

Kari: (858) 759-5237

www.Shea-RealEstate.com



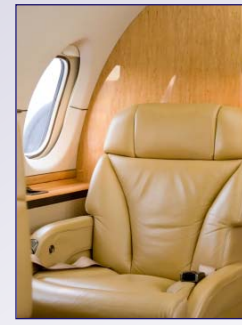
What can marshmallows teach us about willpower? The answer may surprise you. We reveal the secret to super willpower.

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Retailers across the country are tightening up their return policies. We take a look at the evolving product-return environment.

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Many airlines are reporting reduced sales of first-class seating. We show you how to fill one of these empty seats for free.

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3 Quick Ways To Ruin a Transaction



Take offers and counteroffers personally

Anytime someone puts an offer on your home, it is a compliment. Reacting personally to a poor offer or counteroffer is destructive to your end goal: completing the transaction. Instead of reacting, try to understand the possible reasons for such a divergence in the perceived value of the home. Has your home decreased in value since you first put it on the market? Is the other side unqualified to make a larger offer? Is this simply a tactic to see how low you will go? Depending on the reason, there are several ways to secure a positive outcome.

Include everyone in the decision

Including friends and family members in your decision-making process makes a lot of sense in the opening stages of a transaction. Your loved ones can help you find a home you love, free up the funds you need, and support you throughout the process. However, once you begin making and responding to offers, the process moves very quickly. Consulting with everyone you care about slows the transaction and may cause the other side to lose interest--particularly if you are competing with other buyers and/or sellers.

Play hardball

Bait-and-switch tactics, excessive demands, and intentional deception will derail your transaction in a hurry. Keep in mind that real estate transactions are about much more than the numbers; they are about people. If the other side feels like it has been "taken", there are a myriad of ways they can make your life difficult. Also, keep in mind that it's normal for a buyer to feel a little remorse the day after an offer is accepted; be sensitive to this tendency.



Clever Uses for Your Camera Phone

Most of today's mobile phones come equipped with low-grade cameras. While your phone may not be up to the task of capturing action shots or high-definition images, as it turns out, there are several practical uses for your camera phone.

Gather evidence for your insurance claim

When involved in a traffic collision, your camera phone serves as a convenient way to document the accident and file your claim. Take pictures of your car, the other car, the on-scene officers, the condition of the road, etc.

Remember where you parked your car

Next time you park your car in an unfamiliar or crowded location, take a picture of the most prominent landmark. On the walk back to the car, view the photo to help you find your way.

Make a picture shopping list

As you run out of various items, take a picture of the empty packaging before you discard it. Then, when you get to the store, your saved photos can serve as a shopping list.

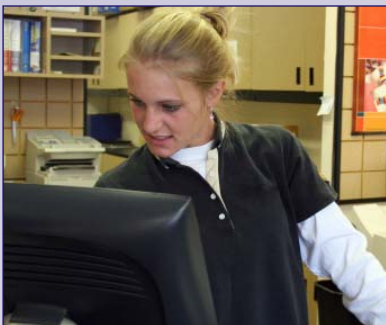
Compare items at different stores

Comparison shopping is made much easier with a camera phone. Take pictures of the different products, so you don't have to remember what they look like. You can also use the pictures to identify online retailers that sell the same item for less.



WARNING: Many Retailers Are Changing Return Policies

One of the more frustrating, albeit, predictable results of the recent downturn in retail sales has been a rapid departure from the customer-friendly return policies of the last several years. Consider the following trends in return policies and take the necessary steps to protect yourself.



Blacklisting

Many retailers employ black lists of customers who "wardrobe" (wear an item once and then return it). Usually, a wardrober is defined as someone who returns 3 items within 30 days. Now, that is being extended to 90 days, or even 5 items in 1 year. Some stores maintain a distinction between receipt returns and no-receipt returns. For

instance, a store may allow 3 returns in 30 days with a receipt, but only 2 within 45 days without a receipt. In general, a retailer can legally employ any return policy it desires, so long as it is disclosed to the consumer. In other words, read your return policy; it is a binding contract.

Return restrictions on certain items

Perhaps the most deceptive return policy trend on this list, return restrictions are restrictions outside standard store policy, placed on particular items. For instance, a retailer may determine that an electronic item can only be returned within 15 days unopened, even though the standard return policy allows for 60 days and an open package.

Tougher rules for in-store purchases

It's increasingly common for retailers to draw a distinction between online and offline purchases and to apply different return policies to each category. For instance, retailers have been known to allow online purchases to be shipped back for a full refund, while restricting in-store returns to store credit.



Upgrade Your Airline Seat for Free

You would have to be crazy to pay for first-class seating in this economy, right? Not necessarily--especially if you don't have to pay at all. Here's a practical strategy for securing upgraded seats for free.

When you purchase your ticket

Many airlines use codes to identify passengers who are eligible for an upgrade. If there are extra first-class seats available, these coded passengers will be the first to receive them. If you are traveling on such an airline (do some research first), ask the ticket agent if he/she would be willing to code your ticket for an upgrade, should one become available. Oftentimes, just knowing to ask for the code is proof enough that you are a valuable customer.

When you arrive at the airport

There are essentially three metrics for success when looking for a free upgrade. First, you need to speak to someone who has the authority to upgrade you. Second, there need to be seats available. Third, the airline needs to believe you deserve an upgrade.

* Look like a pro. If you look like a well-traveled business executive who frequently flies, you are more likely to receive an upgrade.

* When you arrive at the ticket counter, try to see if the ticket agent looks friendly and appears to be in a good mood. If so, in your kindest, warmest voice, ask if there are any upgrades available. This rarely works, but it never hurts to ask.

* Mention that you are traveling for a special occasion (anniversary, birthday, etc.), and the ticket agent will be more likely to upgrade you.

When you board the plane

Once you board the (*continued on page 3*)

Hot New Product

The First Step Towards an Invisible Phone

The most interesting of the new breed of "fashion phones" is potentially the LG GD900 Crystal, a phone with a sliding, translucent keyboard that looks like something out of a sci-fi movie. In terms of function, the phone is very similar to everything else out today, and that is precisely the point; as mobile phones mature, stylistic upgrades are likely to become the main currency in the mobile phone market.



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plane, take a peak at the upgraded seating. If you see open seats, ask the flight attendant if he/she would be willing to upgrade you, considering your extenuating circumstance (the crying baby seated next to you, your recent surgery, the malfunctioning seatbelt, etc.).



load and install, Xobni places a display bar in Outlook that lists detailed information about each contact and message, such as social networking profiles and email statistics. [Download it for free here.](#)

Xobni Takes Microsoft Outlook to the Next Level

Mobile applications and cloud computing may be stealing all the headlines when it comes to productivity technology, but most professionals still rely on tried and true productivity partners like Microsoft Outlook to get them through the day. Xobni is a free tool that gives Outlook an attractive and functional facelift. After a simple down-

What Can Marshmallows Teach Us About Willpower?



In today's economy, we're all being forced to focus on long-term goals and exercise our willpower. In this special article, we take a look at one scientist's unique discovery about willpower.

The Marshmallow Experiment

The Marshmallow Experiment is a famous experiment designed to measure a child's willpower. A child is given a single marshmallow and told he/she will be given a second marshmallow if they don't eat the first one for 20 minutes. Some children hold out for 30 seconds, most for 2-5 minutes, and a select few are able to endure the entire 20 minutes. In the 1960's, scientist Walter Mischel of Stanford University conducted the Marshmallow Experiment on hundreds of 4-year-old children and then followed his subjects' progress all the way to graduation. He discovered that the children who held out the entire 20 minutes scored 210 points higher on the standard scholastic achievement test than those who could not. In fact, the Marshmallow Experiment was a better predictor of adolescent and adult success than IQ or family income.

At first glance, Mischel's experiments seem to confirm what many of us already believe: willpower is a genetic trait, well developed (or undeveloped) by the age of 4. However, Mischel's second set of experiments challenges that notion. In the second set of experiments, Mischel took the children with the worst impulse control and taught them basic strategies for delaying gratification. When tested again, these children increased their wait times by an average of 300%-500%.

Mischel's conclusion was that while there is a genetic component to willpower, the most self-disciplined individuals were not endowed with special genetic traits, as much as they had learned effective techniques for delaying gratification.

The Magic Technique

When viewing the tapes of the Marshmallow Experiments, some important patterns emerge. The children who are able to deny themselves the marshmallow for the entire 20 minutes all share one thing in common: they find clever ways to distract themselves. One boy begins to use the table as a drum set; one girl begins to count all of the tiles on the floor, while another takes off her shoe and pretends it's a bird. On the other hand, the children with the least impulse control keep their eyes fixed on the marshmallow. It is only seconds before the temptation overwhelms them.

Mischel came to describe this process of distraction as "removing the hot stimulus." As Mischel explained, the children who were distracting themselves never forgot the marshmallow was there, but the fact that it was in the back of their minds made it easier to control. On the other hand, fixating on the marshmallow sent a series of strong neural signals (the hot stimulus), eventually overwhelming any desire to resist.

Mischel's observations have been repeated over and over again. Adults capable of sticking to a budget, maintaining a fitness routine, and resisting alcohol and tobacco usually employ some form of distraction, strategically removing hot stimuli. For instance, people who succeed at staying on budget are less likely to shop for recreation--an activity that subjects people to relentless hot stimuli.