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How To Manage Your Online Reputation

Go ahead, Google yourself. Everyone else is. Whether you’re an adult or a teenager, what they find can affect your personal and professional life. Did you know employers and colleges search the internet for information about candidates before they make selection decisions? Here’s what you should do:

Find out what’s out there about you (or your company)...

- **Search your name on Google, but don’t forget Yahoo, Bing and Ask.** Put quotation marks around your name, and use keywords (your city) to narrow the search. Try it with your nickname or middle initial.
- **Search again but click on “Images” and again on “Videos.”**
- **Check alumni sites, genealogy sites etc.** Ask your friends if you’re in a video they’ve uploaded to YouTube.

Be proactive about protecting your reputation...

- ✓ **Safeguard your personal information, particularly on social networking sites.** Open a secondary email account or use a different persona for social sites, chatrooms, web forums, etc.
- ✓ **Use privacy settings to set the right level of control, especially for Facebook and MySpace.** Don’t give access to “Everyone.” That makes it visible to search engines, too.
- ✓ **Set up a Google Profile.** Go to www.google.com/profiles to build a personal page that helps people get the right information when they search your name. You can do the same thing on Yahoo at profiles.yahoo.com.
- ✓ **Monitor your online presence by signing up for Google or Yahoo Alerts.** They’ll let you know if someone searches for certain phrases, such as your name or company name.
- ✓ **If you find something embarrassing, talk to the source.** Even better, create positive content (write a blog or an article) that will appear on search results.

Thinking Of Selling Your Home Soon?

Don’t attempt to sell your home without my Free consumer guide, “44 Money-making Tips For Preparing Your Home To Sell.” My exclusive report will give you all the facts for a fast, top dollar sale. Just email: ireland@grar.com anytime, 24 hours, and I’ll rush a copy out to you.

Get a FREE list of FORECLOSURES: 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!)...

Bumptious (bump-shus) adj.

Meaning: Crudely or loudly assertive; pushy.

Sample Sentence: I was extremely annoyed at the man's bumptious style of conversation.

The Odds Are Awful

You have a better chance of getting into a car accident, a plane crash or being struck by lightning than to win the lottery. To calculate your odds of winning, go to:

www.webmath.com/lottery.html

What Your Kids Are Doing

A Kaiser Family Foundation survey shows that 8-18 year-olds spend an average of 7 hours 38 minutes using entertainment media a day.

- They spend more time *listening* to music, playing games and watching TV on their cell phones than they spend *talking* on them!
- 7th-12th graders spend an average of 1 hour 35 minutes a day texting, and that wasn't counted as entertainment media in this study.
- Media use increases when they become tweens (11-14 years old).

Fascinating Fact

Each day is 1.26 microseconds shorter due to the earthquake in Chile on Feb. 27. One of the strongest ever recorded, the quake shifted the Earth's axis about 3 inches.

Quotes To Live By...

Animals are such agreeable friends – they ask no questions; they pass no criticisms.

–George Eliot

The willingness to accept responsibility for one's own life is the source from which self-respect springs.

–Joan Didion

Will Aspirin Reduce Your Risk Of A Heart Attack?

You may have seen emails going around that talk about heart attack symptoms and the use of aspirin. The answer to the above question is “it depends.” Here are the facts:

- **Aspirin is a drug.** Even though you can buy it over-the-counter at any drug store, aspirin is a drug that can mix badly with other medicines, vitamins or dietary supplements. If you're already taking a medication or supplement to thin the blood, you should not add aspirin.
- **It may not be for everyone.** The risks of long-term use may be greater than the benefits if there are no signs of, or risk factors for, heart or blood vessel disease.
- **Daily aspirin can be safest when prescribed by a medical professional.** Aspirin has been known to help people who are living with some kinds of heart and blood vessel diseases. It can help prevent a heart attack or clot-related stroke by lowering the clotting action of the blood's platelets. Your doctor, nurse or other health professional should decide if it's right for you, depending on your health and medical history.
- **Dosage matters.** There are no directions on the label for using aspirin to reduce the risk of heart attack. You must discuss the different forms of aspirin products with your doctor. When you buy a product, check the “Drug Facts” label for “active ingredients: aspirin” or “acetylsalicylic acid” at the dose your doctor prescribes.
- **If you feel symptoms of a heart attack or stroke, call 9-1-1 immediately.** The operator, emergency medical technicians or Emergency Department physician will give you an aspirin *if it's right for you*. To study the warning signs (chest pain, discomfort in other areas of the upper body, shortness of breath), go to the American Heart Association website at www.americanheart.org.

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

We would like to take a moment to personally introduce and welcome a few of our newest clients and good friends who have supported our business over the years. And special thanks for everyone who thought of us with your referrals!

Eric and Maria Spearman and baby :)

Lily Zavala and Victor Gamboa and Family of Wyoming

Robert and Paulette Regenold and Family- referred by Fran Rechner

David and Jane Lautenbach and Family

Brain Teaser...

What symbol associated with money does not appear on U.S. currency?

(See page 4 for the answer.)

Words Of Wisdom

- Everyone seems normal until you get to know them.
- No matter what happens, somebody will find a way to take it too seriously.
- Always remember you are unique -- just like everyone else.
- Never test the depth of the water with both feet.
- Never, under any circumstances, take a sleeping pill and a laxative on the same night.

Just Sign Here

Want to sign a printable copy of the Declaration of Independence? Go to the National Archives Experience at www.archives.gov/exhibits/charters/declaration_sign.html

Great Uses For Dental Floss

- ◆ Sew buttons on heavy-duty fabric. The floss won't break as easily as thread!
- ◆ Remove cookies stuck on a cookie sheet.
- ◆ Slice through hard boiled eggs, cheese or a cake (to make layers).

Boss Catch You Napping?

It's a good thing. A study at UC Berkeley showed that workers who napped cleared their short-term memory and essentially "rebooted" their brains. After napping they were ready to receive new information.

Wonderful Church Bulletins

- The Fasting & Prayer Conference includes snacks and meals.
- Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.
- At the evening service tonight, the sermon topic will be "What Is Hell?" Come early and listen to our choir practice.
- Weight Watchers will meet at 7 p.m. at the church. Please use large double door at the side entrance.

Do You Need A 'Money Buddy'?

That's what Trent from "The Simple Dollar" blog calls someone close to you who seems to be facing similar financial challenges as you are. While a spouse is certainly a "money buddy," it's helpful to choose someone else (with a spouse's okay) who can lend a different perspective. By linking up with that person (or a couple), you can support each other and benefit financially and psychologically. Here are 5 things you can do for each other:

Relieve tension and talk it out. Most of us keep our financial problems to ourselves. You'll ease your stress if you have someone you trust to talk to. How much information you share is up to you.

Give and get advice from fresh eyes. When you've reached a point of financial indecision ("Which debt do I pay off first?" "What bank should I use?"), a money buddy is a second set of eyeballs to look at the situation.

Hold each other accountable for goals. If you set a goal for yourself, share it with your buddy and remind each other of your goals regularly. Knowing your buddy knows your goal can be a great motivator.

Share knowledge and resources. Split the cost of a warehouse shopping club membership or divide the items you buy in bulk.

Celebrate each other's progress and successes. It's even more gratifying when you take the journey together.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.home2grandrapids.com

3 Top Negotiating Tips...

The next time you're negotiating to buy almost anything, remember these top negotiating tips:

- **Empower yourself.** You have the right to negotiate. Most sellers are open to giving you a discount if it means keeping you as a customer.
- **Do your homework.** Ten percent is a good discount (20 is great) for manufactured goods (electronics). With household goods (furniture, appliances) try for another 10 percent. The deepest discounts come on services (hotels, lawn care), where you may get up to 40 percent if you pay cash, bundle services, and/or commit long term.
- **Ask for something you don't necessarily want along with the things you do want.** If you're buying a dishwasher, car or TV, ask for an extended warranty, preferred financing or free delivery. When the seller counters, you have something to "give on" to make the seller feel like you're meeting him/her part way in getting to an agreed upon price.

Brain Teaser Answer:

The *dollar sign*! FYI, it probably came from the Mexican or Spanish "P's" for pesos, or piastres, or pieces of eight. Theory is the "S" came to be written over the "P," developing the "\$" mark.

THE MORTGAGE MINUTE

It is very **UNLIKELY** that we will ever have a real estate market where **PRICES and INTEREST RATES** are this **LOW at the SAME TIME**. This means that you already are getting a lot more house for the money, but now you can get a lower monthly payment as well.

For Example: A \$100,000 house will cost you:

\$549 a month at a 5% interest rate
\$613 a month at a 6% interest rate
\$680 a month at a 7% interest rate

The payment difference between 5 and 7% is \$131 a month. But this means that you will be paying an additional \$47,160 on a 30 year loan **FOR THE SAME HOME!!!**

FOR DETAILS or to have your QUESTIONS ANSWERED, call:

NICK VAN VORST
616-644-0885

nick_vanvorst@yahoo.com
www.financegr.com

(the above estimates are the payment on P&I and does not include taxes and insurance)

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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: Justin Jackon was the first person to correctly answer our quiz 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

The answer is b) Macau. The 2009 estimate of life expectancy in this region of China is 84.36 years, according to the CIA World Factbook. The U.S. is 49th at 78.11 years, and Canada is 7th at 81.23 years. So, let's move on to *this* month's trivia question.

What was the first music video shown on MTV?

a) “You Better You Bet” by The Who b) “Money For Nothing” by Dire Straits c) “Video Killed The Radio Star” by the Buggles d) “Hold On Loosely” by 38 Special

Call Us OR Email Us And You Could Be One Of OUR Next Winners! PLEASE type” TRIVIA ANSWER” in the subject box.

Real Estate Corner...

Q. Are home buyers currently satisfied with the work of new-home builders?

A. Yes, customer satisfaction with home builders and new-home quality has improved significantly, according to the J.D. Power and Associates 2009 U.S. New-Home Builder Customer Satisfaction Study.

Customer satisfaction in 2009 was up 32 points over 2008. Markets with the highest levels included Orange County/San Diego, CA; Sacramento, CA; Phoenix, AZ; Inland Empire, CA; and Tampa, FL. In fact, overall satisfaction increased in 22 of the 23 markets that were also surveyed in 2008. The importance of workmanship and materials factored high in the results.

J.D. Power and Associates attributes the improvements to fierce competition in the marketplace. They say this is great news for new-home buyers since builders are offering high levels of quality, value and service at relatively low prices. Because many builders have an inventory of homes completed, buyers can have a smoother experience with fewer delays.

For details on builder rankings in all 24 U.S. markets, go to www.jdpower.com/homes.

If you have any questions, or need capable and trustworthy representation when buying or selling, please call us. 616-292-4400 or 616-813-5742

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