

\$26.95

HAVE A PLENTIFUL
THANKSGIVING



DAVID'S
POSITIVE HOME NEWS
www.davidcathers.com

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“Come Be A Part of the Gift Of Giving and Join Us For Our Annual Thanksgiving Basket Brigade”

Please come join us this year for our Annual Thanksgiving Basket Brigade. This will be our 17th year. I know it seems early to talk about it. But as you know time goes by so fast. We are starting to plan now. Those of you who have helped before know the Fun and Awesome Feelings you get from doing this each year. I still remember the first year when we did 12 baskets! Now each year we deliver between 285 to 335 baskets. And last year more than half of you were new helpers. That was hundreds of new helpers. *THANK YOU!*

Wow can you believe it? We have been averaging helping about 1250 people each Thanksgiving. Some are your friends and co workers who may have lost a family member or lost their job unexpectedly. Maybe a divorce changed their life? Some have military families with a spouse deployed. *It can happen to anyone of us.*

We Anonymously deliver the baskets the day before Thanksgiving. Do you remember doorbell I ditch as a kid? *This time your mother will approve!* When you deliver the basket you get to place it on the front doorstep. Ring the bell and Run! Why do it this way? Because the person receiving will not feel any loss of pride if they would not normally ask for help. And besides that you'll feel good knowing you did this just because!

Each basket contains a note that reads: *“This Basket comes to you from someone who cares . All we ask is that you take care of yourself well enough to do this for someone else someday.”*



"I DON'T THINK THIS IS GOING TO BE GOOD FOR OUR THANKSGIVING BUSINESS!"

The best part is we now have many, many people coming back each year to help that have received baskets. Some will tell you their story and others just quietly give their time. It's all about coming together and full circle of life and giving to others. **Call Now** to get involved this year. (253) 278-9251 or send me an email: david@davidcathers.com

Thank You Eric at IVYCAT for the Basket Brigade website: www.gigharborbasketbrigade.com

Words Cannot Describe It! Only the Feeling of Being There!

❖
**WELCOME
TO
CATHERS
CORNER**



Cruising into Venice on the first morning



Inside the Vatican, St. Peter's

It's True. I did it! For the whole time I was on vacation no phones, no emails, no business. What a Great feeling.

So did you figure out where we went? Last months clue mentioned a boot. Yes it was a Cruise starting in Venice, Italy. Then on to Naples, Rome, Cannes, Barcelona, the Azores and on to Fort Lauderdale. Have you ever been? No words can describe it. How do you even fathom a 2,000 year old building and culture?

We will definitely be going back. One fun thing was that Deb & I had met on a cruise that started in Barcelona, 18 years ago. So the Cruise director worked with me to surprise Deb with 18 roses on stage the night we were in Barcelona. (Thank you Sam).

Take a look at a few of the photos. When I get a moment I might get more up on facebook too. Meanwhile enjoy this months newsletter. I hope you'll come help us with the Thanksgiving Basket Brigade. Call Me!

David



Touring the Ruins of Pompeii



Coliseum



The coin in the fountain means we'll go back.



Thanks for 18 years!

NEW

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LIVE
on Your Computer

**Real Estate Question of
the Month**

**What's Different About Homeowners
Insurance for a Condo?**

Do you know if you have the right insurance coverage if you own a condominium? When buying a condo, in most cases you own only from the drywall in.

What does this mean to you when you buy homeowners insurance? You may be paying too much. First of all you should check with your Condo Association. Find out if their policy covers the Dwelling structure or from the drywall to the outside walls. And do they cover the roof? If they do then be sure to check with your agent to make sure you are not paying for it a second time with your homeowner policy.

There are some condominium associations that do not cover the exteriors with their policies. In that case you want to make sure you have enough coverage.

This seems like a simple thing but I have spoken with many people who never asked their insurance agent. They just told their agent they need a homeowners policy and figured it was handled.

Be sure you know that you are properly covered. And maybe you can save some money if you have been paying twice. Or you may save yourself even more if you find out you weren't covered before you need the insurance.

Take some time to visit with your insurance agent. You need to know if you have "Dwelling Structure" coverage and "Content" coverage. If you don't feel you are getting your questions answered then get a second opinion. You might call my agent at Allstate. His name is Steve Losee 253-851-8866.

INFORMATION CORNER

Valuable ^{FREE!} reports for Buyers and Sellers mailed to you at no cost or obligation. Call anytime, 24 hours a day to 1-877-560-0175 and enter the ID# of the Information that you would like to receive.

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Questions to Ponder

1. Can we spell Creativity however we want?
2. After they make Styrofoam, what do they ship it in?
3. When they invented the first clock, how did they know what time it was to set it to?
4. Why do you need an appointment to see a psychic?
5. How do you get off a Non Stop flight?
6. Which is the other side of the street?

For More Information: Visit: www.DavidCathers.com or Call 253-278-9251



David Cathers

November Quiz Question
What's Different About Homeowners Insurance for a Condo?

Hint: the answer is somewhere in this newsletter...

Answer the question. Your chances for the movie passes are better than you think



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IN THIS ISSUE

Thanksgiving Basket Brigade

Cathers Corner

Words Cannot Describe It

Real Estate

Question of the Month

November Quiz Question

Everyone who calls 278-9251 or emails (David@DavidCathers.com) the correct answer by the **30th of this month** will be entered into a drawing for Free Movie Pass for Two. Enjoy a night out with someone special on me. (Your Odds are better than you think)

BE A WINNER!

This Month's Vendor Highlight:

**Top Brush
Chimney Sweep and Repairs**

A VALUABLE RESOURCE

Yes, winter is coming. That's alright. It means it's time to cook up a warm pot of soup or stew. Then light a fire in the fireplace. Cuddle up and enjoy the warmth and crackle of the fire.

Well before you light that first log, you may want to get a quick safety check and cleaning of your fireplace. And this month I want to tell you about *another company I recommend*. That's **Top Brush**. The owner is **Chris Crawford**.

Chris does a great job and will work you in to his schedule promptly. So then you can start enjoying those cozy nights at home. He takes care to lay out a protective drop cloth before beginning and cleans up before he leaves. His pricing is very reasonable and his work is tops.

Be Sure you call Chris at 253-851-2494. You'll be glad you did!