

## AVOID CAR FINANCING SCAMS



Car dealers are often portrayed as predators just waiting for an unsuspecting customer to come along. Not all of them are like this, but how do you tell the difference? To avoid becoming a victim of sneaky car dealers, look out for the following auto financing scams.

**Yoyo Scam:** The dealer will allow you to take the car home immediately and that he will take care of the financing. A few days later he will contact you and tell you that there was a problem, but you can set up a new financing scheme through him which, of course, will be at a higher cost. Be wary of this trick and avoid it by never driving the car off the lot until you make sure that the processing of your financing scheme has been completed already. By allowing one day to pass, you are assured that the dealer cannot use this scam on you.

**Window Etching:** Window etching is a very common scam. The dealer will offer to etch the VIN number of your car onto the window of the car for prices from \$300 to \$1,000. Some buyers think that they did a good job by being able to talk down the price to a few hundred dollars, but unfortunately for them you can buy a DIY etching kit in most auto shops for around \$20.

**Preparation Fees:** Just to conduct a test drive, replace fuses, or take the car's plastic cover off could have your bill increased by at least \$500 under the guise of a Preparation Fee! These "add on" costs are already included in the MSRP as set by the manufacturer. Some dealers automatically add it to the buyer's order to make it look mandatory. To take care of this scam, you can ask the dealer to classify it as a credit (it should be identical to the amount of the preparation fee) on the following line. If the dealer does not agree to this, you can just simply walk away from the dealership. The car has already been prepped before being put out on the lot for sale.

**Market Adjustment:** The dealer will convince you that the vehicle you want is selling like hot cakes and very popular. In order to sell you the vehicle, they will do some "market adjustments" amounting to an extra few thousand dollars. Even if the car you want is very popular it is not worth it if you have to pay more than the MSRP set by the manufacturers. If you do, then you are allowing others to take advantage of you.

**Warranty Extension:** Although this type of scam is old, it is still being used and there are many who fall for this trick. What happens is that when you take out a car loan, the dealer will tell you that you are required to purchase an extended warranty because it is one of the conditions of the bank. Avoid this scam by asking the dealer to specify clearly in writing that the extended warranty is required for the loan to be approved. The dealer will most probably find a way to have it excluded. If he persists in including the extended warranty, do not do business with this guy and go to other dealerships.

**These are some of the most common auto financing scams that are utilized by some car dealers. Think very carefully and do not buy on impulse. Good luck to you and go get that car!**

All About ...

### Florida Leisure Vacation Homes

We are a locally owned family business with over 15 years experience. We can help you select the perfect vacation home for you and your family. Our vacation specialists are here to assist and anticipate your every need with the desire to make your vacation the best it can be.

We proudly offer ...

Homes in close proximity to all the Attractions ...

World class golf, unlimited water activities and miles of beaches on two coasts just a short drive away ...

A select inventory of privately owned properties, each well-equipped with décor personalized by each owner and complete with private swimming pools.

**Our #1 goal is to provide a world class, lifestyle experience for the discerning vacationer.**

**Tell a Friend!** A referral from one of our satisfied clients is the greatest compliment we can receive, and we have a very unique (and generous) way of saying thank you! Call **1-877-864-9759** for more details.

## Think Before Deleting

One of the primary causes of PC problems and irritating errors is deleting files. For many of us, when we see a program we don't recall or see a file we deem unimportant, we're quick to delete and erase it.

What many of us don't realize is: these seemingly harmless actions can result in headaches and errors further down the line.

Windows registry errors are a result of broken file paths, missing extensions and basically any interruption in our operating system. Downloading free trials and new software is a common practice for any computer owner. But, erasing unwanted programs isn't as easy as the install process. There are plenty of things to keep in mind before we click 'delete.'

- The best place to uninstall a program is through the Control Panel's 'Add/Remove' Program List.

- Always double check you clicked on the right program box before you choose to remove it. At times, several programs are checked as a default. You wouldn't want to delete your anti-virus software or anything like that.

- If you're prompted to delete a 'shared driver,' don't delete it! This will help prevent future error messages, in case you remove a file another software program relies on.

- If the program you want to delete isn't listed under 'Add/Remove,' go to Programs and look for the specific software folder. Most have a folder called 'Manual Uninstall' which will help you remove the program.

- If you don't recognize a program in your 'Add/Remove' folder, don't jump and get rid of it. It may have a strange name (leaving you fearful of some virus or worm) but chances are, it's meant to be there. Consult with someone who knows PC's or browse the Help database.

Though these bits of advice are one way to prevent crashes and error messages, there are plenty of other Windows registry errors that are more of a challenge to fix.

One solution is utilizing registry cleaners to help eliminate headaches. 6StarReviews.com reports that Registry Mechanic doesn't simply delete broken file paths, but repairs what is causing the malfunction. For a limited time only exclusively on the site, they're even offering 15% off the software product. If you haven't mastered the 'Add-Remove Issue' and are bombarded with countless errors and slow PC speeds, registry errors are more than likely to be the culprit.

## What Our Customers Say!

"We have been staying with Florida Leisure for years. I believe the first time was back in 98-99 and it has been a wonderful experience every time. I come down & visit 2 or 4 times a year & I enjoy it more every time I come. I am thinking of buying a vacation home with you."

*Anthony Gray, Solon, OH*

"My family & I have stayed at Florida Leisure for the past 6 years. I found Florida Leisure on the internet, & the first time I spoke with Tracey I knew this was the place for my family. The homes are clean & very pretty. Our girl scout troop stayed there as well (60 girls & mothers) now our girls hate hotels. I see my family staying at Florida Leisure for several years. My children are young and we love Disney World. Thank you Florida Leisure for making us feel at home."

*Traci Walker, Detroit, MI*

"Just wanted to let you know that we really loved our vacation home and wanted to thank you very much for your assistance throughout our planning stages. We will definitely be coming back next year and one of my friends has already booked the same house. I hope everything was to your satisfaction when we left and thanks again. It was sad to leave."

*Robin Kish, Ontario, Canada*

"What a great time we had in Florida. You made our stay so easy, from the reservation process to receipt of codes to enter the house. My husband, who usually doesn't like anything, raved about the condition and convenience of the home & had a good time in spite of himself. My grandsons even learned to swim in the pool. We will be back & will highly recommend Florida Leisure to all our friends."

*Kathy Miller, Hampshire, IL*

## IT'S QUIZ TIME

1. Chinese gooseberry is another name for which fruit?
2. Glaucoma affects which part of the human body?
3. How many points does a conversion score in rugby union?
4. The resort of Faliraki is on which Greek island?
5. Eric Cartman is a character in which cartoon series?
6. Who became Lord Mayor of London in 1397?
7. In motoring what does BHP stand for?
8. A book about someone's life written by someone else is called what?
9. What is the name of cartoon character Dora the Explorer's monkey?
10. What is the capital of Canada?

**Answers (using a mirror will be helpful):**

8' ΒΙΟΓΡΑΦΙΑ Δ' ΒΙΟΓΡΑΦΙΑ  
 9' ΚΙΝΗΜΑΤΟΓΡΑΦΟΛΟΓΙΑ (ΟΙ ΔΙΣΚΟΙ ΚΙΝΗΜΑΤΟΓΡΑΦΟΥ) Δ' ΒΙΟΓΡΑΦΟΛΟΓΙΑ  
 1' ΚΙΝΗΜΑΤΟΓΡΑΦΟΛΟΓΙΑ Δ' ΕΛΕΟΣ 3' ΛΩΝΔΟΝ 4' ΚΙΛΩΑΤΤ 2' ΖΟΡΤΕΜ ΒΑΙΚ

## Easy Steps to Great Makeup



**1. Avoid Wearing Too Much Makeup** Makeup is meant to enhance features not bring negative attention to you. Don't wear too much of anything such as:  
 i) **Eyeliner:** dark, thick eyeliner will make you look overdone.  
 ii) **Mascara:** too much mascara looks fake and will flake.  
 iii) **Foundation:** Make sure your foundation is the same color as your skin. Foundation is meant to protect and give the face a smooth look.  
 iv) **Powder:** The same holds true for powder - not too much. The magic word is blend.

### 2. Lips

Apply lip liner to completely cover the lips, add color and your lipstick will stay on much longer. Make sure your lip liner doesn't show. Also, your lip color should match your skin tone; wear cool colors if you have cool coloring and warm colors if you have warm coloring. If you want to make your lips look smaller, keep your liner on the inside of your lips. However, if you decide to make your lips look larger, going outside the natural outline of your lips is a mistake. This can look quite messy and unnatural.

### 3. Wear Appropriate Makeup

Wear makeup that is appropriate for the occasion. Also, when you are in daylight your makeup should be lighter than when you are out for the evening.

### 4. Too Little or No Makeup

Some women don't wear makeup because they are not sure how to use it and are afraid of being overdone. If you are unsure, start with light colors in your shade. Start slowly and add one product at a time. The bottom line is a little is better than none. If you are still unsure seek professional advice.

### 5. Overall Look

When your makeup is completed it should look natural. That means avoiding colors that clash. If you have dark skin and hair you will look better in darker shades and vice versa. If you have oily skin, first use oil control moisturizer and foundation. Then be sure to wear loose powder, keeping pressed powder with you for touch ups.

### 6. Hair Color

Your hair color should also be in harmony with your skin. If you have dark hair and you want to add color, keep it close to the same shade. If you have light hair, use light colors. As you age your skin will lighten, so should your hair color.

### 7. One Last Thing

Keep makeup looking fresh all day by doing regular touch ups. Don't let your makeup fade or crease. Smile you're gorgeous!



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We hope you have enjoyed this newsletter. If you would like to receive it on a regular basis for free, please call 1-877-864-9759 or e-mail us at relax@floridaleisure.com

A "GOOD NEWS" NEWSLETTER FULL OF FUN AND INTERESTING FACTS FOR OUR CUSTOMERS SEPTEMBER 2008

THREE WORDS THAT CAN CAUSE PROBLEMS

Even the most accomplished wordsmiths can be defeated when they inject "no," "but" or "however" into their statements. Whether at home or at work, those who use them can sabotage themselves. Consider these: "I love you, but ... ." (Never attach a complaint to a positive statement). At work, it could be, "No, that idea won't work." Instead, give constructive ideas on what would work. The third self-defeating word is "however," as in "That certainly has merit, however ... ." This is a thinly veiled attempt to prove someone wrong. Some people feel a need to be right all the time. No one is.



From the desk of ...

Marion Worrall
Chief Financial Officer



I'm the Chief Financial Officer here at Florida Leisure Vacation Homes and as much as I enjoy making sure everything runs smoothly, my family is also very important to me. I am a wife and mother with two teenagers who are 15 and 18. My eldest is now in college in Kentucky studying TV and media and my youngest has just started back at school.

One way we enjoy spending time together as a family is watching movies...particularly on a Friday evening...that's our movie night. Occasionally we also go out to the cinema and we all recently enjoyed "Mamma Mia". Have you seen it yet? If not, check out the comments on our blog at www.FloridaLeisureOnline.com.

SEPTEMBER'S SPECIAL OFFER

Book your next vacation with Florida Leisure during September 1 of 2008 and receive a \$50 saving for 1 - 4 days and \$100 for 5 days+

You will also receive a FREE \$50 Darden gift card to visit one of Orlando's Favorite Restaurants: Red Lobster; Longhorn; Olive Garden; Season's 52; Bahama Breeze and The Capital Grill. The choice is yours!

Just call 1-877-864-9759 and mention Just Breathe when you make your reservation or visit our web site @ www.floridaleisure.com

BE INFORMED

"Rabbit season! Duck season!" That old cartoon argument immediately comes to mind when I see people arguing about which candidate is best.

Politics is often a dirty business. These days pretty much any politician is getting money from someone. Even companies claiming to offer nonpartisan information are often really geared toward making one side or the other look better. There is little care for reality.

Election season means hearing both sides even more so than usual calling each other liars, and usually that's fairly truthful. The cries of "traitor" are more annoying, since I do not believe either candidate really has any intention of weakening this country. They simply have different ideas. I hope more people think harder about what is really at stake. Yes, the war on terror is serious, and terrorism is a danger but that is not the only problem facing us. There are problems within this country. Education. Health care. Infrastructure. Environment. The list goes on.

As you look at the candidates for President you need to think about what you want them to do. Party affiliation can help you understand their beliefs, but it is not an absolute. Many candidates have beliefs that cross over party lines. Same for most voters.

As things gear up, don't rely solely on information from one side or the other. Sometimes one side or the other will flat out lie. Politicians get caught doing that regularly. Look at actual voting records. These are very telling. There's what a politician says he or she believes and what he or she really does.

Look at who is supporting the candidates. No matter how they may deny it, money does buy influence. Be an informed voter. There are more places to form your opinions than the evening news or even your favorite blog. Get as much information as you can from a range of sources so that you understand both sides. You'll be able to vote more intelligently for your efforts.



Hello!

This issue of Just Breathe is being sent to you courtesy of Florida Leisure Vacation Homes.

It is our way of saying that you are important to us and we truly value your business. Please feel free to pass this newsletter on to friends and neighbors. Enjoy! If you would like to receive this newsletter for free please contact us at: relax@floridaleisure.com.

ELECTION HUMOR

"John McCain is now crisscrossing the United States campaigning. Or, as they're calling it, Antiques Roadshow."

--Jay Leno

"Two State Department employees were fired -- this is a bit of a scandal -- because they were looking at Barack Obama's passport file. Not only that, but the same person was also looking at John McCain's Civil War records."

--David Letterman

"Barack Obama gave a speech in Germany and 200,000 people showed up. There were so many Germans shouting and screaming that France surrendered just in case."

--Craig Ferguson

"Everyone is so concerned now where all of the candidates are born. McCain was born on a military base in Panama and if you believe the media, Barack Obama was born in a manger."

--Jay Leno

"Congratulations to presidential candidate Barack Obama. He won a Grammy last night for best spoken word album. Boy, there's four words you haven't heard in the same sentence in a while -- 'presidential' and 'best spoken word.'"

--Jay Leno

"Barack Obama said today that he is going to fight for votes in all 50 states. Meanwhile, John McCain said he's going to fight for votes in all 13 colonies."

--Conan O'Brien

"John McCain is actively courting women over 60. And I'm thinking, who does this guy think he is, Ashton Kutcher?"

--David Letterman

Simple Pleasures in Life

by Nigel Worrall, CEO Florida Leisure

Well the 2008 Olympics in Beijing have now ended and it's been a wonderful occasion. I have to confess that for the last 20+ years I really haven't paid much attention to what's been going on as far as the Olympics are concerned but something happened to change that. My daughters took an interest! Who'd have thought it ... my two teenagers actually gave up their I-pods, their MySpace, their Facebook, the internet and much of the other stuff that continues to bemuse me and they actually took an interest in a sporting event. Evidence enough for me that miracles do happen.

Usain "Lightning" Bolt



Looking back over the last three weeks there has been much to enjoy; the fantastic opening ceremony, the overwhelming brilliance of Michael Phelps in the swimming even despite the fact he now has more medals than Mark Spitz, my boyhood hero, mainly because his birthday is the same as mine, the sheer speed of Jamaican Usain Bolt 100 meters and 200 meters, Great Britain winning their biggest number of gold medals in 100 years and amusingly, for the first time ever that I can recall, the way the American media have tried to portray the US as still being top of the world by counting the total amount of medals won instead of the customary method of number of gold medals. Amusing as that maybe,

it's been one of the best Olympics ever for me. We've seen Lopez Lomong carry the American flag into the Opening Ceremonies ... what a story that is ... a young man who spent a decade in a Kenyan refugee camp and came to the Olympics as a world class runner representing his adopted country and then, Natalie du Toit of South Africa, a marathon swimmer despite her left leg being amputated at the knee after being stuck by a car seven years ago, who is now the first amputee to compete in the Olympics.

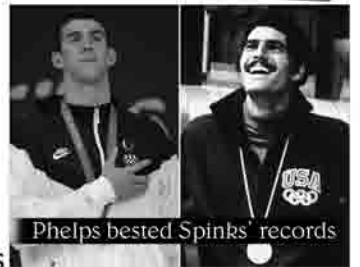


Natalie du Toit

Above all the simple pleasure of being able to enjoy the event and talk about it with my kids is really a time to treasure. A time when the meaning of parenthood truly comes home. A time of life to simply sit back and enjoy what happens around you and not to you. One that when all things are considered, could possibly never come again. And of course, when you're in that kind of mood, you think even more deeply ... of the vacations and of the family time that we've personally had and of the many families that have had similar experiences while staying in a Florida Leisure Vacation Home. So, if you're one of those people or one of those families ... I'd love to hear from you. Visit http://www.floridaleisureonline.com and reply to this topic or share your story on http://www.floridaleisure.com. It's people that matter and it's never been clearer to me.

Nigel

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Phelps bested Spinks' records



Lopez Lomong