



# SpectraLight Photography & Design

## news among friends

"A Little Letter To Keep In Touch..."



Get 20% OFF Your Senior Portrait Session when you are photographed in August! We're filling TWICE as fast as last year! Note to athletes in fall sports: Do your session BEFORE school resumes because you won't be able to squeeze in school, sports and your portrait session into the same day!

Call now — (440) 235-3450

**August, 2005  
Olmsted Falls, Ohio**

### **Words of Wisdom**

"If you can find a path with no obstacles, it probably doesn't lead anywhere."

Jean Jacques Rousseau

"It takes each of us to make a difference for all of us."

Jackie Mutcheson

"Friendship is the only cement that will ever hold the world together."

Woodrow Wilson

"A hero is someone who has given his or her life to something bigger than oneself."

Joseph Campbell

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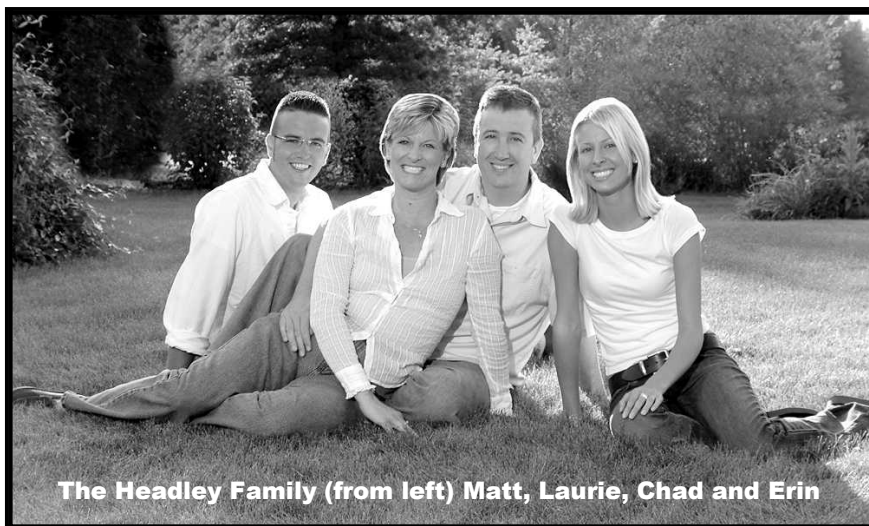
**Answer This And You WIN A  
\$50 Portrait Gift Certificate Or  
two FREE Movie Tickets...Page 4**

## **Thank You! Thank You!**

We're so thankful to have so many people choose us as their photographer because they talked to friends like you...but they rarely say who referred them to us.

We really... really... really want to thank you for sending your friends and family to our studio by treating you to a FREE dinner for two at the popular Tony K's Restaurant in Berea (\$25.00 value)...AND giving you \$25.00 in FREE portraits from your next family portrait session.

So we can show our appreciation with these gifts for your referrals, please write your name on the enclosed "referral cards" and give them to your friends, family and coworkers. (It gives them \$100.00 in free gifts at their first visit.)



**The Headley Family (from left) Matt, Laurie, Chad and Erin**

Before your children move on to a "new season of life," celebrate the love and joy of your family with a portrait in our outdoor portrait park.

## **How To Shop For A Loan Without Hurting Your Credit Score**

Did you hear about the guy who was denied a low-interest rate mortgage because he had looked at rates on many Internet sites and each site checked his credit? Lenders thought that so many credit checks indicated that he had financial problems.

Authorities at Fair Isaac say that such multiple inquiries shouldn't be a problem today because multiple credit checks are handled differently now.

Previously, the credit-scoring model recognized that consumers shop for the best interest rates before buying a house or car. Their searching results in many lenders requesting their credit reports. To compensate for this, multiple auto or mortgage inquiries in any 14-day period were counted as one inquiry.

Now, their new formula to calculate FICO scores has been expanded from 14 days to a 45-day period. That means consumers can shop around for an auto or home

## Who Do You Share Your August Birthday With?

- 4, Jeff Gordon, race car driver, Pittsboro, Ind., 1971.
- 6, Michelle Yeoh, "Crouching Tiger ..." actress, Malaysia, 1962.
- 7, David Duchovny, "X-Files" actor, New York, 1960.
- 8, Dustin Hoffman, actor in many movies, Los Angeles, 1937.
- 10, Angie Harmon, "Law & Order" actress, Dallas, Texas, 1972.
- 11, Stephen Wozniak, Apple computer co-founder, Sunnyvale, Calif., 1950.
- 12, Peter Krause, "Six Feet Under," Minneapolis, Minn., 1965.
- 15, Ben Affleck, actor in many movies, Berkeley, Calif., 1972.
- 16, Madonna, singer, actress, Bay City, Mich., 1958.
- 17, Robert DeNiro, two Academy Awards, New York, 1943.
- 18, Robert Redford, actor, director, Santa Monica, Calif., 1937.
- 19, Matthew Perry, "Friends" actor, Williamstown, Mass., 1969.
- 20, Al Roker, "Today Show" meteorologist, Brooklyn, N.Y., 1954.
- 21, Kim Cattrall, "Sex and the City" actress, England, 1956.
- 24, Reggie Miller, basketball player, Riverside, Calif., 1965.
- 25, Regis Philbin, talk show host, New York, 1933.
- 28, LeeAnn Rimes, country-western singer, Jackson, Miss., 1982.
- 29, Richard Gere, prolific actor, Philadelphia, Penn., 1949.

## Be Debt Free In 2 Years

If your balance is \$2,000, the interest rate is 18 percent, and you pay the minimum, it will take 18 years to pay it off. Pay double the minimum instead.

If you double your initial payment and pay that same amount every month thereafter, the debt will be retired in just two years. And Deborah McNaughtan, author of *The Get Out of Debt Kit* (Dearborn Trade), says you will save more than \$2,000 in interest.



"I'm sorry, but stress caused by trying to figure out your health insurance is not covered by it."

loan for up to 45 days without affecting their scores. (Some lenders might not yet use the new version.)

The latest FICO version went online in late 2004 at all three credit agencies, TransUnion, Equifax, and Experien.

### Other factors in the new version:

- The FICO score ignores all mortgage and auto inquiries made in the 30 days before scoring.
- The score doesn't count requests for your credit report or credit score that are made in order to offer you a "preapproved" credit card offer.

### Factors that could negatively affect your score

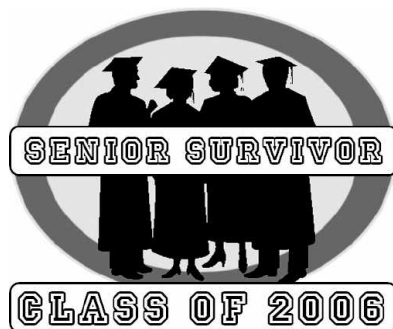
- Taking several months to shop for a new mortgage or car loan.
- Shopping around in the same year for several lines of credit not associated with a mortgage or car loan.
- Shopping for lines of credit when a score shows they barely qualify for credit they already have.

## To Celebrate 25 Years of Professional Photography – We're Giving Back To The Community

In celebration of our 25th year of professional photography, we're donating \$25.00 for each high school senior or family portrait we photograph in 2005. You choose the school and the department that receives the donation (i.e.: Academics, Music, Drama or Athletics).

Thus far, we have donated over \$650 to the following schools: Olmsted Falls, North Olmsted, Strongsville, Berea, Brecksville, Lutheran West and Our Lady of the Elms in Akron.

We have always supported the schools in various ways. Since 1991, we have given scholarships to Olmsted Falls' students who are pursuing further education in either photography, film making or the graphic arts field after graduation. This year, we awarded \$250 scholarships to Evan Morgan and Keri Bungard at the annual Senior Honors Day in May.



It's NOT Gross  
Like The TV Show...  
High School  
Seniors Can Win  
CASH!

All Class of 2006 Seniors photographed by SpectraLight Photography from June 1 - October 31, 2005 are eligible for the "Senior Survivor" contest.

Each month, the person who receives the most votes for that month will receive their choice of a \$100 U.S. Savings Bond or \$100 gift certificate from SpectraLight Photography. Each monthly winner is then entered for the grand prize of a \$500 U.S. Savings Bond or \$500 gift certificate from SpectraLight Photography.

To see our current entrants, visit <http://www.spectralight.com/survivor/>.

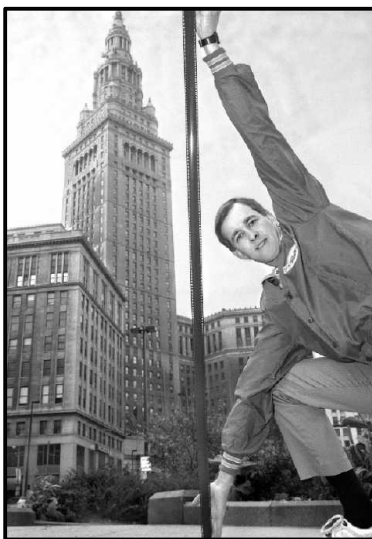
## Garage Sales Tips For Your Kids

Visiting garage sales with your kids can help you find big bargains and helps them learn how to handle money. Here are some tips for successful hunting from Sonia Weis, coauthor of *Pocket Idiot's Guide to Garage and Yard Sales* (Penguin).

Before you go, tell the kids how to act. No running. Behave as guests in a person's home. Be polite. If someone has their hands on an object, don't look at it or say anything until the person puts it down.

Make a list of things they should be on the lookout for, either things that you want or things they want themselves. Each child should have a set amount of money saved from an allowance or that you give them for the hunt. They will learn how to budget their funds and also get the knack of bargaining for a lower price. Tell them how. Pass along these suggestions from Weis in order to help them become good shoppers.

- Test anything electrical to see if it actually does work. Take a few of your own batteries along so they can test toys and other battery-operated items.
- Check to see if all parts of a set or toy are included. Ask for the instructions.
- If you see something you like, pick it up and carry it around with you until you decide if you want it or not.
- When you go during the last hour of the sale, you have an opportunity to ask for a lower price, and sellers will be more willing to give it.
- If you go during the first hour of a sale, the best items will still be there.



## 59 Terminal Towers Stacked End-To-End?

If you lined up all the film I've shot in 25 years as a professional photographer – it would equal about 59 Terminal Towers stacked end-to-end or almost 10 miles in length!

(Photo by Martin Dorociak)

## Please Welcome Our Newest Clients & Friends...

I'd like to personally introduce you to our newest clients and friends. Many thanks to everyone who thought of us with your referrals!

### Wedding Photography:

Megan Murar & Erik Damasini    Erin Campbell & Terry Corrigan  
Jackie Mong & John Stewart    Kelly Becker & Brian Jungeberg

### High School Senior Portraits:

Chad Bartko, Candace Thress, Ashley Moyer, Haley Bender, Katy Kern, Allison Liverani, Jim McFadden, Ryan MacLennan, Naomi Rummell, Mike Jurcak, Kyle Schlitter, Mary Witherspoon, Ken Stover, Will Hilinski, Kevin Kallstrom, Dan Yuzva, Eric Schade, Stephanie Youmans, Shannon Walsh, Rob Arnold, Lauren Pavka, Aaron Soltis, Jess Sopko, Julia LeHoty, Shelley Kaiser, Corey Franks, Hannah Archer and Jackie Stransky.

### Family Portraits:

Alchami Family – Olmsted Falls    Cassese Family – Hinckley  
Scheerer Family – Olmsted Falls    Grant Family – Fairview Park

## Better Health With Coffee

Caffeine researchers for the U.S. Army say coffee makes you think better. Even in the sleep-deprived it improves decision-making, memory, and learning. And it improves mood.

Other research shows the caffeine in coffee reduces jet lag, aids headache relief, fights tooth decay, and reduces the risk of kidney stones.

## More Vacation Time

Indianapolis is ranked as the No. 1 metro area for giving more vacation days than the national average, but Indianapolis workers don't take them all. In fact they take fewer days than average. The Universal Orlando Resort's All Work & No Play Study ranked the vacation deprivation of the 51 largest U.S. metro areas.

Indianapolis is followed by Las Vegas, San Francisco, Detroit, and Milwaukee. The city where workers receive and take the most vacation days is Sacramento, Calif.

## What Are Your Kids Saying

If you want to impress your kids, use these skateboarder terms.

- Deck: The actual board not including wheels or axles.
- Grind: To scrape both axles on a rail, bench, curb, or other surface.
- Half pipe: A U-shaped ramp usually with a flat surface in the middle.
- Ollie: Jump performed by tapping the tail of the board on the ground, sending rider and board airborne.
- Kickflip: Variation of the Ollie where the skater kicks the board into a spin before landing on it.

## Sinfully Smooth Chocolate Ice Cream

Here's a great recipe to beat the heat and it has been an Indiana State Fair winner at the "Ice Cream Crank-Off."

2 1/2 Cups Sugar  
2 Cups Egg Beaters  
2 Pints Heavy Whipping Cream  
1 Tbsp. Corn starch  
2 Tsp. Pure Vanilla  
3 Oz. Unsweetened Chocolate, Melted  
3 Cups Half-n-Half

In a large saucepan, mix together sugar and cornstarch. Whisk in the melted chocolate until well blended. Slowly, whisk in the Egg Beaters. To the well-blended mixture, gradually whisk in the Heavy Whipping Cream. Cook over medium heat until heated through and slightly thickened. Remove from heat. Pour into ice cream canister. Add to canister the Half n Half and vanilla. Freeze according to manufacturers directions until set. Allow ice cream to ripen in the freezer packed with ice and wrapped with a towel.

Courtesy of Deb Crussel, Lafayette, IN

## Air Bag At Your Knees

First there were driver air bags and passenger air bags, then came side air bags and side-curtain air bags, and now comes the knee air bag.

The extra safety feature is designed to make sure the driver's body doesn't slide down and forward as a result of the momentum in a front-end collision.

The Chrysler Pacifica, Chrysler Town & Country, and Dodge Caravan feature knee-air-bag systems because the dashboards in these vehicles are farther away from the driver seats.

The Lexus RX 300 sport-utility vehicle and the RX 400 hybrid offer this feature along with the GS 300. The GS 430 luxury sedan has knee air bags for both the driver and the front-seat passenger. And the Toyota Avalon has knee bags.

The degree of how much knee air bags help depends on such factors as the amount of energy involved in the collision, the size of the vehicles involved, the size of the occupants, and how far away the seat is from the dashboard.

## Find The Pet You Want

To find a wonderful pet, just visit Petfinder.com. Enter your zip code or city, and up pops a listing of pets along with a photo and description of each animal. There are plenty of dogs, cats, rabbits, birds, and more exotic pets to choose from.

The site was started 10 years ago by Betsy and Jarel Saul of Pittstown, N.J., after making a New Year's resolution to help homeless pets. Today, it lists more than 160,000 animals in shelters across the U.S. Five million pet lovers visit the site every month. According to Nielsen/NetRatings, people stay an average of 20 minutes, longer than on Amazon.

Aside from more common pets, rescue groups post ads offering goats, pigs, cows, sheep, iguanas, bearded dragons, snakes, horses, chinchillas, and chickens.

## Call Us Anytime!

Thinking of having your portrait taken...or just want to say "hello," we love hearing how you're doing.

### Mark Madere-Celebrating 25 Years



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## Who Wants To Win A \$50 Family Portrait Gift Certificate Or 2 FREE Movie Tickets?

The first three callers with the correct answer to the following question win a \$50.00 transferable Family Portrait Gift Certificate (you can use it yourself or give it to someone else)... or two FREE movie tickets... your choice.

### Country singer Faith Hill is married to what country singer?

A) Alan Jackson B) Tim McGraw C) Marty Stuart D) Randy Travis

The first THREE to call with the correct answer win! — (440) 235-3450

## What Others Are Saying...



Dear Mark,

Thank you so much for making Melanie's Senior Picture experience an easy one. We enjoyed the many ideas that you gave to make her senior pictures ones we will treasure for years to come.

We also appreciate your support of the Dara Hosta Olmsted Spirit 5K Race which has provided

thousands of dollars in scholarships for so many OFHS graduates. It is my hope that the Olmsted Community will support SpectraLight Photography as their choice for their photography needs. We made this choice and are glad we did.

The Liddy Family - Olmsted Falls

NOTE: SpectraLight Photography was the Founding Sponsor of the race in 1998 and has been a key fund raiser ever since. This year, we assisted in the presentation of \$10,500 in scholarships to 21 Olmsted Falls graduating seniors!

## Are You Our "Client Of The Month"?

This month's "Client of the Month" is the Mason family of North Olmsted.

Dear Mark

Just wanted to tell you how pleased we are with our family portrait. I just wish we would have done it years ago when the girls were younger. Better late than never though! The 16x20 size is perfect in our living room and is a wonderful conversation piece.

We kept putting off doing the portrait because we thought it would be too big a hassle. We were amazed at how easy the entire process was and how convenient it was that you could come to our place to do it. Both the girls remarked that you made it so simple which meant the smiles were genuine and the mood relaxed. Thanks again for a cherished family heirloom!

George Mason – North Olmsted



As our "Client of the Month," the Masons will receive a \$25 gift certificate to Tony K's Restaurant in Berea. Look for your picture in the next issue... you might be our next "Client of the Month!"