



Tammy Jo and Tiffany's...

# Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

**WE NEED YOUR HELP!!!**

MDA LOCK UP.... Pg 2

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## Need Pain Relief? Try This...

If you're looking to relieve pain – try meditation. People all over the world have recognized the benefits of meditation for thousands of years. And recent studies show even brief training in meditation can help ease pain.

University of North Carolina at Charlotte researchers found that students who received a single hour of mindfulness training over three days significantly reduced their awareness and sensitivity to pain. Other studies show that meditation is particularly helpful to people who suffer from chronic back pain, fibromyalgia and migraines. Here's how you can get started:

- **Understand that most types of meditation have four elements in common:** 1) a quiet location, 2) a specific and comfortable posture, 3) a focus of attention, and 4) an open attitude.
- **Try this 3-minute exercise called A.C.E.** recommended by Psychologist Elisha Goldstein, PhD. Do it several times a day:
  - **Awareness.** Spend 60 seconds becoming aware of what is happening right now in your thoughts and emotions.
  - **Collecting.** Spend another 60 seconds collecting your attention on your breathing. Notice where you are breathing most prominently — your nose, chest or belly.
  - **Expanding.** Spend another 60 seconds expanding your awareness into your physical body and noticing sensations like tingling, warmth, pain and coolness at specific sites.
- **Practice.** Dr. Robert Bonakdar from the Scripps Center for Integrative Medicine says the idea is to relax your body and become aware of your pain without judging it or fixating on it. Instead of running away from pain, come to terms with it. The reduced tension helps ease pain.
- **Educate yourself.** You can buy books and tapes on all kinds of meditation techniques (mindfulness meditation, mantra meditation, relaxation response, guided imagery etc.) or seek out information on the internet. Try different techniques to see which one best suits you. If you have chronic pain, you might consider taking formal training.



# Should You Get A Flu Shot?

Despite all the publicity and serious worldwide concern about the H1N1 flu virus last year, many U.S. adults chose not to get vaccinated. As flu seasons approaches, here are some points to consider:

- The U.S. Centers For Disease Control reiterates that the flu is a contagious disease that can be life-threatening. They estimated that 60 million Americans contracted the H1N1 virus by March 2010. Some 270,000 were hospitalized and more than 12,000 died.
- The 2010-2011 vaccine will protect against 2009 H1N1 and two other flu viruses (an H3N2 virus and an influenza B). People who got the 2009 H1N1 vaccine (or had that flu) should still get the 2010-2011 vaccine.
- The CDC recommends that all people six months and older be vaccinated each year. Adults only need one shot while some children will need two. A new, higher-dosage vaccine will be available for people 65 and older. Most flu occurs from November through May. You should get the vaccine as soon as it is available in your area.

For flu prevention tips, see [www.cdc.gov/flu/protect/habits/index.htm](http://www.cdc.gov/flu/protect/habits/index.htm)

## 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!)

**Bromidic** (bro-mid-ic) adjective

**Meaning:** Stale, trite, or commonplace through overuse; clichéd

**Sample Sentence:** I don't like some of the new sitcoms that use so many bromidic jokes.

## A Telemarketing Trick

Caller ID is the best way to identify telemarketing calls. Look for an 800 number, "Private" or "Unknown." But some collection agencies and others who want to hide their identities are using "spoofing" services that put a fake corporate name on your screen. Be sure to call the company back yourself before you give out info.

## Best Careers

*U.S. News* listed these among the 50 best careers for 2010. Bet they'll be good for 2011 as well:

- X-ray technician
- Veterinarian
- Meteorologist
- Firefighter
- Special education teacher
- Computer software engineer

## Be A Volunteer

Looking for volunteer opportunities? Go to [www.volunteermatch.org](http://www.volunteermatch.org)

## Quotes To Live By...

Never pick a fight with an ugly person, they've got nothing to lose.

—Robin Williams

I'm becoming a convert to the principle that you can't motivate people to do things, you can only de-motivate them. The primary job of the manager is not to empower but to remove obstacles

—Scott Adams

The road to success is lined with many tempting parking spaces.

—Source unknown

## 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 at [your phone number].

## WE NEED YOUR HELP!

**WE are going behind bars for "GOOD"  
PLEASE HELP BAIL US OUT!**

***Your DONATION is our key to freedom! Be proud of the fact that together we're providing help and hope to kids and adults served by MDA in our community.***

***Our goal is \$1600.00 EACH and we only have until OCTOBER 28th!!! Please give back by helping a great cause. Any amount that you give will be GREATLY APPRECIATED!!!***

Donations to MDA provide help and hope in many ways and so much more - visit [mda.org](http://mda.org) for information on how MDA makes a difference to people around the country and in your community.

To make a donation please visit:

Tammy Jo: <https://www.joinmda.org/grandrapidstelu2010/tammyjo>

OR

Tiffany: <https://www.joinmda.org/grandrapidstelu2010/ireland>

# Don't Get Caught In These Risky Investor Traps

You're anxious to rebuild your nest egg but want to make sure you invest wisely. Here are some of the top products and practices you should avoid, according to the North American Securities Administrators Association:

**Foreign Exchange Trading Schemes.** Beware of salesmen who claim to have algorithms or propriety software programs that allow them to beat the market. State regulators have found situations where there are no trades; the money is simply stolen.

**"Green" schemes.** New energy-efficient technologies are popular, but be wary of those exploiting headlines related to the Gulf oil spill clean-up and "clean" innovations, such as wind energies or carbon credits.

**Oil & Gas schemes.** These investments tend to be unsuitable for smaller investors who can't afford the risk. While ventures can be legitimate, some promoters structure their "general partnerships" to avoid securities regulation.

**Affinity fraud.** Scam artists like to prey on groups, such as church members and professional groups. Seek further information from an unbiased, independent source.

**Undisclosed conflicts of interest.** Demand that anyone giving advice or recommendations disclose how they are compensated.

**Private or special deals.** Although properly used by many legitimate issuers, private offerings have become an attractive option for con artists who steal money by promoting special deals.

**"Off the Books" deals.** Be cautious if your broker offers an investment on the side instead of one sold through his or her employer.

**Unsolicited online pitches.** Fraudulent investment scammers are now using social media (Facebook, Twitter, Craigslist, YouTube) to solicit unsuspecting investors. Approach any unsolicited investment opportunity with suspicion.

How do you avoid getting taken?  
Do your homework, be skeptical and only do business with licensed brokers and advisers. Check out any adviser before you invest at a site such as [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Report any suspicion of fraud to your state or provincial securities regulator.



## Brain Teaser...

You have a fox, a chicken and a sack of grain. You must cross a river with only one of them at a time. If you leave the fox with the chicken he will eat it; if you leave the chicken with the grain he will eat it. How can you get all three across safely?

*(See page 4 for the answer.)*

## Can You Answer These?

- Why do we pay to get to the top of tall buildings, then use binoculars to look at things on the ground?
- Why does a dog get mad if you blow in his face, but then sticks his head out the window when you take him for a car ride?
- Why did we put a man on the moon before we realized it would be a good idea to make luggage with wheels?

## Credit Card Tip

Be wary of an offer in your mail for a "professional card." These are normally sent to small-business owners or corporate executives but more people seem to be getting them. The catch? These cards aren't covered by the new protections of the Credit Card Accountability and Responsibility and Disclosure Act of 2009.

## Other Great Uses For Your Microwave

- Warm plates. Sprinkle with water and stack them. Heat for 30 seconds.
- Zap sponges and dishcloths for 2 minutes to kill bacteria.
- Dry herbs. Wash; put between paper towels; and heat for 40 seconds.
- Heat fresh breadcrumbs to make them dry enough to use as a coating.
- Get more juice out of lemons and limes by heating 15 seconds.

## Have A Laugh

After a husband and wife had an argument, they didn't talk to each other for days. Finally, on the third day, the husband asked where one of his shirts was. "So now you're speaking to me," his wife said. He looked confused. "Haven't you noticed I haven't spoken to you for three days?" she asked.

"No," he said, "I just thought we were getting along."

## 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:

Take the chicken over first. Go back and bring the grain next, but instead of leaving the chicken with the grain, come back with the chicken. Leave the chicken on the first side and take the fox with you. Leave it on the other side with the grain. Finally, go back over and get the chicken and bring it over.

## Is it Still In Your Driveway?

These are America's most stolen cars (vehicles 1-3 years old), according to the Highway Loss Data Institute. They all have the latest anti-theft technology, but you still can load them on a truck.

1. Cadillac Escalade
  2. Ford F-250 pick-up
  3. Infiniti G37
  4. Dodge Charger HEMI
  5. Corvette Z06
  6. Hummer H2 4WD
- Least stolen? The Volvo S80.

## Customize Your Ads

Did you know you can customize your own weekly ads from Target? Go to [www.target.com](http://www.target.com) and click on My TargetWeekly. Among other things, you can request alerts when your favorite items go on sale.

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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: Serrina Duke was the first person to correctly answer our quiz question.

### What is the longest-running TV game show in U.S. history?

- a) Truth or Consequences b) The Price Is Right c) Hollywood Squares  
d) Let's Make A Deal

The answer is b) The Price Is Right. The show, which debuted in 1972, is a revival of an earlier incarnation of the show, which aired from 1956 to 1965. So, let's move on to *this* month's trivia question.

### What athlete has appeared on the cover of Sports Illustrated the most times?

- a) Jack Nicklaus b) Muhammad Ali c) Michael Jordan d) Magic Johnson

Call TJ At 292-4400 OR Email Me At [tammyjo@grar.com](mailto:tammyjo@grar.com)

And You Could Be One Of OUR Next Winners!

## Real Estate Corner...

**Q.** How important is landscaping in buying or selling a house?

**A.** Good landscaping can increase your home's resale value by 14 percent, according to the Associated Landscape Contractors of America. Better curb appeal may speed up the sale by as much as six weeks.

Professionals recommend that you invest 10 percent of your home's value in landscaping. More than just plantings, this includes structural features such as lighting, outdoor rooms, fences and pools. Here are some helpful tips:

- ◆ **Determine what you need.** Are you landscaping to sell your home or to enjoy the property yourself for the longer term.
- ◆ **Get professional guidance.** Depending on the scope of your project and budget, consider hiring an arborist, a landscape designer or a certified landscape architect. Ask friends for recommendations or search web sites such as the one for The American Society of Landscape Architects.
- ◆ **Develop a plan.** Set your priorities — what needs to be done (have you solved that drainage problem?) versus what you'd like to do (put in an outdoor entertainment area). If you take a piecemeal approach, the result will look disorganized and cost you more money in the long run.

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

Get up to date real estate information, instantly: [www.home2grandrapids.com](http://www.home2grandrapids.com)