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"The new diet not working out too good, huh, Frank?"

USA Title & Escrow, Inc.



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IT'S ALMOST SPRING – LET'S HAVE A LITTLE FUN!!

Join us for a little spring fun as we kick off our *NCAA March Madness Tournament Challenge*. Here's how it works . . . For every title order received from February 22, 2008, through April 7, 2008, you will receive one tournament bracket to complete. (Brackets will be forwarded to everyone beginning March 17, 2008.)

There are two ways to win! **Play as an office** . . . USA Title & Escrow, Inc., will host a *Pizza Party* for the office that sends in the most title orders during the Challenge. **Play as an individual** . . . All individuals that correctly guess the winner of the Tournament will be eligible for the *Grand Prize* drawing. All brackets must be in our office by 4:00 p.m. on Monday April 7, 2008 to be eligible for the *Drawing* to be held on Wednesday, April 9, 2008.

The more title orders you send in, the more brackets you will receive – and the better your chances to win. (See insert, included with this month's newsletter, for more detailed information.)



GOOD LUCK!!

Found: his real priorities

At age 53, Michael Gill, author of *How Starbucks Saved My Life* (Gotham), lost his high-paying advertising job and started serving coffee at Starbucks.

"One evening at Starbucks, I realized that I was as happy as I had ever been in my life. This "low-level" job gave me supportive bosses and coworkers, lots of human interaction and enough money to live a simple life. These were my real priorities, and I had never even known it. I had wasted most of my life pursuing other people's goals."

Gill's advice for joy: Live in the moment, serve people, and treat all jobs with dignity.

Visit our Website: www.usatitleandescrow.com

Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

quixotic - kwik-'sä-tik

Meaning: Impractical; foolishly idealistic.

Sample Sentence: In Cervantes' novel, Don Quixote was a man with lofty romantic ideas and of extravagant quixotic action.

Life's Little Lessons...

- I've learned...That just one person saying to me, "You've made my day!" makes my day.
- I've learned...That brushing my child's hair is one of life's greatest pleasures.
- I've learned...That money doesn't buy class.
- I've learned...That everyone you meet deserves to be greeted with a smile.
- I've learned...That when you're in love it shows.
- I've learned...That it pays to believe in miracles.
- I've learned...That opportunities are never lost; someone will take the ones you miss.
- I've learned...That making a living is not the same as making a life.
- I've learned...That sometimes life gives you a second chance.

Handy Tips...

- When grilling or barbecuing: Flavor meat, chicken, or fish by adding herbs to the fire, or on the grill so that the smoke wafts over the food. Try sage, thyme, or rosemary; citrus rinds work well, too.
- Before measuring honey, corn syrup or other gooey, sticky substances, run the measuring spoon or cup under hot water and don't dry it off. The sticky liquid will slide right out!
- You can quickly soften butter for baking by grating it.

Quick Cures and Interesting Facts...

Feel Faint? Try Crossing Your Legs!

Crossing your legs and squeezing them together can help keep you from losing consciousness, new research shows. A University of Amsterdam study found that if light-headed patients crossed their legs and tensed leg, abdominal and buttock muscles, there were able to delay or even avoid fainting.

Here's New Help For Carpal Tunnel Sufferers...

New studies show that lasers can zap away the pain of carpal tunnel syndrome. Sufferers who underwent low-level laser treatments reported the laser eliminated the numbness, pain and tingling in their fingers in over 70 percent of cases. Subjects given placebo laser treatments reported improvement in only 30 percent of cases. You can get more information from the American Association of Oriental Medicine at: www.aaom.org.

Can Feeling Sad Help Older Women Live Longer?

It's surprising but true! Feeling a bit melancholy may be good for older women. That's the conclusion of new research that found women over 65 who experienced occasional mild depression are 40% less likely to die early than woman who face life with a persistent smile. Duke University scientists theorize that older "stiff upper lip" women don't cope as well with life's setbacks as older women who acknowledge feelings of sadness. But hold on. They also found that women who were severely depressed had the *highest* mortality rate of all.

WORK NOTES

Analysts: Spending, technology drive 2008 economy

Two factors might make or break the 2008 economy, experts say, and they are old economic friends.

Key factors are consumer spending and strong earnings in big economic sectors like health care, telecommunications, and information technology, according to The Wall Street Journal analysts.

Because consumer spending accounts for more than two-thirds of the U.S. economy, any slowdown is cause for worry. At the beginning of 2008 there were lagging sales at companies that provide items that people want but don't actually need. They include expensive dinners, sports tickets and SUVs. The sales lag caused a dip in the stock market, but sales did not totally drop off, as some investors feared.

At the same time, turmoil in the housing and financial sectors led many people to wonder if there would be a recession. But early in the first quarter of 2008, the problem had not spilled over into other sectors. Telecommunications, health care, and information technology all boasted big gains. The Standard & Poor's measure of the operating earnings (down 7.7 percent) would be up about 11 percent if you take off housing and financials.

Brain Teaser...

What English word has three successive double letters?
(See page 4 for the answer)

The New Employee

The new office boy stood before the paper shredder looking confused. "Need some help?" a secretary walking by asked. "Yes," he replied. "How do you work this thing?" "Simple," she said quickly taking the fat report from his hand and feeding it to the shredder. "Thanks," he said as he watched the report disappear. "But where do the copies come out?"

Did You Know...

- When recognizing someone's face, you use the right side of your brain.
- Pearls melt in vinegar.
- The equivalent of 10 city blocks of rainforest is destroyed every minute; that's an area the size of Pennsylvania lost every year.
- All Uranus' satellites are named after Shakespearean characters.
- The first owner of the Marlboro Cigarette Company died of lung cancer.

Enforcing The Rules!

A recent college graduate now employed by the human development center of a corporation, was in charge of training employees in proper dress code and etiquette. One day while she was stepping onto the elevator, a man casually dressed in jeans and a golf shirt entered with her. Thinking of her responsibilities, she scolded, "Dressed a little casually today, aren't we?" The man smiled and replied, "That's one benefit of owning the company."

Quotes to Live By...

"When women are depressed they either eat or go shopping. Men invade another country." (Elayne Boosler)

"I don't know the key to success. But the key to failure is trying to please everybody." (Bill Cosby)

"As I grow older, I pay less attention to what men say. I just watch what they do." (Andrew Carnegie)

Are We "Dumbing Down" Our Kids?

In his book, *Dumbing Down Our Kids*, author Charles Sykes offers high school and college graduates a list of valuable rules he did not learn in school. Sykes says that we have created a generation of kids with little concept of reality and set them up for failure in the real world. Here are just a few of his rules:

Rule 1. Life is not fair, get used to it.

Rule 2. The world won't care about your self-esteem. The world will expect you to accomplish something before you feel good about yourself.

Rule 3. You will not make \$40K a year right out of high school. You won't be vice-president with a car phone until you "earn" both.

Rule 4. If you think your teacher is tough, wait until you get a boss. He doesn't have tenure.

Rule 5. Flipping burgers is *not* beneath your dignity. Your grandparents had a different word for burger-flipping; they called it opportunity.

Rule 6. If you foul up, it's not your parents' fault, so don't whine about your mistakes. Learn from them and keep going.

Rule 7. Life is not divided into semesters. You don't get summers off, and very few employers are interested in helping you find yourself.

Rule 8. Television is not real life. In real life, people actually have to leave the coffee shop and go to real jobs.

Boss's notebook

The Eternal Optimist Could Face an Unpleasant Truth or Two

Do you have a pessimist on your staff, someone who seems to pour cold water on your plans?

Pessimists can be a pain as they point out possible problems. But after the optimists have all spoken, it pays to keep the nay sayers in mind.

No project or operation will ever be perfect. The pessimist can remind you to make contingency plans to be put in place if a project is put off course by a bump in the road.

Optimistic bosses sometimes feel that they can delegate their way out of an unexpected and unpleasant situation. Their staffers, however, think the boss is denying unpleasant realities and placing the responsibility on them, say experts quoted in *The Wall Street Journal*.

You may have considered all the what-ifs before beginning a project, which is good. Knowing what steps you can take in a pinch is a big plus.

The objectors are rarely applauded for their doubts. But psychologists at the University of Michigan say they should be. Academic research shows that active pessimists can more accurately predict success or failure than those who just see the brighter side.

Defensive pessimism, they say, is also highly motivational. It drives people to achieve goals.

The most optimistic bosses may think that even contingency planning looks like negativity. Then their staffs find they have to fix things midproject and troubleshoot on the fly.

Playing the iPod Out Loud

Wouldn't it be nice to share your favorite iPod music with friends or family? Now you can do it.

iPod Foldable Speakers fold to the size of a paperback book so they can be tucked into a small bag. They come in black, white or pink and are powered by four AAA batteries. The set costs \$9.

Quotes

No man has a good enough memory to make a successful liar.

Abraham Lincoln

When you develop yourself to the point where your belief in yourself is so strong that you know you can accomplish anything you put yourself into, your future will be unlimited.

Brian Tracy

Living consciously involves being genuine. It involves listening and responding to others honestly and openly. It involves being in the moment.

Sidney Poitier

The grand essentials for happiness are something to do, something to love, and something to hope for.

Chalmers

It's been my observation that most people get ahead during the time that others waste.

Henry Ford

Whatever course you decide upon, there is always someone to tell you that you are wrong. There are always difficulties arising which tempt you to believe that your critics are right. To map out a course of action and follow it to an end requires courage.

Ralph Waldo Emerson

In order to be irreplaceable, one must always be different.

Coco Chanel

People often say that motivation doesn't last. Well, neither does bathing. That's why we recommend it daily.

Zig Ziglar

Book Review

Check out these dead CEOs and how they operated

War heroes, long after they pass on, live on in the movies. The life and exploits of sports heroes are retold in books. Sixty years after his death, we still know Babe Ruth.

Stars of the business world may be less well-remembered, but their daring feats qualify them as heroes just the same. Dead CEOs still have a lot to teach. In *New Ideas From Dead CEOs*, author Todd G. Buchholz dramatically brings their business stories back to us.

Take A.P. Giannini, founder of Bank of America. He cared so much for his customers that he reopened his bank four days after the San Francisco earthquake of 1906. It was a Sunday. Giannini went down to the wharf, put a plank across two wooden barrels and declared himself open for business.

Some of Buchholz's heroes started their empires from scratch. Walt Disney first supported himself by taking baby pictures. His career got a boost when he received \$500 for a film on dental hygiene.

Sam Walton wasn't shy about scoping out the competition. At one point, he sneaked around competitor's stores and looked under the display racks to check inventory. Walton was a proud skinflint. He was so tight with a dollar that he once shared a hotel room with eight staffers. Those were the early days. By the time he became a retailing legend, he only shared his room with one staff member.

Book reviewer Paul Carroll says the author recounts fascinating stories of early beginnings of mega businessmen, showing how his subjects transformed business.

In addition to the dramas of Wal-Mart and Disney, Buchholz tells the adventures of Tom Watson Sr. and Tom Watson Jr. of IBM, Mary Kay Ash and Estee Lauder, David Sarnoff of RCA, Ray Kroc of McDonald's, and Akio Morita, founder of Sony.

New Ideas From Dead CEOs by Todd G. Buchholz, Collins, 300 pages, \$26.95.

Lower Your Risk of Heart Attack

Concerned about heart disease? Who isn't. But did you know there's an easy way to reduce your risk of heart disease? Yes, and it's quite simple. Use oil based dressings. Nutrition researchers found that women who used oil-based salad dressing more than five times a week had 50 percent fewer heart attacks than women who used them once a month or less. The protective agent appears to be polyunsaturated fats, particularly, alpha-linolenic acid in oil.

Canola, soybean and other seed based oils are rich in alpha-linolenic acid. Fat free salad dressings do not contain the acid and don't offer the same protection. So go ahead and have a great salad, with the oil-based dressing...it's good for your heart!



USGA has a few rule changes and clarifications for 2008

The fundamental rules of golf have been unchanged since the rules were created in 1774: Play the course as you find it and the ball as it lies.

For 2008, the United States Golf Association has clarified some its rules and reduced penalties in some circumstances. The most significant change has to do with identifying a ball lying in a hazard and playing the wrong ball.

Under the revised rules, players are permitted to lift a ball lying in a hazard in order to identify it (Rules 15-2 and -3). The exception is for a ball that is moving in a water hazard. It will be a breach of 15-3 if the wrong ball is played from any part of the course. A two-stroke penalty is assessed, or loss of the hole in match play.

There is a reduction in penalty for carrying, but not using, a non-conforming club (Rule 4-1) from disqualification to a penalty of two strokes per hole. The maximum is four strokes in stroke play or an adjustment to the status of the match in match play.

Under rule 19-2, the penalty has been changed from two strokes to one if a ball is accidentally deflected by a player, his partner, a caddie, or equipment. It is the loss of a hole in match play.

Rule 24-1 allows a flagstick, attended, removed, or held up, to be moved when a ball is in motion even if the act could influence the movement of the ball.

An amendment to rule 13-2 permits the removal of dew, frost or water from the teeing ground.

Giving information on distance is no longer considered to be advice. Giving advice on playing is not permitted.

“Who Wants To Win Dinner and Movie Tickets For Two?”

Your chances to win are better than you think!

Guess Who Won Last Month’s Trivia Question? I’m pleased to announce the two lucky winners of last month’s quiz. And the winners are...drum roll please: Jennifer of Beacon Federal, and Carla of Heartland Mortgage were the first two people to correctly answer our quiz question...

What Percentage Of Women Manage The Money And Bills In America?

a) 25% b) 75% c) 50% d) 35%

The answer is “B,” a whopping 75% of women manage the money and pay the bills in America. So let’s move on to this month’s trivia question...

How Many Times Brighter Is A Full Moon Than A Half Moon?

a) 2 times b) 5 times c) 10 times d) 100 times

The first person to call us with the correct answer will win! (615) 661-4866

Real Estate Corner...

Q. We Want to Buy Land and Build Our Dream Home. What Advice Can You Provide On Buying Land?

A. Buying land can seem daunting to most homebuyers, but if you’ve decided to build your own home, there are a few basic guidelines that can make the process go more smoothly.

First, know your budget...and do your homework! Interest rates and down payments can be higher for land than for home buying. And the financing term is usually shorter. Before you begin your land search, sit down with a loan officer to discuss interest rates, down payments, and construction loans.

Second, determine your building costs. Talk with several local contractors to find out what the average price per square foot is for a home that you are planning to build. Make sure to include *all* costs, including land, architectural design, direct construction, landscaping, taxes, permits and other fees.

Third, decide on an approximate location, size of lot, and features you want. Make a list of features you want the property to have. Find out if the land is suitable for the type of home you want to build. Examine lot views, home sighting, topography, drainage, and the impact neighboring lots may have.

Buying land can be tricky. There are many things to consider, such as: Is the land build-able? Are there any neighborhood covenants or restrictions that could limit your building plans? Is there suitable drainage? Are there any environmental hazards like buried toxic waste, or gas lines? Make sure you study all aspects carefully before purchasing land. If you are thinking of selling or buying soon, and require a competent and caring Realtor, please call us at (615) 661-4866 for a referral.

Visit our Website: www.usatitleandescrow.com

From Fortune: Will we see a recession in 2008?

We say no. We're hinging that call on the strength of the consumer sector. For 63 quarters now, through previous recessions, through terrorist attacks, and through weather disasters, the American consumer has continued to spend, and we expect to see that in 2008.

Will growth be as robust as we had in 2007? Probably not. But we're not looking for a recession.

John Eade, president, Argus Research

The Lighter Side: Doin' fine, thanks.

Farmer Joe sued the trucking company responsible for his injuries in an accident. In court, the company's fancy lawyer asked, "Didn't you say 'I'm fine', at the scene of the accident?"

Joe responded, "Well, I just loaded my favorite mule Bessie into the ..."

The lawyer said he didn't want a long story, he just wanted to know if Joe said "I'm fine."

Joe started his story again, and the attorney stopped him again.

By this time, the judge wanted to hear the story and told Joe to continue.

Joe said he was driving down the highway, "when a huge semi-truck and trailer ran the stop sign and smack into my truck right in the side. I was thrown into one ditch, and Bessie thrown into the other. I was hurting real bad, and Bessie was moaning and groaning.

"Then a Highway Patrolman came. He took a look at Bessie and shot her between the eyes. With his gun still in his hand, he came to me and said, 'Your mule was in bad shape, and I had to shoot her. How are you doing?'"

Decisions, decisions

Kitchen renovation vs. home value

One of the key factors in deciding to remodel your kitchen should be the percentage of the cost you will recoup when selling your home.

A complete redo could cost up to \$50,000. But unless your home would sell for \$500,000 or more, you would have little chance of recapturing that investment.

When considering what you might do to make your kitchen more enjoyable and convenient, here are a few less-costly projects.

* New kitchen appliances are a good investment and give a good bang for your buck.

* For new cabinets, don't order custom-made. Good cabinets are available at home improvement stores.

* Kitchen islands are nice, but not all kitchens are large enough for them. TV advisor Bob Villa recommends adding an interesting or small kitchen table instead. It will provide extra work space or an informal dining area. It's less expensive and takes less space.

* It doesn't cost much to tear down a

Midrange Remodel projects: % of 2007 costs recouped at sale			
Remodel	Job-\$	Resale-\$	Recoup
Major Kitchen	\$55,503	\$43,363	78.1%
Master Suite	\$98,863	\$68,172	69%
Minor Kitchen	\$21,185	\$17,576	83%
New siding	\$9,910	\$8,245	83.2%
New garage	\$53,897	\$37,461	69.5%
Add Office	\$27,193	\$15,498	57%
Family Room	\$78,989	\$54,148	68.6%

Source: National Association of Realtors cost versus value remodeling report, 2007

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wall if you want a bigger kitchen. Don't do it by sacrificing storage space.

* New lighting can be a dramatic improvement. Add energy-efficient recessed task lights above work areas and eating places. Create lighting that can be either bright or atmospheric.

* Buy a new faucet. Consider a high end model and top brand.

* For counter tops, Villa recommends solid granite. It lasts for many years and doesn't scratch or stain easily.

Moneywise

Energy bill summary

For the first time since they were put in place 32 years ago, fuel economy standards are going to rise. President George W. Bush has signed an energy bill into law that boosts the standards to 35 mph by 2020.

The bill specifies a 70 percent increase in efficiency standards for light bulbs, which means the traditional light bulb will be on its way out. All light bulbs must use 25 percent to 30 percent less energy by 2012. Compact fluorescent bulbs already meet the standard.

The bill mandates a sixfold increase in the use of ethanol as a motor fuel by 2022, with 21 billion gallons of fuel to be made from feedstock such as prairie grass and wood chips.

A cheaper vacation

Renting a time-share may cost much less than a hotel.

Many are located on resort property and may have two or three bedrooms, pool access and other extras. Reserve 45 days in advance. To find one, visit tugbbs.com/forums. Scroll down to "Rentals Offered."

Other parts of the site are for members only.

Songcatchers capture the music, culture, and voices of the past

The music of a people gives voice to their culture. Author Thomas Carlyle called music "The speech of angels." But in times gone by, the voices of many people throughout the world were lost. The words to music were rarely written, and recorders were non-existent.

Thomas Edison's invention of an instrument that could record and play the sound of the human voice gave rise to people who worked to preserve the music of cultures. These people are often called "songcatchers." They capture the music and language of ethnic groups hidden away from the world and preserve their unique heritage.

One of the first songcatchers was Jesse Walter Fewkes. In 1890, he recorded 36 wax cylinders of the nearly lost songs and language of the Native American Passamaquoddy people in Calais, Maine. (They presently number about 2,500, some of whom still speak their native language.)

Collectors preserved much of the music of Appalachia. Lily Pealerric of the 2001 movie "Songcatcher" was a fictional character but the movie was based partially on Olive Dame Campbell who went to Appalachia in 1907 with her minister husband to collect music and handicrafts.

She found people in one remote area of North Carolina singing English ballads that were almost unchanged since they arrived nearly 200 years before.

Other preserved materials include Native American recordings of the 1890's and oral histories of ex-slaves.

A problem has developed with these recordings. Many are on old wax cylinders, decaying wire, decomposing acetate, and deteriorating audiotape.

The American Folklife Center in the Library of Congress and the Smithsonian Center for Folklife and Cultural Heritage are working hard to protect and preserve our audio heritage.

For more information on this preservation work, search online for "Save Our Sounds."



RECIPE OF THE MONTH

Quiche makes a hearty, healthy Sunday brunch

When a quiche comes to mind, you may think of a delicate French egg-custard pie.

But, the French didn't create it. Quiche was a hearty meal that originated with the tough guys in the medieval kingdom of Lothringen ruled by Germany.

The word comes from the German "Kuchen" meaning cake. It consisted of a pastry shell or bread dough stuffed with egg cream custard and lots of smoked bacon. It satisfied the hungry men and women.

Frenchmen later added cheese and onions and gave their quiches the surnames of Lorraine and Alsacienne.

The British served quiche to American service men and women during World War II, but some GIs thought their versions were not manly fare.

Now, served as breakfast or lunch, quiche can have many ingredients such as ham, seafood bits, broccoli, a variety of cheeses, and several spices to round out its flavor.



Quiche is now enjoyed by new generations of diners. They appreciate its many flavors and its many health benefits. The eggs, cheese, and bacon are loaded with protein. The cheese has plenty of calcium, and the tomatoes and spinach give it a nutritional boost.

A Quiche for All Seasons

In a large mixing bowl, whisk five large eggs until smooth and blended.

Add 1/3 cup of cream or half and half, and 1/2 cup of crisp bacon pieces (seven

slices).

Add 1/3 cup of diced tomatoes, 1/3 cup of chives, 10 spinach leaves cut into small pieces, and 1 cup of shredded sharp cheddar cheese.

Season with 1/4 teaspoon of garlic buds, eight dashes of salt, freshly-ground pepper, and 1/4 teaspoon of nutmeg.

Stir the ingredients until they are well mixed and place in a nine-inch deep dish pie crust, previously prepared from a family recipe or purchased at the store.

Bake at 375 degrees for about 45 minutes or until the crust is brown and its custard is solid.

Cut like any pie and serve at any meal. The entrée can be accompanied by a cup of seasonal fruit or a spinach, nut, and fruit salad.

Easter Celebration

Easter, celebrated from at least the 4th century, is the most important religious feast of the Christian faith, marking the resurrection of the Savior, Jesus. Eggs play a significant part in the Easter celebration. In the early history of Christianity, the eating of eggs was forbidden during Lent. Come Easter morning, eggs were colored red and brought to the table to symbolize Easter joy.

This tradition has continued into our times by families hiding brightly colored eggs for the little ones to hunt on Easter morning. The popular "egg-rolling" by children on Easter Monday on the lawn of the White House shows the importance of the holiday in public life.

The Blessing of Easter baskets on the day before Easter is popular in many countries. The baskets often contain hard-boiled eggs that are said to be a symbol of new life. Blocks of butter carved into the shape of a lamb or a cross are often included as are meats and cheese.

A traditional way of celebrating Easter among Protestant and evangelical churches is the Easter cantata, a program of special music and songs.

The timing of the Easter celebration varies from the Easter Vigil to a sunrise service to Mass or other services during the day. The colors of Easter are white and gold. These are the colors associated with sacred days. The white symbolizes the newness that comes with the victory over sin and death while the gold (yellow) expresses that Christ is the light of the world.

Whatever tradition you follow, may this Easter be special for you!



Sleep well, live longer

Doctors at the Sleep Health Centers in Boston report a study that shows getting less than six hours of sleep a night increases the risk of dying. During the next eight years of the study, dying of heart-related diseases increased by 110 percent. That's more than double.

It makes sense, they say. When you sleep, your blood pressure drops, your heart rate drops, and the heart doesn't have to work as much. The optimum sleep time reported was six to nine hours. Sleeping more than nine hours a night was also risky. It increased the risk of death from noncardiovascular causes by the same percentage.

THANK YOU for reading our newsletter. We want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... stop by and say "Hi," We'd love to hear from you...

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HAPPY EASTER



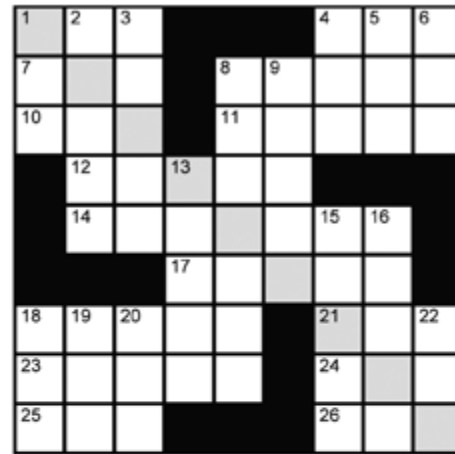
Spotted Horse

Across

1. ___ Wednesday
4. Effeminate
7. 007, for one
8. Pedal
10. Playing card mark
11. Chatters
12. Arrive at
14. A set of three
17. Bond player
18. Consumed
21. Popular cereal grain
23. Part of a sword
24. "It's no ___!"
25. Fourposter, e.g.
26. "Harper Valley ___"

Down

1. Death on the Nile cause, perhaps
2. Gush
3. Abnormally active
4. TV monitor?
5. Antlered animal
6. "Absolutely!"
8. Windstorm
9. "Hurray!"
13. Targeted
15. Family
16. Bakery supply
18. Decline
19. Amber, e.g.
20. Bit
22. Oolong, for one



The headline is a clue to the answer in the diagonal.

