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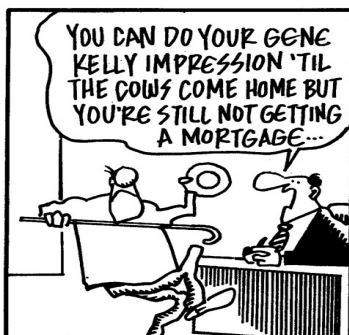
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USA Title & Escrow, Inc.



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The Secret To Success...

My "rich" uncle once told me, "if you want to become successful, increase your failure rate." Learning from your failures is often the ingredient that leads to future success. It's important to remember the gap between failure and success is often very small, and calling upon the lessons of the past is usually the difference. Even if you just increase your ratio of successes to failures slightly, you can massively change your life.

In order to experience true success you need to continue challenging yourself. If you avoid new things, you will never grow to new levels. Challenging yourself always opens the door for possible failure, but it also gives you an opportunity for breakthrough.

When you do experience a failure, don't take all of the responsibility upon your own shoulders. Look at the situation objectively and see how you can change to increase the likelihood of future success.

Learning from your failures is the only way of succeeding. So be adventurous. Try something new. And if you fail, look for the lesson. Then move on without looking back and tackle a new challenge with your new knowledge and positive attitude.

Dining Out The Healthy Way

Do you frequently go out to dinner...then feel rotten afterwards? The change of normal diet when eating out can frequently make you feel lousy – almost like a hangover. Here are a few simple tips for eating healthier while still enjoying the total dining experience.

- ✓ **Don't Overeat.** The experts suggest avoiding buffets because they can tempt you to over-indulge. Also, you might try ordering a la carte, or choosing a kid's meal or appetizer for your main entrée. The smaller portions will help you stay slim.
- ✓ **Drink Water.** Drink a lot of water during your meal. Besides being healthy for you, the water will fill you up so you don't eat as much food.
- ✓ **Get Off To A Good Start.** Try to start each meal with a bowl of healthy soup or a salad. Both offer good nutritional value without the high calories or fat content.

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Word Of The Month...

Studies have shown that your income and wealth is 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!

Vacuity \va kyoo itee\ (noun)

Meaning: emptiness of mind, lack of intelligence, interest or thought

Sample Sentence: As they scribbled notes, the press was astounded by the display of **vacuity** in the speaker's remarks.

Tricky Trivia...

1. How long did the Hundred Years War last?
2. What is a camel's hairbrush made of?
3. What color is a Purple Finch?
4. What was King George VI's first name?
5. Where are Chinese gooseberries from?
(answers on the last page)

Shopping for credit card rewards

About half of all Americans pay their full credit-card balance each month. For them, the card with the lowest interest rate may not be the best choice.

Full payers would get a greater advantage by shopping for a credit card that has the type of rewards that benefit them the most. Some cards have higher rewards for gasoline or grocery purchases, for example. Other factors to consider in taking on a new card include late or over-limit fees and foreign exchange fees.

Avoid late-payment fees by setting up an automatic minimum payment to be deducted from your checking account each month.

Quote Of The Month

"If A equals success, then the formula is: $A=X+Y+Z$. X is work, Y is play, Z is keep your mouth shut."

Albert Einstein

REAL ESTATE CORNER . . .

Simplify – Rightsizing: What You Need, Don't Need and Must Have

If you're planning to buy a more suitable home, and you have to get rid of belongings, consider this:

Furniture: Think as home stagers think. These professionals rearrange a home so it will look attractive to buyers. They get rid of extra pieces from the living room and bedrooms to give the home a spacious look.

Storage areas: Give grown children their mementos, sports equipment, and toys. Get real about that stuff. You'll never use it, wear it or fix it.

Photos, kids artwork: Scan and put it on a CD. Do the same with old family photos. Give a copy of the CD to other family members so they can enjoy them.

Collections: Condense them down to items that you love and will save. Give the rest away or sell. Consider photographing and scrapbooking anything that you love but have to part with.

You must save...

...Wills, titles, deeds, birth certificates and death certificates.

Also save your marriage license, divorce records, adoption records, naturalization records, living wills, insurance policies and Social Security and pension-plan proofs.

Peel-and-Stick Decals Catch on as Design Fad

If you love a little playful decorating, but you also like to change your mind, look into the new rage of decal decorating. Peel-and-stick art is showing up everywhere from living rooms to corporation offices. New decal decorations include removable murals designed to cover whole walls, as well as playful stickers that add a touch of whimsy to a corner.

Urban Outfitters (urbanoutfitters.com) features whole-wall, removable photos of street scenes. The Danish company Ferm Living ([ferm means clever in Danish](http://fermlivingshop.us)) offers a variety of clever silhouette stickers of earthy scenes such as tree branches, birds and leaves. Check whatisblik.com for a big collection of colorful wall graphics and eye catching chandelier silhouettes. Themes for kids' rooms grow up with them, starting with farm animals and progressing to dinosaurs and sports themes.

Remember that placing wall decals is a bit of a skill and while decals can be removed, many can't be repositioned. Decals should not be used on wallpaper, tile or paneling. They can be used on windows, floors and tables.



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Brain Teaser Of The Month

I sizzle like bacon;
I am made with an egg.
I have plenty of backbone,
but I lack a good leg.
I peel layers like onions,
but I still remain whole.
I am as long as a flagpole.
Yet I fit in a hole.
What am I?

(answer at the bottom of last page)

Avoid That Chocolate Cake

Are you trying to lose a little weight but can't avoid sweets? Here is a great idea. Next time you want to resist the temptation presented by sweets, rinse your mouth with a solution of one-teaspoon baking soda in a glass of warm water. Swish for a few seconds and then spit out the solution. Your sweet tooth should be immediately calmed.

U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Teachers, parents, and students can access lessons and educational materials on any topic at the Department of Education's Gateway to Educational Materials (www.thegateway.org). The Gateway makes finding educational materials on the Internet easy by connecting users to over 140 educational web sites. They offer ideas for both classroom and at-home activities.

"Nice Try, Kid..."

A little boy had been pawing over a stationer's stock of greeting cards for some time when a clerk asked, "Just what is it you're looking for? A birthday greeting, message to a sick friend, Anniversary or congratulations to your mom and dad?"

The boy shook his head and answered, "Got any blank report cards?"

Work Notes . . .

Redecorating the offices

Some companies have downsized while others have made layoffs that left some of their offices without occupants.

Enter the office designers. Charged with task updating and reorganizing workspaces, they raise morale by decorating, turning unused spaces into meeting rooms or quiet rooms with massage chairs, sofas, and plasma TVs on mute.

The caucus room is another choice. It can feature nice chairs, good coffee, and Internet access. The design is supposed to encourage brainstorming.

While some companies hesitate to spend the money for updates, according to Business Week, others say the one-time cost is a wise investment.

Small business advertising

Companies bet big on the 2008 Olympics

When it comes to comparing your advertising budget with the shoe-building giant called Nike, you could feel like a little fish in a big pond.

On the other hand, by following Nike's example in your own pond, you could become a much bigger fish in your area.

The number one athletic shoe maker is gearing up to hold two of the largest advertising campaigns in its history in Beijing and in Europe. It considers China to be a fast-growing market.

Polo Ralph Lauren Corp. is betting big on Olympic market exposure as well. It has a contract with the U.S. Olympic Committee to outfit the entire U.S. team at the summer Olympics in Beijing.

The preppy styles Polo is making for the athletes to wear in opening and closing ceremonies are a departure from sports outfits previously worn that included retro ski jackets.

David Lauren says he hopes the new look will boost America's image. A huge ad campaign showing the brand as the "official outfitter of the U.S. Olympic team" is ready.

Polo will provide wardrobes for the 1,500 American athletes to wear during their off time in Olympic village venues as well.

The cost to Polo will be about \$10 million. The company says the Olympic deal is expected to translate into millions in sales of Olympic-branded products that will be carried at Polo boutiques in the U.S., on the company's web site starting in mid-July, and in many department stores.

Small companies may wonder at the wisdom of outfitting local athletic teams, but investing in uniforms, equipment and associated advertising can bring name recognition and local attention.

Some companies are betting big on sports advertising this year. Maybe sports advertising has a place in your business ad budget.

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By the Numbers

Farm Income

According to the May 14, 2008 Wall Street Journal (quoting USDA figures), net farm income has never been higher, increasing 56 percent in two years to total \$92.3 billion. In 2006 net farm income totaled \$59 billion.

In May, President Bush vetoed a new \$300 billion farm bill. The bill increased farm spending by \$20 billion.

Unexpected gas impact

From the May 15 Washington

Post:

Like a lot of small-scale entrepreneurs, Cathy Osborne worries that she'll go out of business if fuel prices rise above \$4 a gallon. Not because she won't be able to buy gas at that price, but because she won't be able to sell it.

The old mechanical gas pumps with scrolling dials at her country store in Fauquier County lack the gears to go beyond \$3.99 a gallon.... "I don't know what I'm going to do. I don't have \$30,000 to invest in new pumps."

Reverse mortgages

According to Money Magazine, in 2007, borrowers took more than 132,000 reverse mortgages, that was 50 percent more than the year before and almost 10 times as many as five years ago.

Tokyo Dining

According to Dominic Ziegler, Tokyo bureau chief for The Economist, Tokyo has emerged as the gourmet destination. With 147,000 restaurants in Tokyo, only one industry sells more and attracts more business. That would be the, ahem, personal services industry.

Tough sell

This year, credit card companies will mail 6.6 billion solicitations. Of these, 52 percent will solicit business on a zero percent interest teaser rate. On this vast number of mailers, the response will be less than one-third of 1 percent, according to Garrett, Watts & Co.

Moneywise . . .

Best not to fiddle with your 401(k)

Though the stock market figures haven't been that encouraging, don't panic. A solid retirement account will be yours if you just stay calm.

Here's why. Your 401(k) investment is generally placed in diversified mutual funds that will moderate any temporary losses, say financial advisors writing in Newsweek. The stock market always rises over the long term so you will rack up significant gains in years to come. It will happen.

In the meantime, look for opportunities that may be available in a slow economy. If you get a good deal on a house, it could be worth much more in a few years and could be worth twice as much in 10 years.

You could shop for a cheaper mortgage or buy a good stock that is selling now for less than it's actually worth.

Here come the 2008 Olympics!

Beijing has spent years preparing for the big event and some athletes have spent a lifetime preparing for it. Soon we'll see what countries and individuals will be world champions.

Some 10,000 athletes will compete for medals and fame in 28 sports. Each sport has a number of different events slated, bringing the total number of contests over the 300 mark.

Aquatics is one category that has an entirely new event, the 10-kilometer open water race. It fills what aquatic fans have thought of as the biggest gap in the Summer Games: the absence of a swimming event longer than 20 minutes.

The two-hour event is seven times longer than the previously longest swim, the 1,500 meter. It gives marathon swimmers the same chance for Olympic stardom that marathon runners have had since 1896.

Training for the open water swim is dangerous because of icy waters, big waves, the absence of lane lines and collisions between swimmers. Then there are the dangers presented by sharks, currents and jet skis.

For the 2008 games, Beijing has built a lake-like rowing basin for the 10k. The race will involve four trips around a 2.5-kilometer course where there won't be waves and sharks. But fresh water has less buoyancy than salt water so that could be a problem for the swimmers.

The 28 Olympic sports this year include aquatics, archery, athletics, badminton, baseball, basketball and boxing.

Also included are canoe and kayak, cycling, equestrian, fencing, football, gymnastics, handball and hockey.

Athletes will also compete in judo, modern pentathlon, rowing, sailing, shooting, softball, table tennis, taekwondo, tennis and triathlon.

Inspired by the ancient pentathlon, the modern version combines shooting, fencing, riding, swimming and cross-country running.

Completing the list of sports are volleyball, weightlifting, and wrestling.

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Dealing for the tax rebates

The National Retail Foundation estimates that purchases generated from tax rebate checks will come to \$42.9 billion. Big-box chains and other retailers want a piece of the action and are willing to pay for it.

Sears Holdings (Sears, Kmart, Lands' End and others) is giving customers gift cards in exchange for their entire stimulus check that add 10 percent to the check amount. That's \$30 more on a \$300 check and \$120 on a \$1200 check. Kroger and others are doing the same.

Heat can be dangerous

In the years 1979 through 2003, excessive heat exposure caused 8,015 deaths in the United States.

During that period, more people died from extreme heat than from hurricanes, lightning, tornadoes, floods and earthquakes combined.

Staying Well

Computer a pain in the neck?

According to Arthritis Care & Research, strength training exercises that focus on the neck and shoulder muscles can help relieve persistent neck pain.

Study subjects with chronic neck pain were employed in various workplaces where jobs included repetitive tasks such as working at a computer all day.

Strength training for 20 minutes three times a week included using five dumbbell exercises. Study authors said the supervised dynamic strength training of the painful muscles led to prolonged decreases in pain or elimination of neck pain.

More applause for oatmeal

University of Kentucky researchers at Duke University say eating oatmeal can reduce the risk of high blood pressure, type 2 diabetes and weight gain. It also supplies compounds that reduce hardening of the arteries.

The doctors also say lifestyle changes, including diet, are the first therapy for people with moderate cholesterol risk



CDC Tells How to Protect Yourself in the Summer Heat

Summertime and the livin' is usually hot so if you work outdoors, remember to take the typical precautions against overheating.

Though heat-related deaths and illnesses are preventable, there were 2,600 heat-related work injuries in one recent year, according to the Bureau of Labor Statistics.

Muggy or humid conditions add to discomfort. Excessively hot and dry conditions can create a more dangerous situation.

The CDC recommends:

- * Drink plenty of fluids regardless of your activity level. During heavy work in a hot environment or strenuous activity of any kind, drink two to four glasses of cool fluids each hour. Don't drink alcohol, beverages with a high sugar content or very cold drinks.
- * Replace salt and minerals lost through sweating by drinking a sports beverage. Discuss beverages with your doctor if you are on a low-salt diet.
- * Wear appropriate clothing. At home, wear as little as possible. When going out, choose light-colored, loose-fitting clothing. Wear a wide-brimmed hat and sunglasses with UVA and UVB protection.
- * Use sunscreen. Sunburn affects the body's ability to cool itself. It causes a loss of body fluids, skin damage and pain. Apply a product rated SPF 15 or higher 30 minutes before going out.
- * Pace yourself. When working or playing sports in a hot environment, begin slowly and pick up the pace gradually. If your heart begins to pound and you begin gasping for breath, STOP all activity. Move to a cool area or at least into shade to rest, especially if you feel lightheaded or weak.
- * Watch each other. When working in the heat, monitor the condition of co-workers and have them do the same for you. Be wary of confusion.
- * Stay cool indoors. If you don't have air conditioning, go to a place that does. Even a few hours in air conditioning can help you stay cooler when you go back into the heat.
- * Don't depend on a fan to cool yourself. When the temperature is in the high 90s, fans will not prevent heat-related illness. Cool showers could help you cool off.

Why heads and hearts make great combinations

Professor's The Last Lecture tells a story about how to live

It's not unusual for retiring professors to give a last lecture. When Carnegie Mellon University's Randy Pausch gave his, he wasn't retiring. He was dying of pancreatic cancer.

His now famous lecture was viewed by millions on YouTube. It inspired many to follow Pausch's advice about what is important in life. Now he has a book, *The Last Lecture (Hyperion)*, with co-author Jeffrey Zaslow.

The father of three small children, Pausch said in a USA Today interview, "I was trying to put myself in a bottle that would one day wash up on the beach for my children." From his lecture, *Achieving Your Childhood Dreams*, here are a few of his points about life:

* Never underestimate the importance of having fun. I'm dying and I'm having fun every day because there's no other way to play it.

* Experience is what you get when you didn't get what you wanted.

* No one is pure evil. Find the best in everybody. Wait long enough and people will surprise you.

* It's not about achieving your dreams but about living your life. If you live the right way, the dreams will come.

* We can't change the cards we're dealt, just how we play the hand.

* In an interview with amazon.com, Pausch says the thing he learned as he grew older was that you can't get anywhere without help. Ask yourself: What kind of person do people want to help? Then you'll know the answer to: What kind of person should I try to be?

* Hearing what other people say about you is important to your success and happiness.

His book is humorous while allowing him to tell of his life experiences and the lessons he learned. For one: The secret of winning the stuffed animal on the midway, like most anything else, is sheer persistence. But it helps to have long arms and discretionary income.

If you and your partner sometimes have a difficult time solving a problem, life coach Lauren Zander of The HandleGroup says this could be why.

Some people are "head" people. They don't dwell on feelings but live in a logical state that lets them simply resolve problems quickly.

Other are "heart" people. They must first work through their sensitivity, empathy and compassion to find a solution.

As frustrating as it may seem at times, the heads and hearts need each other. That's because head people, while good at self-discipline, may not find it easy to have fun.

Heart people, while finding structure difficult, are really good at knowing how to enjoy life. Understanding the differences brings mutual respect and appreciation of each other and their perspectives. Life becomes a richer and happier experience. Zander's advice:

What it comes down to is learning to accept and love each other for what you are.

“Who Else Wants To Win a Wine & Cheese Picnic Basket 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 lucky winner of last month's quiz. And the winner is...drum roll please: Jennifer Tift of Countrywide Home Loans was the first person to correctly answer our quiz question...

How many times a day is a broken clock correct?

a) twice b) once c) three times d) never

The answer is "A," twice, once in the a.m. and once in the p.m. So let's move on to this month's trivia question...

At age 16 at the 1984 Olympics, was Cuba Gooding Jr.'s first professional job:

(a) audio engineer (b) backup singer (c) breakdancer

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



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Quotes

Perhaps the most important personal choice you can make is to accept complete responsibility for everything you are and everything you will ever be. This is the great turning point in life.

Brian Tracy

In this world, there is always danger for those who are afraid of it.

George Bernard Shaw

You can tell whether a man is clever by his answers. But you can tell whether he is wise by his questions.

Naguib Mahfouz

Wisdom is the reward you get for a lifetime of listening when you would have preferred to talk.

Doug Larson

What if you gave someone a gift, and they neglected to thank you for it? Would you be likely to give them another? Life is the same way. In order to attract more of the blessings that life has to offer, you must truly appreciate what you already have.

Ralph Marston

When we accept tough jobs as a challenge and wade into them with joy and enthusiasm, miracles can happen.

Arland Gilbert

Sainthood emerges when you can listen to someone's tale of woe and not respond with a description of your own.

Andrew V. Mason

Your legacy

In this world it is possible to achieve great material wealth, to live an opulent life. But a life built upon those things alone leaves a shallow legacy. In the end, we will be judged by other standards.

Cesar Chavez

Live so that when your children think of fairness, caring and integrity, they will think of you.

H. Jackson Brown, Jr.

Recipe of the Month . . .

Food of the month

Cold potatoes, like those in potato salad, have an unusual benefit

Would you believe that potatoes, cold potatoes are a good diet food? New research indicates that cold potatoes can be helpful for weight loss because they contain "resistant starch," according to Leslie Bonci, author of *A Guide to Better Digestion* from the American Dietetic Association.

Many carbohydrates, such as sugar and most starches found in hot potatoes, are rapidly digested and absorbed through the small intestine. Resistant starch, on the other hand, travels to the large intestine and acts as a dietary fiber. It works like the starches found in whole grains, fruits and vegetables.

There are three separate types of

resistant starch: those found in legumes and grains, those found in foods that are cooked and cooled such as potatoes and pasta, and starches that have been chemically modified to resist digestion.



Nutritionists find that most people do a poor job in eating foods with fiber. Cold potatoes can add good fiber to their diet.

The following recipe is great for an Independence Day picnic in that it contains a little red, a little white, and a little blue...with the kick of a firecracker added for good measure.

Besides containing resistant starch in its cold potatoes, it has additional fiber in the horseradish.

July Fourth Potato Salad

2 cups boiled red potatoes with skin left on
2 cups of boiled small white potatoes with skin left on
2 hardboiled eggs cut in small pieces
1 tablespoon celery seed
1/2 cup blue cheese crumbles
3 tablespoons light mayonnaise
1/2 cup natural yogurt
1 tablespoon sugar
5 tablespoons horseradish
6 tablespoons chipotle mustard
1 tablespoon of white vinegar
1 teaspoon fresh ground pepper
1/2 teaspoon of salt
1/2 cup chives or bacon bits for garnish.
Mix together and enjoy.

Put Pennies and Nickels Back into Circulation, Please!

Because of high copper prices, it now costs the U.S. Mint 1.3 cents to make a penny and 7.7 cents for a nickel.

It is estimated that there are some 150 billion coins going unused. That's about \$90 per house standing in jars and loose in drawers and sofa cushions.

According to the Sustainable Research Group, there would be big environmental benefits if just 10 percent of dormant coins were recirculated.

Water savings at the mint would be equal to about 82 million showers. Energy savings could light 4.1 million bulbs for 1,000 hours each CO2 emissions equal to those from 12,619 cars would be kept out of the atmosphere.

Survey: Stocks are a bargain

Forty-two percent of money managers say U.S. stocks are undervalued, according to an annual survey by Russell Investments. Two-thirds of 254 money managers expect U.S. stocks to deliver positive returns in 2008, and 26 percent expect stocks to gain.

Their favorite asset class is U.S. large-company "growth" stocks, or those whose earnings are increasing faster than the market average.



The Lighter Side

Life's little truths

- *If you must choose between two evils, pick the one you have never tried before.
- *Not one shred of evidence supports the notion that life is serious.
- *If you look like your passport picture, you probably need the trip.
- *Thou shall not weigh more than thy refrigerator.
- *Someone who thinks logically is a nice contrast to the real world.
- *Blessed are they who can laugh at themselves for they shall never cease to be amused.

Wisdom: Be courteous to everyone. You never know who might show up on the jury.

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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Tricky Trivia Answers

- 1. 116 years
- 2. Squirrel fur

Yearly visitor

- Across
- 1. Hard plastic, for short
 - 4. "The King"
 - 9. DiCaprio, to fans
 - 10. Linen fabric
 - 11. Bruin legend Bobby
 - 12. Red fluorescent dye
 - 13. Items on belts
 - 15. Expressing a rate
 - 16. Baltimore's ___ Harbor
 - 18. All right
 - 20. A rate of payment for written material
 - 23. Spain's Gulf of ___
 - 25. Charge carrier
- Down
- 1. Raindrop sound
 - 2. Designer Wang
 - 3. Welsh dog
 - 4. Causes to continue indefinitely

1	2	3		4	5	6	7	8
9				10				
11				12				
13			14				15	
		16				17		
18	19		20				21	22
23		24				25		
26						27		
28						29		

- 5. Relax
- 6. ___ a ___, face to face
- 7. Hip bones
- 8. Emailed
- 14. Sign up
- 17. Indian side+dish
- 18. Wood sorrels
- 19. Go-___
- 21. Hockey score
- 22. Carbon compound
- 24. Game piece

L	L	V		S	T	E	T	S
O	V	T		E	S	I	S	V
N	O	I		Z	I	D	V	C
E	G	A		N	L	I	N	K
		R		E	N	N	I	
T	A			S	R	E	G	P
N	S	O		E	O	S	I	R
E	L	I		O	T	O	L	E
S	L	V		E	L	V	C	P

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

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