



Steve Arthur's... *Monthly Newsletter!*

Insider Tips for Healthy, Wealthy, & Happy Living.....

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How to Resolve Disputes and Get What You Want

When something is wrong with a product or service, a well-written complaint often resolves the situation satisfactorily. Use this format for a letter that gets results.

Be Nice

Prime the pump with a compliment. You bought the product or service about which you're complaining, so there must be something good about it. Better results come with warmth than with wind.

If you've been a loyal or a high-volume purchaser, mention it. Even if this is your first experience with the company, it costs more for them to get new customers than to keep current ones. Their self-interest is served by a reasonable effort to make you happy.

Be Brief

Two or three paragraphs are enough. State the problem simply. Include specific information, such as the product code, date and place of purchase and sale-by date. Keep the letter focused on essential details.

Be Specific

Be specific about what would satisfactorily resolve the situation for you. From a free product or service to a refund, let the company know what you want. State your timeframe for resolution.

Worth Quoting

Here's what some people said about fortune:

"Formal education will make you a living. Self-education will make you a fortune."

Jim Rohn

"Fortune does not change men, it unmask them."

Suzanne Necker

"Fortune can, for her pleasure, fools advance / And toss them on the wheels of Chance."

Juvenal

"Every man is the architect of his own fortune."

Sallust

"I have always believed that all things depended upon Fortune, and nothing upon ourselves."

George Gordon Byron

"Fortune knocks but once, but misfortune has much more patience."

Laurence J. Peter

"There are one hundred men seeking security to one able man who is willing to risk his fortune."

Jean Paul Getty

"The slave has but one master, the ambitious man has as many as can help in making his fortune."

Jean De La Bruyere

Use This Checklist to Organize a Fun Outdoor Party

- Invite guests two weeks ahead. Advise them what to bring. Include an RSVP.
- Streamers, colorful tablecloths and other decorations enliven the party. A theme helps to guide decorating.
- Garden lights, lanterns and candles create evening atmosphere. Ensure that guests are not isolated by darkness and can maneuver safely.
- Dot the area with citronella candles to discourage flying bugs.
- Remove breakables and safety hazards for children.
- In case of rain, set up an awning or prepare space in the garage or house.
- Clean and test the grill. Have a full tank of propane or a good supply of wood chips or charcoal.
- Ready the grilling and serving tools. If dinner is potluck, gather enough dishes to keep foods hot or cold as required and to keep out bugs. Supply disposable place settings, trash bags, drink coolers and ice.
- If you're making the main course, do more than one. Popular staples include steak, chicken, fish and grilled vegetables, along with hotdogs and hamburgers for children.
- Stock basic condiments, e.g., BBQ sauce, ketchup, mustard, onions, pickles, lettuce, tomatoes, mayonnaise, buns, butter, salt and pepper and lemons.
- Have plenty of snack foods, such as chips and veggies and lots of drinking water and tea or soda.
- Organize games for children and grown-ups. Popular activities include swimming, horseshoes, croquet, volleyball, badminton, contests, live music and, after dark, outdoor movies.

Thanks for All Your Referrals!!!

I succeed when people like you refer me to their friends, neighbors and loved ones.

It's the best kind of feedback I can receive.

So thank you for continuing to pass this newsletter around to people you care about.

Fascinating Facts About June

- The Coronation of Queen Elizabeth II was held on June 2, 1953.
- The Montgolfier brothers publicly demonstrated their hot air balloon on June 4, 1783.
- The Young Men's Christian Association (YMCA) was founded in London on June 6, 1844.
- The Spirit Rover was launched, beginning NASA's Mars Exploration Rover mission, on June 10, 2003.
- Pioneer 10 became the first manmade object to leave the solar system on June 13, 1983.
- The Oregon Treaty established the 49th parallel as the part of the border between the U.S. and Canada on June 15, 1846.
- The Diary of Anne Frank was published on June 25, 1947.
- The United Nations Charter was signed on June 26, 1945.
- The Saint Lawrence Seaway opened on June 26, 1959
- Charles Blondin crossed Niagara Falls on a tightrope on June 30, 1859.

How to Use Swimming to Get Fit

Swimming is a powerful way to improve strength and cardiovascular health.

Frequency: Swimming three times a week is recommended to build stamina and to maintain peak performance. Regular short sessions produce more health benefits than irregular long sessions.

Variety: Use a variety of styles, such as the front crawl, the back stroke, the breast stroke and the butterfly. Learn which muscles are exercised by different strokes. Consider professional instruction, as good technique increases the health benefits. Vary your speed between fast and moderate.

Measurement: Swim in measured bursts, starting with 30 seconds followed by a rest. Increase the time incrementally until you're comfortable swimming for 30 minutes.

Equipment: Goggles protect your eyes from chemicals, and a cap reduces your drag. Fins and kickboards exercise the legs, while pull-buoys and hand-paddles challenge the upper body.

Ways to Save Cash and Stress Before You Fly

We're used to using the internet to book flights and hotels. Now, websites are becoming more sophisticated, providing additional tools to help you get to your destination.

Farecast (www.farecast.com) says it can predict whether fares are going to rise or fall, allowing you to choose the best time to buy a ticket. The site will search through more than 100 agency or airline websites to discover if the lowest-price ticket is predicted to rise or fall in the next seven days. It then tells you whether it's best to buy now or wait. It's said the system is right 74.5% of the time.

Thanks for the kind words

Dear Steve,

Jay and I really appreciated all that you did for us. This was our first time buying a house and it was a little stressful. Thanks to you, it was an experience we will not forget. You didn't just treat us like business clients, you made my husband and I feel like old friends. You guided us from start to finish and delivered honest information whether it was good or bad. Thanks again. Your hard work and kindness was truly appreciated.

Sincerely

Jodi and Jay

Thanks.....

...for the "missing money" web-site. I didn't have any, but my brother-in-law has some. I referred my sister to the site. Hopefully she can collect it!!!

Jan

Thank you for taking the time to read my newsletter. I want to produce a newsletter that has great content and is fun and valuable to you. Your constructive feed back is always welcome.

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Even if your house isn't this cool, you can still refinance for a better rate.

Call me at 877-533-2784 for trustworthy advice on reducing your mortgage payment.

Q&A: Home Equity lines

Q. We are interested in a home equity line of credit. What do we need to know about qualifying?

A. Excellent question! There have been huge changes this past year not only in primary mortgages, but home equity lines as well. Several major players, National City, Chase, and Washington Mutual have all dropped out originating new home equity lines and loans. The remaining home equity lines that are available have seriously curtailed their guidelines.

For example, previously we could go to 100% of the value of your home with both a first and second mortgage combined. Now the maximum that we can go to is 85%. In addition, with falling prices in some areas that maximum loan to value ratio is 80%.

In addition, credit guidelines have tightened considerably as well. No more "stated income" qualification. All credit lines now require full documentation of income and excellent credit scores.

The bottom line is that home equity lines of credit are still available. However, guidelines are changing on a monthly if not weekly basis. Please contact me for the most current information if you or someone you know is interested in a home equity line of credit.