#### Section 1

There was once a little girl who was very pretty and delicate, but in summer she was forced to run about with bare feet, she was so poor, and in winter wear very large wooden shoes, which made her little insteps quite red, and that looked so dangerous!

In the middle of the village lived old Dame Shoemaker; she sat and sewed together, as well as she could, a little pair of shoes out of old red strips of cloth; they were very clumsy, but it was a kind thought. They were meant for the little girl. The little girl was called Karen.

On the very day her mother was buried, Karen received the red shoes, and wore them for the first time. They were certainly not intended for mourning, but she had no others, and with stockingless feet she followed the poor straw coffin in them.

Suddenly a large old carriage drove up, and a large old lady sat in it. She looked at the little girl, felt compassion for her, and then said to the clergyman: "Here, give me the little girl. I will adopt her!"

And Karen believed all this happened on account of the red shoes, but the old lady thought they were horrible, and they were burnt. But Karen herself was cleanly and nicely dressed; she must learn to read and sew; and people said she was a nice little thing, but the looking-glass said: "Thou art more than nice, thou art beautiful!"

Now the queen once traveled through the land, and she had her little daughter with her. And this little daughter was a princess, and people streamed to the castle. Karen was there also, and the little princess stood in her fine white dress, in a window, and let herself be stared at; she had neither a train nor a golden crown, but splendid red morocco shoes. They were certainly far handsomer than those Dame Shoemaker had made for little Karen. Nothing in the world can be compared with red shoes.

Now Karen was old enough to be confirmed; she had new clothes and was to have new shoes also. The rich shoemaker in the city took the measurements of her little feet. This took place at his house in his workroom; where stood many large wood and glass-cases, filled with elegant shoes and brilliant boots. All this looked charming, but the old lady could not see well, and so had no pleasure in them. In the midst of the shoes stood a pair of red ones, just like those the princess had worn. How beautiful they were! The shoemaker said also they had been made for the child of a count, but had not fitted.

#### Section 2

### The Video Magnifier

A video magnifier, sometimes called a closed-circuit television (CCTV) system, uses a stand-mounted or handheld video camera to project a magnified image onto a video monitor, a television (TV) screen, or a computer monitor. Cameras with zoom lenses provide variable magnification. In most of these systems, magnification level and focus are set after choosing a comfortable and functional working distance between the camera and the material to be viewed. Some systems use an autofocus camera. Lower cost video magnifiers often use cameras that have a fixed focus and cannot vary magnification or the camera-to-target distance. Most cameras also need their own light source.

Cameras that are mounted on a fixed stand require the reading material to be placed under the camera and moved across and down the page. To make the process of viewing easier, a table that is movable from the top of the page to the bottom and side to side (referred to as an X-Y table) is used with most stand-mounted cameras. Stand-mounted cameras are particularly effective for handwriting because a user's hand can fit under the camera.

In contrast to stand-mounted cameras, handheld cameras are designed for bringing the camera to the material to be viewed. They can magnify almost anything within reach, including labels on packages of food and medicine containers. Handheld cameras are often on rollers, which make them easier to move across a flat working surface. Some manufacturers of video magnifiers that use handheld cameras offer a writing stand as an accessory.

All video magnifiers offer the option of viewing black letters on a white background or white letters on a black background. Controls for contrast and brightness are also standard. Many video magnifiers also provide other special on-screen features and controls including underlining or overlining of text. Some systems work jointly with a computer, offering the option of sharing the computer monitor. Color video magnifiers are useful for reading materials in which color is crucial, such as maps and color photographs. A radical departure in design from conventional video magnifiers is the use of head-mounted displays (HMD). They offer portability and new ways of viewing the display. Being able to capture and save an image is also a new function that has recently become available.

Typically, video magnifiers that use a camera mounted on a fixed stand and X-Y table are in the \$1,800 to \$4,000 price range. Lower cost video magnifiers that plug into a TV are in the \$400 to \$1,000 price range.

#### Section 3

#### How to Pick a Good Realtor

Talk to lender before you hire a real estate agent

Sometimes home shoppers hire a real estate agent and dive into their home search before they ever talk to a lender to first learn <u>how much they can afford.</u>

Getting preapproved for a mortgage will provide you with the maximum amount you can borrow and identify issues that need to be worked on or resolved early in the process. This helps you stick to homes in the right price range, and it will show potential realtors (and sellers) that you're a serious buyer. In competitive markets, you'll need a preapproval letter in order for sellers to consider your offer.

### Get referrals from your network

Ask friends and family members if they can recommend a real estate agent with whom they've had a good experience. Ideally, you'll want someone with experience working with clients who are similar to you. The needs of first-time buyers, for example, are different than those of repeat buyers or homeowners who are looking to downsize.

## Research potential candidates

Start by examining their online presence. Check their websites and active social media accounts they use to promote their listings. Take a look at their online reviews as well. Don't worry about one or two negative reviews, but more than that could be a red flag.

Check with your state's real estate regulator to find out whether an agent you're considering is licensed or has any disciplinary actions. Vet candidates you're interviewing on your local Better Business Bureau's website to see if they've received any complaints.

# Interview at least three real estate agents

This is your opportunity to get a sense of the real estate agent's style as well as their experience. Ultimately, you're looking for a realtor who is familiar with a particular area of the city and understands your budget needs.

Request references—and check them

Ask real estate agents to provide information about homes they've listed and sold in the past year, with contact information for at least a few recent clients. Call those clients to find out their experience and what type of support the agent provided throughout the process, including during the negotiations. Ask if they would hire that agent again for their next real estate transaction.

### Go with your gut

Just as important as the knowledge and experience an agent brings is their ability to guide you smoothly through the process. Above all, go with an agent you trust and will feel comfortable with if the road to closing gets a little bumpy.

### Take a close look at your contract

Your contract should spell out all of the terms to which you have already agreed, including the real estate commission. Traditionally, the seller pays 6% of the sales price of the home for real estate commissions, with half going to their own realtor and half going to the buyer's agent. The commission rate is negotiable, however, with the average commission actually landing closer to 5% in recent years.