



What Is A Short Sale?

In a short sale, a buyer pays less than the amount a seller owes the lender.

Typically, when a homeowner can't pay his mortgage because he has suffered some sort of hardship -- loss of a job or divorce for example -- he simply sells his home.

But when home values are dropping, this can be a problem. In some cases, a homeowner might find he owes more on his mortgage than his home will sell for.

In these cases, lenders will sometimes accept less than the amount owed on the home, assuming the homeowner doesn't have other assets that can be sold to make up the difference.

The lender then doesn't have to go to the expense of selling the house at auction.

The question you have to ask yourself is: Are you really getting a great deal when you buy a short sell?

To determine that, you'll have to know what similar houses in the market are selling for.

Quote of the Month

"Be like a postage stamp. Stick to it until you get there."

Bob Proctor

Switch to digital TV begins in 2009

By February of 2009, regular analog television signals will no longer be broadcast from TV towers. Signals have been sent in analog since television began, so it's a big change.

The Consumer Electronics Association says many of us won't be affected. More than half of American homes already have a digital television set, and digitals are the biggest sellers in electronics stores.

Of the half of TV owners whose sets aren't digital, more than 85 percent subscribe to a cable or satellite provider. None of these will be affected by the change because they don't receive their signals from TV towers.

That leaves about 11 percent of American homes who have to take steps in order to get television after next February. These households will be eligible for a program set up by Congress. They will receive from the Department of Commerce two coupons, each good for a \$40 discount on a special converter box that will allow analog sets to receive the new digital signals.

Converter boxes will be priced from \$40 to \$60. The Department of Commerce coupons are scheduled to go out before mid-April, and by that time the converter boxes will be in most stores.

That means families will pay little or nothing to convert their older second and third television sets in bedrooms and recreation rooms.

Because digital transmissions take up less spectrum, there will be spectrum available for more new services including digital video. Up until now, most digital services have been for computers, not television, according to The Wall Street Journal's Lee Gomes.



Big Belly Danger: What To Watch For

Doctors at Harvard Medical School are paying more attention to belly size than to body-mass index.

They say health risks begin to mount at a

measurement of 31 inches for women and 37 inches for men, especially if fat is around the abdominal organs. A waist size of 35 for women and 40 for men puts them in the danger range.

Abdominal fat is a strong risk factor for heart attacks, strokes and diabetes.

If your waist size is creeping up, the doctors say you should eat less and avoid foods that are high in fat and sugar. Eat more fruits, vegetables and whole grains, which are filling but not fattening.

You also need to exercise. If you don't have time to do much, build physical activity into your daily life. Walk up the stairs and walk to the store. Do chores around the house and the yard.

Get out for a walk or a jog a few mornings a week. The doctors say you'll be sharper at work and be able to make back the time you invested in the walk.

Set up an exercise bike at home. Use it even if it's just for five or 10 minutes.



Skilled help needed in precision manufacturing

If your son and daughter are wondering about their future careers, tell them machinist training is a good choice. Machinists' pay is about \$60,000 a year.

While many manufacturing jobs have been moved to foreign soil, when it comes to the precision manufacturing niche, the work is still done in the U.S. That is, when enough machinists can be found to do it.

One precision parts maker interviewed for this story,



said they would like to hire 10 machinists but can't find them. They have the orders, but some machines aren't running. The company makes precision parts for helicopters and nuclear submarines.

About 20 percent of manufacturers with up to 2,000 workers or fewer say training and retaining workers is their No. 1 concern, according to a study by the National Association of Manufacturers.

The U.S. Labor Department reports that too few young people are considering manufacturing careers. And most who do are not aware of the skills needed in an advanced

environment. A study done in 2005 shows that 90 percent of manufacturing companies had moderate to severe shortages of qualified workers.

The Manufacturers' Association of South Central Pennsylvania has more than 300 high-quality job openings for which they can't find skilled workers.

The state has pledged \$17 million to develop workforce in order to keep the high-precision

sector in Pennsylvania.

Nationally, businesses with about 200 employees now make up the bulk of U.S. manufacturers. For them, the shortage of skills is a crucial issue. One in four of these businesses has skilled job openings it can't fill.



7 Medical Myths Exploded By Researchers

Researchers from Indiana University School of Medicine say these common beliefs are false.

Myth #1: Turkey makes you sleepy. It does contain tryptophan, an amino acid involved in sleep, but so does beef, and chicken. A ham and cheese sandwich has more.

Myth #2: You have to drink 8 glasses of water a day. You can get much of that required fluid from fruits, vegetables, coffee or tea.

Myth #3: We only use 10 percent of our brains. The researchers say no

area of the brain is completely inactive.

Myth #4: Hair and fingernails grow after death. No, they may appear to grow because the skin around them is shriveling and pulling away.

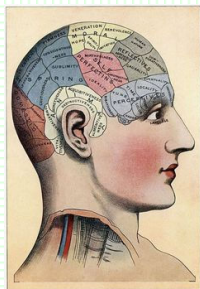
Myth #5: Reading in dim lights ruins your eyes. Untrue. It may cause eye strain but reading in dim light doesn't cause permanent damage.

Myth #6: Shaving your hair makes it grow back faster and thicker. No. Hair is no thicker after it has been shaved, and its growth rate doesn't change. Uncut hair appears to be lighter or finer

because it tapers more at the ends and isn't bleached out by the sun or chemicals.

Myth #7: Cellphones cause hospital equipment to misfire. Reports of malfunctioning in the 1990s caused hospitals to ban cell phones. A 2007 study found no interference from them in 300 tests.

Study authors Rachel Vreem and Aaron Carroll, director of the Center for Health Policy and Professionalism Research at Riley Hospital and Indiana University School of Medicine, will soon have a book on the market debunking many other medical myths.



Travel Bag News and Facts For Your Next Trip

By land or sea, no passport needed until next year

President Bush recently signed legislation that postpones until 2009 the requirement to show a passport when returning to the U.S. by land or sea from Canada, Mexico or the Caribbean.

Since 2007, all AIR travelers returning from those regions have needed passports and still do.

In spite of the one-year official delay, the Department of Homeland Security requires those entering by land, ferry or small boat



to at least have a photo ID plus proof of citizenship such as a birth or naturalization certificate. Those 18 and younger need only prove citizenship.

Cruise passengers are officially exempt, but cruise lines encourage passport use and already require photo ID and proof of citizenship.



HotelSafeGuard.com is a service that aims to stem the tide of fraud and pilfering at hotels. Scams and theft can cost 5 percent to 7 percent of revenue.

In addition to theft, the service tracks those who complain about a non-existent problem to get a refund, credit card fraud and restaurant fraud.

Handy new passport card

The new passport card is about to be issued. It's a wallet-sized alternative to a traditional passport. It costs less and is good for the same period of time.

The passport card is valid for 10 years for adults. Adults will pay \$45 for it rather than the normal passport cost of \$97. Passport cards for kids cost \$35 instead of the \$82 cost for a traditional passport.

Don't steal the towels

Some hotel chains keep records of wrongdoers. HotelSafeGuard is the only across the board, world-wide service to track fraud and guest abuse.

Wine-glass amnesty

The Mayflower Hotel in Washington, D.C., has a new no-questions-asked policy for return of wine glasses, silver ice buckets and other costly items pilfered during its eight-decade existence.

Learn How To Avoid The Seven Threats To A Beautiful Smile

Last month we revealed that **Threat No. 1** was personal and dentist neglect.

This month, we're going to discuss **Threat No. 2, "Undertreatment."**

By this I mean you're not getting the care you should for one of three reasons.

Reason #1: Your dentist hasn't performed a complete evaluation. Every patient deserves a complete examination and thorough analysis. Next should come a complete treatment plan presented to you in detail.

For many people with major problems this is not a five-minute look-see clinical exam and a little bit of conversation. It requires a

whole series of X-rays, photographs, molds of your teeth, registration of how your bite works and other aids to help understand and diagnose what is going on.

Reason #2: Under-planning for the care required. This usually happens when your dentist is unaware of the different parts and pieces that can affect you as a patient. When that's the case three things can happen.

One, decay may not be taken care of and prevented properly. Two, gum disease goes untreated. Three, your bite mechanism is poorly assessed or ignored completely.

Reason #3: Under-presenting. In this situation the doctor does not tell you the whole story.

Shockingly, the primary reason for this is a fear on the dentist's part that you will not return if he delivers "bad news."

Bottom line?
Ask lots of questions.



Charles Briscoe, DDS

No matter how long it's been since you've visited a dentist and/or how much work you think needs to be done, there are always solutions.

The question is, are you ready to find them? **For more information, call 858-454-3221.**

Did You Know...

Dr. Briscoe was recently awarded his *fellowship* in implantology from the *International Congress of Oral Implantologists!*

Less than 5% of dentists worldwide have received a fellowship in implantology.

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Flower of the South

Across

- Computer memory units
- High school class
- Need for fishermen
- Regrets
- Jason's ship
- "Cogito, ___ sum"
- It isn't silver or gold
- Long, long time
- Some baby toys
- Cosmetic additive
- Hokkaido people
- Poet Angelou
- ___ tide
- Battle of Britain grp.
- Opens a door

Down

- CEO's degree
- Make, as money
- Garbage in, garbage out
- Unhearing
- Largest island in the world
- Circular domed dwelling
- Prefix with phone
- Costa del ___
- Jersey call
- Battering device
- Winged
- Spanish painter
- In ___ of
- A breeze
- Bull markets

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

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