial vegetables?
4. There are seven ways a baseball player can legally reach first base without getting a hit. Taking a base on balls-a walk - is one way. Name the other six. (See answers next page.)

Important Info The first product to use bar code was Wrigley's gum. The king of hearts is the only king without a mustache. Venus is the only planet that rotates clockwise. The first CD pressed in the U.S. was Bruce Springsteen's "Born in the USA. (McDonnell)

Stress Management

A lecturer, when explaining stress management to an audience, raised a glass of water and asked, "How heavy is this glass of water? Answers called out ranged from 20g to 500g. The lecturer replied, "The absolute weight doesn't matter. It depends on how long you try to hold it." "If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm. If I hold it for a day, you'll have to call an ambulance. "In each case, it's the same weight, but the longer I hold it, the heavier it becomes." He continued, "And that's the way it is with stress management. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on. As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden. So, before you return home tonight, put the burden of work down. Don't carry it home. You can pick it up tomorrow. Whatever burdens you're carrying now, let them down for a moment if you can. Relax; pick them up later after you've rested. Life is short. Enjoy it!" And then he shared some ways of dealing with the burdens of life:

- * Accept that some days you're the pigeon, and some days you're the statue.*
- * Always keep your words soft and sweet, just in case you have to eat them.*
- * Drive carefully. It's not only cars that can be recalled by their maker.*
- * If you can't be kind, at least have the decency to be vague.*
- * If you lend someone \$20 and never see that person again, it was probably worth it.*
- * Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.*
- * Nobody cares if you can't dance well. Just get up and dance.*
- * We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.*
- * A truly happy person is one who can enjoy the scenery on a detour. (Lopatin)*

Selling People want *friendly*, but rarely get it:

- When a prospect calls, your first words set the tone. Exactly how friendly are your company's first words?
- When a customer asks a question, it's a buying signal. How well are your people trained to respond to the need?
- Most companies think their people set them apart - *almost*. It's their *friendly* people. How friendly are your people?
- Unfriendly chases money away. How much money is unfriendly costing you?
- People buy from people they like. How well are **you** liked? (Customer Satisfaction is Worthless)

Answers:

1. Boxing. 2. Niagara Falls. The rim is worn down about two and a half feet each year because of the millions of gallons of water that rush over it every minute.
3. Asparagus and Rhubarb. 4. Batter hit by a pitch; passed ball; catcher interference; catcher drops third strike; fielder's choice; and being designated as a pinch runner.

Sincerely,

Edward C. Levy
President