



Buying A Home Soon? Learn how to save thousands of dollars when finding, buying or financing your home.  
[www.home2grandrapids.com](http://www.home2grandrapids.com)

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# Service For Life!®

"Insider Tips For Healthy, Wealthy & Happy Living..."

## Use These Strategies To Shop Smarter For Groceries

You can read plenty of articles on the internet about how to save money on groceries, but do you really have a grocery shopping strategy? Here are some supermarket tips and secrets that will make you a savvy shopper.

- **Approach grocery shopping like a job.** You need to have a plan (take a list) and a budget to make the best use of your time and money.
- **Stick to a time schedule.** Shop for what you need and get out. It is said that if you're in the store more than 30 minutes, you'll spend an extra 50 cents to \$1 per minute as you walk the aisles.
- **Shop alone.** *Real Simple Magazine* says parents will spend 10-40 percent more if they take their kids along. It might be worth it to hire a babysitter!
- **Only buy "food" at a grocery store.** Generally, you're better off buying toiletries, cleaning supplies and pet food at a big-box discount store.
- **Know the floor plan.** Shop the perimeter first for fresh fruits and vegetables, protein and milk. You'll find some good buys in the center aisles, but you'll also be tempted by items like frozen convenience foods.
- **Don't assume everything on sale is a bargain.** Stores often display "sale" items at the end of the aisles. Manufacturers pay to have their products put there so they aren't necessarily a good deal.
- **Check "price per unit."** Sometimes it's cheaper per unit to buy two smaller items than it is to buy one supersize package.
- **Look high and low.** Stores often place higher-priced items at eye level (brands pay for the space). Check prices on the top and bottom shelves.
- **Pay attention at checkout.** Shoppers lose up to \$3 billion a year on scanner mistakes (current sale prices not reflected).

### Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by contacting Tiffany at... **616-813-5742** or [ireland@grar.com](mailto:ireland@grar.com)

Get Free money-saving home tips at my web site: [www.home2grandrapids.com](http://www.home2grandrapids.com)

## Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

**Prescience** (PRESH-ee-unss) noun

**Meaning:** foreknowledge of events; foresight

**Sample Sentence:** My friend bought a GPS because he had the prescience to know he got lost easily.

## Heart Health

To keep your heart healthy, AARP.org says use the FIT approach:

- **F=Fill** your plate with food that won't pack on pounds; find fun ways to exercise.
- **I=Individualize** your eating and workout routine.
- **T=Team** up with others.

## Plane Facts

Aviation is still the safest form of transportation. The International Air Transport Association says the 2009 global accident rate for Western-built jet aircraft was one accident for every 1.4 million flights. If you were to take a flight daily, you could go 3,859 years without an accident!

## Got Clutter?

Author Peter Walsh says do the trash bag tango! Have your family go around the house with two trash bags in hand. Place items to throw away in one and items to donate in the other. Do this often and you'll clean up in no time!

## Quotes To Live By...

Promises are like the full moon: if they are not kept at once they diminish day by day.

--German proverb

The first problem for all of us, men and women, is not to learn, but to unlearn.

--Gloria Steinem

Beware of little expenses; a small leak will sink a great ship.

--Ralph Waldo Emerson

# Don't Read This Sitting Down

Do you sit at a desk all day and become a couch potato on the weekends? Recent studies have shown that those who sit most of the day have an increased risk of obesity, diabetes, heart problems and other diseases. That's because the enzymes that burn fat shut down, slowing your metabolism and possibly lowering your beneficial cholesterol.

Even if you do exercise regularly, you need to move your muscles frequently (called non-exercise activity) throughout the day. Follow these tips:

**Try to get 30 minutes of moderate exercise a day.** When you're not exercising, don't remain sedentary for long. Get up and move, whether that means walking to someone's office (instead of sending an e-mail) or going to the copy machine. Even standing burns calories since you tense your leg muscles and shift your weight from one leg to the other.

**Turn off the TV.** You'll burn more calories doing almost *anything* else, such as playing games with the kids, cleaning the house or walking the dog.

**When you do watch TV, change your seating.** Watch it in a rocking chair (yes, it burns energy!), sitting on a therapy ball or riding an exercise bike. Move around during commercials, which can take up 20 minutes each hour.

## Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or perhaps you're thinking of selling soon and want to know how much your home is worth. Either way, I can help...with no "sales pitches" or runarounds. Just give me, Tiff a call at 813-5742 or send me an email to [Ireland@grar.com](mailto:Ireland@grar.com) and I'll give you all the facts.

# Got Burn-Out? Take These Steps

Are you bummed by job burn-out? If quitting your job isn't an option, take these five steps to improve your situation.

- ◆ **Identify stress factors and learn how to manage them.** Be proactive rather than passive about workplace issues. Know the difference between the "shoulds" and the "musts." If you have too much work and too little time, talk to your supervisor.
- ◆ **Reconnect with your core work.** Maybe you've strayed from what you were originally hired to do. Focus on the work you enjoy doing.
- ◆ **Take care of yourself.** Take time off to recharge your batteries.
- ◆ **Build new relationships.** Make friends with people who might have fresh ideas and perspectives. Do something different – open a Twitter account.
- ◆ **Plan your next move.** Outline what you'd have to do to change careers and start taking action.

Get Free money-saving home tips at my web site: [www.home2grandrapids.com](http://www.home2grandrapids.com)

## Brain Teaser...

How many zeros are there in a googol?  
(See page 4 for the answer.)

## Even Sharks Are Texting

Seventy-four white sharks in Australia can now send text messages thanks to GPS units attached to their bodies. It's all for safety -- when they get near a beach, a receiver detects their presence and sends text messages to wildlife officials and lifeguards. Hope they don't say BBL (Be Back Later)!

## You'd Better Sit Down First

What's the annual cost to go to any four-year U.S. college or university? Check out the college cost finder at <http://cgi.money.cnn.com/tools/collegecost/collegecost.jsp>.

## Blame Your Genes

Are you a bad driver? It may be in your genes! UC Irvine scientists found that people with a particular gene did 20 percent worse on driving tests than people without it. Guess what? Thirty percent of Americans have it!

## Don't Debit At The Pump

When it comes time to fill it up, don't use your PIN. That's the latest place scammers are installing those hidden card-reading devices that steal your personal information. If you do use your debit card, select the "credit" screen instead of "debit" or do the transaction inside the station.

## Have A Laugh...

Did you hear about the guy who converted his regular TV to high-definition? He dusted the screen!

## Popcorn Trivia

- The average American eats about 58 quarts annually. (Are you doing your part?)
- Popcorn was the first food to be microwaved deliberately.
- The average markup of an ounce of popcorn at the movie theater is about 1,275 percent.
- A medium popcorn and soda at the nation's largest theater chain is nutritionally equal to 3 quarter pounders with 12 pats of butter.

# How To Be Safe, Not Sorry On Your Next Trip

Everyone loves to travel, but there are some precautions you should take just to be on the safe side. Use these travel security tips to help make your next international trip stress-free:

- ♦ **Be prepared in case your passport is lost or stolen.** If your passport is lost, you must immediately notify the embassy or the State Department and report details of the incident. Take copies of the passport, birth certificate and marriage certificate for each person on your trip. You'd need these documents to authenticate yourself to authorities.
- ♦ **Leave your itinerary and the numbers or copies of your passport with a friend or relative.** You also can register your travel for free with the State Department so you may be contacted in case of a family emergency or because of a crisis in the area in which you are traveling. Go to [http://travel.state.gov/travel/tips/tips\\_1232.html](http://travel.state.gov/travel/tips/tips_1232.html) for more details.
- ♦ **Don't take your eyes off your laptop.** Hundreds of thousands are stolen each year and 97 percent are never recovered. To protect yourself, remove any sensitive information from the laptop before you go and encrypt the data that's on it. Take a security cable to attach it to a piece of furniture if you leave it in your hotel room. Better yet, you can actually buy tracking software that allows you to record a message ("Get your hands off me, I've been stolen!") that will play when the thief turns it on.
- ♦ **Purge your wallet or purse of extra credit cards, receipts and any reference to your social security number.** Leave your checkbook and debit cards at home.
- ♦ **Keep a grip on your valuables (especially in crowds).** To thwart pickpockets, use security travel purses, bags, belts and money clips. If you're a man, keep your wallet under your clothes or in your *tightest* pocket. If you're using a fanny pack, secure the zipper by using a safety pin or a paperclip fastened to a rubber band around the belt strap.

## Don't get scammed at tax time!

Zander Insurance wants to make sure you protect yourself against identity theft and other scams that increase during tax season. Scammers try to use the name or logo of the IRS or U.S. Department of the Treasury to mislead taxpayers.

IRS websites are being copied by imposters. Follow these simple guidelines to keep your information safe.

- The IRS never uses email to initiate contact with taxpayers about their accounts.
- If emails promising a tax refund pop up in your mailbox, immediately delete them without opening them.
- Visit the IRS Web site, [www.irs.gov](http://www.irs.gov), to use the "Where's My Refund?" interactive tool to determine if you are really getting a refund.
- Employees of the IRS do not reach out to taxpayers by email or phone; they send refunds or audits through the mail.
- Be very skeptical of any IRS communications not coming from the United States Post Office.
- As always, watch your personal and financial information very closely, and never open unsolicited messages claiming to come from the IRS.
- You can confirm if something is coming from the IRS by calling them directly at 800-829-1040 (M – F, 7:00 a.m. – 10:00 p.m. your local time.)

## Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

## Brain Teaser Answer:

A googol is 1 followed by 100 zeros! The term was invented in 1938 by the 9-yr-old nephew of a mathematician.

## Baking Soda Is Your Friend

You can do almost anything with it. Try these ideas:

- ◆ Deodorize your car. Sprinkle some on the seats and floor, let it sit 15 minutes and then vacuum.
- ◆ Take it on a camping trip. Use it as a dish washer, hand cleanser, toothpaste and fire extinguisher.
- ◆ Clean your microwave. Mix 2 T in a cup of water, put it in a quart container and zap it for 2-3 minutes on high. Wipe down moist interior.

## That's Funny

A man walked up to a beautiful woman at the coffee shop and said, "Where have you been all my life?"

"Well," she replied, "For the first half of it, I wasn't even born."

## Cell Phone Tip

Add ICE (In Case Of Emergency) and the appropriate phone number to your cell phone address book. That will help emergency personnel find the number to call if you can't make the call yourself.

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## “Who Else Wants To Win Movie Tickets For Two?”

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Amanda Reece was the first person to correctly answer my quiz question.

### Who was the top touring act (live concerts) of the decade 2000-2009?

- a) Bon Jovi b) Madonna c) The Rolling Stones d) U2

The answer is c) The Rolling Stones. According to Billboard.com, they grossed \$844,157,925. So, let's move on to *this* month's trivia question.

### What country's inhabitants have the longest average life expectancy (according to the U.S. government)?

- a) Canada b) Macau c) Switzerland d) Singapore

**Call Me At 616- 292-4400 OR Email Me At [tammyjo@grar.com](mailto:tammyjo@grar.com)  
And You Could Be One Of My Next Winners!**

## Real Estate Corner...

### Q. What Are The Remodeling Trends For 2010?

A. Obviously, your return on investment depends on where you live. But according to *Remodeling Magazine's* "2009-2010 Cost vs. Value report," which compiles results from members of the National Association of REALTORS® in 80 cities, the trend is toward small-scale projects and replacements.

There's no doubt that curb appeal helps sell homes. You can improve your home's exterior without spending a great deal of money by adding a deck, replacing a lawn or enhancing the entranceway.

Because of all the government incentives available, it also makes sense to make any improvements that add to your home's energy efficiency. For example, you can get a federal tax credit for 30 percent of the cost (up to \$1,500) for installing certain products such as energy-efficient windows, insulation, roofing, and heating and cooling equipment. Go to [www.energystar.gov](http://www.energystar.gov) for details.

Prospective home buyers continue to look for improvements to kitchens and bathrooms. Instead of a high-end remodel, more people are choosing moderately priced upgrades that will improve their chances of a sale.

If you have any questions, or need capable and trustworthy representation, please call us at 292-4400 or 813-5742.

Get Free money-saving home tips at my web site: [www.home2grandrapids.com](http://www.home2grandrapids.com)