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Tammy Jo and Tiffany's...

Service For Life!®

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

Improve Your Posture *Now* To Prevent Pain Later

There's something you can do right now to look better and prevent years of backaches, headaches and other painful symptoms as you get older: Pay attention to your posture. To combat years of poor habits, including slouching in front of computers and TVs, here's what you should do:

- ◆ **Learn about correct posture.** Your Mom was right, but there's more to it than just standing up straight. It means maintaining your spine's natural curves. You have to train your body to stand, walk, sit and lie in positions where the least strain is placed on supporting muscles and ligaments.
- ◆ **Take the wall test.** Stand with your head, shoulder blades and buttocks touching a wall with your heels 2-4 inches away from it. Slide your hand behind the curve in your lower back. You'll feel about one hand's thickness of space between your back and the wall. If there's too much space, tighten your abdominal muscles. If there's too little space, arch your back. Walk away from the wall and maintain this posture.
- ◆ **Keep your body in alignment when sitting.** Rest both feet flat on the floor while keeping your knees level with your hips. Sit with your back against the chair, using a cushion if you need support. Stretch your head toward the ceiling and tuck your chin in slightly. Keep your upper back and neck straight and shoulders relaxed (not rounded or pulled backward).
- ◆ **Exercise to strengthen your core.** Start with easy stretches and exercises (check out www.aarp.org/fitness). Work up to taking classes in Pilates, yoga and strength training. If you already have back or other physical problems, talk to your doctor before you start a program, and work with a physical therapist or personal trainer.
- ◆ **Keep your bones strong.** Maintain a healthy diet rich in calcium and vitamin D. To prevent osteoporosis (thinning of the bones), do weight bearing exercises such as walking, jogging and climbing stairs. Strong bones and good muscle support will help you make correct posture a habit.



Get Free money-saving home tips at our web site: 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!)...

Sea change (c-change) noun

Meaning: Shakespeare used it in "The Tempest" to describe a change brought about by the sea. Now it means a marked change or transformation.

Sample Sentence: Congress passed a bill that represents a sea change in public policy.

Cleaning Tip

How do you keep copper cookware looking clean and shiny? Use ketchup! Rub it on the copper and let it sit for 15 minutes. Then rinse the cookware. Put the rest of the ketchup on your fries!

Plan Your Running Route

Looking for a nice walk in Paris or a jog in Rome? Go to www.walkjogrun.net and map out your own route anywhere in the world. You also can select a route that someone has already saved. Use it on your iPhone too.

That's Funny

Did you hear the one about the banker who fell overboard from a boat? When his friends couldn't find a life preserver, one asked, "Can you float alone?"

Achy Joints?

Are your joints aching? Drink fresh orange juice! It's high in vitamin C, an anti-inflammatory, and beta-cryptoxanthin, an antioxidant.

Quotes To Live By...

Never order food in excess of your body weight.

—Erma Bombeck

Education is learning what you didn't even know you didn't know.

—Daniel J. Boorstin

It's my experience that folks who have no vices have very few virtues.

—Abraham Lincoln

Is Microphilanthropy For You?

Charitable giving comes in many forms, but the latest trend is toward microphilanthropy, which involves direct interaction between individual donors and projects. This giving is popular because donors can give small amounts that make a big difference and choose where their money goes.

Some examples include DonorsChoose.org, which funds specific project requests from teachers in U.S. public schools; GlobalGiving.org, a marketplace that connects donors to 1,000 pre-screened grassroots charity projects around the world; ModestNeeds.org, which assists families who are unable to pay their monthly bills; and Kiva.org, which is peer-to-peer micro-lending to the applicant of the donor's choice.

You can check out these organizations, get tips on setting your philanthropic goals for 2011 and research more than 5,500 other charities by visiting www.charitynavigator.org, an independent charity evaluator.

Here's A Free, Valuable Resource

If you'd like to receive a Free List of gorgeous homes, personally researched to meet your individual requirements (with no obligation whatsoever), please call me (Tammy Jo) 616-292-4400

Who's Checking *Your* Credit?

Here's another reason you should order a copy of your credit report every year. Because lots of other people are looking at it! The Fair Credit Reporting Act says a company must have a legitimate reason to do so. Here are some of the people who might:

- **Lenders.** A good credit score helps you qualify for the best rates on mortgages, car loans, credit cards, etc.
- **Insurers.** Many home and auto insurers use your score to help determine your rates.
- **Landlords.** They view your credit as a measure of your responsibility to pay bills on time.
- **Potential employers.** With your consent, they can look at your score but they don't get to see as many details as lenders.
- **Government agencies.** They can only look at limited information.

When a business checks your credit report because you made an application for a credit card, loan or other service, a "Hard" inquiry gets recorded on your credit report. These inquiries impact your credit score. "Soft" inquiries (made by you or a business you already have an account with) do not affect your score.

You are entitled to order a free credit report from each of the three U.S. national credit bureaus every year. Make sure you go to the only source authorized by law at www.annualcreditreport.com.

Avoid Those Germs On A Plane

Brain Teaser...

Which of these items is the most harmful if swallowed? a) Leaves of a poinsettia plant; b) Visine; or c) bleach.
(See page 4 for the answer.)

Good Reading List

Here's Time magazine's list of the top 5 books you were forced to read in school. You might enjoy re-reading them now!

- To Kill A Mockingbird
- Of Mice and Men
- A Separate Peace
- The Catcher in the Rye
- Animal Farm

Did You Buy One Of These?

WIRED says these were the most significant tech gadgets of 2010:

- ◆ iPad (fastest adopted gadget in history)
- ◆ Microsoft Kinect
- ◆ MacBook Air
- ◆ Sprint Evo 4G
- ◆ iPhone 4
- ◆ Kindle 3

The Survey Said...

The census showed the resident population of the U.S. on April 1, 2010, was **308,745,538**. That's a 9.7 percent increase over the year 2000. The count is used to help determine the apportionment of the 435 seats in the House of Representatives. The reapportioned Congress will be the 113th, which convenes in January 2013.

How To Win Your Next Sports Trivia Question

What baseball player has hit the most career home runs? For the latest stats and answers to questions about baseball, football, basketball, hockey, college football, college basketball and the Olympics, check out www.sports-reference.com.

Facebook Facts

- ◆ Facebook is now the third largest country on Earth.
- ◆ It added its 550 millionth member in 2010; its membership is growing at 700,000 people a day.
- ◆ 70% of users live outside the U.S.
- ◆ Average number of friends is 150.

Germs thrive in public places, particularly your next airplane flight, where you share your space and mostly recirculated air with your fellow passengers. While the airlines do their best to keep things clean and the air is filtered, use these tips to avoid coming down with something you didn't go up with.

Stay hydrated, but take your own water. Low-humidity cabin air dries out your sinuses so drink fluids (preferably non-alcoholic). While the U.S. Environmental Protection Agency is taking a more active role in monitoring aircraft drinking water, plane tank water may be filled from local sources and repeated storage can cause bacterial growth. Best advice: buy a bottle of water after you go through security to take onboard.

Carry an alcohol-based hand sanitizer and anti-bacterial wipes. Wipe all surfaces, especially if you're traveling with kids.

Don't dig around in the seat pocket. You don't know – and you don't want to know – what's been in there (everything from used Kleenex to leftover sandwiches). Keep your reading materials and snacks in a handy carry-on bag.

Use caution in the lavatory. Washing your hands with soap and water is great, but the lavatory surfaces are probably contaminated. The whoosh of the flush sprays water and potential germs. Remember to use a paper towel on the door handle when you leave.

Touch your face as little as possible. Many people have had their hands on the seat belt, the tray table, the arm rests and the overhead rack. After you touch them, don't pick up those germs by immediately rubbing your nose and mouth. It's also smart to BYOP (bring your own pillow) and blanket.

Don't spread your own germs. If you have a cold yourself, try to change your travel plans or at least try to contain your own coughing and sneezing!

Build up your immune system. Eat right and get plenty of sleep to naturally fight any nasty germs you might encounter. Some frequent flyers have good luck taking a vitamins and supplements to boost their immunity.

A COMPUTER STORY

Sometimes we older folks have trouble with our computers. I had a problem yesterday, so I called Eddy, the 11 year old next door, whose bedroom looks like Mission Control, and asked him to come over.

Eddy clicked a couple of buttons and solved the problem.

As he was walking away, I called after him, "So, what was wrong?"

He replied, "It was an ID ten T error."

I didn't want to appear stupid, but nonetheless inquired "An, ID ten T error? What's that? In case I need to fix it again."

Eddy grinned. "Haven't you ever heard of an ID ten T error before?"

"No." I replied.

"Write it down," he said, "and I think you'll figure it out."

So I wrote down: ID10T

I used to like Eddy.

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:

b) Visine. The eye drops contain tetrahydrozoline hydrochloride, which if ingested can cause serious consequences, including coma. If some is swallowed (particularly by a child), get immediate medical help or contact a poison control center.

A Word To The Wise

A Travelers Insurance survey showed that you are 5 times more likely to have your identity stolen in *person* than on the Internet. Never carry your social security card. Be careful with your driver's license, credit cards & passport.

Have A Laugh

After a car crash, an injured driver was lying on the road. "Don't worry," said a policeman, "a Red Cross nurse is coming to attend to you." "Oh no," groaned the driver, "couldn't I have a blonde, cheerful one?"

Fix It Yourself

Is your dishwasher making noises? Before you spend money on a service call, check out www.repairclinic.com and see if you can fix it yourself.

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

Guess who won last month's Trivia Question? We are pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Rivka Kawano from Grand Rapids was the first person to correctly answer my quiz question.

What is the current population of the world?

- a) 4.7 billion b) 6.8 billion c) 9.5 billion d) a gazillion

The answer is b) 6.8 billion. For an up-to-the-minute number for the world (and the U.S.), go to www.census.gov/main/www/popclock.html. So, let's move on to *this* month's trivia question.

Which of these countries does *not* currently have a female president or prime minister?

- a) Australia b) Ireland c) Switzerland d) the Philippines

*Call Me At 616-292-4400 OR Email Me At tammyjo@grar.com
And You Could Be One Of OUR Next Winners!*

Real Estate Corner...

Q. What are some remodeling trends for 2011?

A. According to a poll of builders and developers for CBS Moneywatch by the National Association of the Remodeling Industry, the overall trend is to take on small projects while you wait to do the really big ones. Here are some specific trends to watch for if you're remodeling or selling soon:

- ◆ **Updating bathrooms.** It's cheaper than doing a kitchen but you need to keep a close eye on your budget.
- ◆ **Warming up the house** with earth tones and metallic features, such as aged bronze or distressed hardware.
- ◆ **Opening up rooms.** More people are taking down interior walls and opening up spaces in older homes.
- ◆ **Going green.** The focus is on energy-efficient upgrades.
- ◆ **Paying in cash.** Instead of taking out a loan, people are picking and choosing what they can do with the cash they have.
- ◆ **Hiring good contractors.** Asking questions and being more diligent about choosing quality contractors is on the rise.
- ◆ **Spending time outside.** The trend is to fix up outdoor spaces with a deck and landscaping.

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

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