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Mardi and Denise's...

Service For Life!®

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

How To Maintain Strong, Healthy Bones...For Life!

Nearly 10 million Americans suffer from Osteoporosis. By 2020, *half* of all citizens over 50 will be at high risk for developing the condition. In a recent report, "*Bone Health and Osteoporosis*," U. S. Surgeon General Richard H. Carmona outlines important measures you can take to maintain strong, healthy and happy bones for life.

One of the most common myths, he says, is that only women need to worry about bone health. Osteoporosis affects men *and* women of all races. By age 75, osteoporosis is as common in men as it is in women!

Are you at risk? The first symptom of osteoporosis is a bone fracture. Other risk factors include: low calcium/vitamin D intake, a sedentary lifestyle, smoking, body weight less than 125 lbs, long-term steroid medication like *prednisone* or *cortisone*, eating disorders such as anorexia or bulimia, and early menopause.

How to maintain strong bones? First, while bone weakness is evident in older Americans, strong bones begin in childhood. Here are four steps you can take today to prevent osteoporosis and maintain strong, healthy bones:

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call us at 707-467-3631 and we'll give you all the facts, based on valid, real-world home sales history. Call now!

1. Get the recommended amount of daily calcium by drinking milk and eating green leafy vegetables, soybeans, yogurt, and cheese. (1,000 mg of calcium per day).
2. Exercise 30 minutes per day for adults; 60 minutes a day for children. This can be walking, running, or any weight-bearing exercise.
3. Get Vitamin D (200 IU), which is produced in the skin by exposure to the sun. It's also found in fortified milk and cereals
4. Your doctor can order a bone density test (DEXA), which measures bone density at the spine, hip, and wrist where most fractures occur.

For more information on osteoporosis, call 1-866-718-BONE, or go to www.surgeongeneral.gov.

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Word Of The Month...

Studies have shown that 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. You may even be able to fatten your wallet!

sobriquet \SOH-bri-kay; SOH-bri-
ket\, noun:

Meaning: an epithet; a nickname; an assumed name.

Example Sentence: Celebrities and politicians often go by a **sobriquet** when traveling.

War Of The Roses

A man and his wife were having some problems at home and giving each other the silent treatment.

Suddenly, the man realized that the next day, he would need his wife to wake him at 5 a.m. for an early morning business flight. Not wanting to be the first to break the silence (and LOSE), he wrote on a piece of paper, "Please wake me at 5 a.m." He left it where he knew she would find it.

The next morning, the man woke up, only to discover it was 9 a.m. and he had missed his flight. Furious, he was about to go and see why his wife hadn't wakened him, when he noticed a piece of paper by the bed. The paper said, "It is 5 a.m. Wake up."

Easy Weight Loss Tip!

Here's an easy way to drop five pounds a year—drink more water. Drinking water speeds up your metabolism, and helps your body burn more fat.

Quotes Live By...

Wherever you see a successful business, someone once made a courageous decision.

(Peter F. Drucker)

I have found the best way to give advice to your children is to find out what they want and then advise them to do it. (Harry S. Truman)

Doing the best at this moment puts you in the best place for the next moment. (Oprah Winfrey)

Two Simple and Easy Tips For Protecting Your Computer

Is your PC at risk? Researchers at AvanteGarde found that it takes less than four minutes for your computer to be hijacked once connected to the Internet. In one instance one of the test computers was hacked in 30 seconds.

What should you do? First, make sure you're running a personal firewall. Update your Windows regularly with Microsoft patches. (The Macintosh machine was not as vulnerable in this test.) Secondly, keep secure passwords, and use some type of antivirus and anti-spyware software. The study found that Linux and Windows based machines using an application firewall fared the best.

Please Welcome Our Newest Clients And Friends!

We're thrilled to welcome our newest clients into our real estate family. Thanks so much for thinking of us with your referrals when you, your family or friends need a caring and competent REALTOR® team:

Jim Switzer, Jason Mellow, CJ and Kenny Chadbourne, Shar Manka, Nicolas Cole, Pete Collins, Karen Crabtree and Jai and Dennis and Anne Ward.

What Can You Learn From A Simple Blood Test?

How many episodes of ER have you watched and wondered...what exactly does the CBC tell these actors turned doctors? A CBC (complete blood count) can reveal a lot about your health. The CBC measures your *hemoglobin* (a protein that allows red blood cells to transport oxygen and gives blood its red color). Low hemoglobin indicates anemia.

A *hematocrit* measures the volume that red blood cells take up in the blood. Elevated numbers may indicate dehydration, or it may be an early sign of cancer or kidney disease. Low numbers indicate anemia. Your *white blood cells* (WBC) fight infection and promote healing. A high WBC count indicates a bacterial infection. Very low numbers may indicate exposure to toxic drugs or environmental toxins, or other diseases.

Your *platelet* count indicates your body's ability to initiate blood clotting. A high number may indicate anemia, inflammation or a more serious condition. A low number may indicate an autoimmune disorder, allergic drug reaction, or an enlarged spleen. Your physician may order additional tests if your blood measurements don't fall in the normal range. If you have any questions about your CBC, be sure to ask your physician to explain the ranges and results to you.

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Brain Teaser...

What goes around the world but stays in a corner?

(The answer is on page 4.)

Men's Fashion Tips...

- When shopping for a suit, focus on the fit rather than the price. A \$400 suit that fits like a glove looks much better than a \$4,000 suit that doesn't.
- If you are less than 5'10", buy a suit or blazer that has a "short" cut. It'll look much better on you.
- Buy high quality clothing. It's better to own a few very nice clothing items that you love rather than a closet of second-rate items that you don't.

The Things Kids Say...

My son, Joey, 4, came screaming out of the bathroom to tell me he'd dropped his toothbrush in the toilet. So I fished it out and threw it in the garbage. Joey stood there for a moment, then ran to my bathroom and came out with my toothbrush. He held it up and said with a charming little smile, "We better throw this one out too then because it fell in the toilet a few days ago."

At the end of the day, I parked my police van in front of the station. As I gathered my equipment, my K-9 partner, Jake, was barking, and I saw a little boy staring in at me. "Is that a dog you got back there?" he asked. "It sure is," I replied. Puzzled, the boy looked at me and then towards the back of the van. Finally, he said, "What'd he do?"

Man's Best Friend...

- A dog teaches a boy fidelity, perseverance, and to turn around three times before lying down. (Robert Benchley)
- You can say any foolish thing to a dog, and the dog will give you a look that says, 'Wow, you're right! I never would've thought of that!' (Dave Barry)
- If you think dogs can't count, try putting three dog biscuits in your pocket and then giving Fido only two of them. (Phil Pastoret)
- My goal in life is to be the person my dog already thinks I am. (Unknown)

How To Create Healthy Money Habits In Your Children...

We all want our kids to do well in life...and not make some of the mistakes we might have made. Here are seven important money strategies to teach your kids that will serve them well throughout their lives:

- 1) **Don't carry debt.** Avoid credit card debt. It's expensive money! In fact, about 30% of college graduates will enter the workforce with \$10,000 to \$25,000 in credit card debt and other loans.
- 2) **Pay yourself first.** Have your children open an investment account and regularly have them put away money for goals and emergencies.
- 3) **Set up a budget and track your expenses.** Help your children set up their own budget, and teach them how to track their income (from allowances, gifts, money earned) and expenses.
- 4) **Don't compare yourself with others.** A friend may drive a fancy car and wear expensive clothing, but they actually may be deeply in debt.
- 5) **Don't trust anyone with your money.** No one cares as much about your money as you do.
- 6) **Invest in a Roth IRA, and/or a market index when you start earning money.** To reach long-term goals investing is a must.
- 7) **Money doesn't buy happiness.** Money can make life easier when you don't have to struggle financially to make ends meet. But money can't buy love or happiness.

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

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, We can help...with no "sales pitches" or runarounds. Just give us a call at 707-467-3631 and We'll give you all the facts.

Free Credit Reports Now Available!

Now you'll be able to get your free credit report thanks to the Fair and Accurate Credit Transactions Act. The three national credit bureaus: *Equifax*, *Experian*, and *Transunion* are required to provide consumers with their credit reports for free once per year. Your credit report and score can affect your ability to buy a home, the rate you can get on a car loan and the terms of these loans. The score is based on a formula that evaluates your credit file. The higher your score, the less your credit risk to lenders. To get your free credit report, go to www.AnnualCreditReport.com.

You also can order reports over the telephone at (877) 322-8228. For further information and tips, go to the Federal Trade Commission's Web site: www.ftc.gov/credit.

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Thanks for Thinking of Us!

Did you know we can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping us in mind with your referrals...and spreading the word!

Message In A Bottle

A woman was walking along the beach when she stumbled upon a bottle. She picked it up and rubbed it, and 'lo-and-behold' a genie appeared!

The amazed woman asked if she got three wishes. The genie replied, "I'm a one wish genie."

The woman did not hesitate. She said, "I want peace in the Middle East. See this map? I want these countries to stop fighting with each other and I want all the Arabs to love the Jews and Americans and vice-versa. It will bring about world peace and harmony."

The genie looked at the map and exclaimed, "Lady, be reasonable. These countries have been at war for thousands of years. I'm good, but I don't think it can be done."

The woman thought for a minute and said, "Well, I've never been able to find the right man. You know, one that's considerate and fun, likes to cook and help with the house cleaning, loves romance, and gets along with my family, doesn't watch sports all the time, and is faithful."

The genie let out a sigh and said, "Let me see that map again!"

Brain Teaser Answer:

A Stamp

THANK YOU for reading our Service For Life![®] personal newsletter. We want to produce a newsletter that has fun content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you...

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Who Else Wants To Win

Lunch with Us?

Your chances to win are better than you think!

Everybody must have been too busy with the holidays to call in, so there are no winners of last month's quiz:

What is the color of the black box in a commercial airplane?

- a) Red b) Black c) Orange d) Blue

The answer is "C," Orange. Now for this month's question:

Who co-wrote the theme song used by Johnny Carson on "The Tonight Show Staring Johnny Carson"?

- a) Doc Severinsen b) Mel Torme c) Jerry Lewis d) Paul Anka

Call 707-467-3631 with the correct answer and get entered in the drawing for lunch!

Real Estate Corner...

Q. I want to redecorate our living space, but I don't know where to begin. Do you have any decorating tips?

A. You can makeover your living space with these simple decorating tips:

1. Change your color palette. You can choose neutral and earth tones, such as whites, tans, beiges, and golds. A room of monotone decors appears more spacious. And you can dress up a room with white walls, a white sofa, and white or glass coffee tables with accented throw pillows, colorful table runners and placements, and decorative rugs.

2. Soften the lighting. Lighting adds warmth and drama to any room. A lamp or sconce lighting will provide more warmth and mood than overhead lighting. In your rooms, place your lamps and lighting arrangements so that they form a triangle of light in the room.

3. Rearrange the furniture. Try moving your sofas away from the wall. You can place two sofas in "V" formation with tables behind them. Or you can arrange the sofas so that they're parallel to each other. Placing a rug between them creates a conversation area.

4. Create a focal point. Select a special focal point in your room: a piano, piece of art, picture, or floral arrangement. Make sure to hang your art and pictures at eye level. (*Many people hang them too high.*)

5. Create warmth. You can transform your dining room by adding lamps on each side of the buffet. Be sure to choose tall, sleek lamps to add drama to your dining area.

6. Experiment with ideas. Don't be afraid to experiment with light, color, and furnishings. Use your own personality and charm to create the living space you'll enjoy entertaining and spending time with your family.

If you are in the market for a buying or selling a home and need competent and caring representation, please call us at 707-467-3631.

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