Thierry Roche
Host of Talk Radio's
'Inside Real Estate'

www.InsideRealEstate.com

August 2012
Volume IV, # 8
Fairfax, VA

Inside This Issue…

These Seven Natural Remedies Can Cure Headache Pain…Page 1

How To Protect Important Papers And Find Them Quickly…Page 2

4 Easy Tips To Live Rich…Page 2

Web Apps That Can Save Your Life…Page 3

How Do I Make My Home Stand Out?…Page 4

Thierry Roche's…

Healthy, Wealthy & Wise

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

plus a Bit of Real Estate too!

Cure Headache Pain With 7 Natural Remedies

If you suffer from headaches, try a natural remedy before turning to prescription or over-the-counter drugs. Traditional medicine can cause unwanted side effects for many people, which is why alternative, natural methods are gaining in popularity. Talk to your doctor about using these seven natural headache remedies:

1. **Magnesium**: Sometimes migraine sufferers have been found to be deficient in magnesium. Magnesium is found in dark green vegetables, nuts, and seeds. In tablet form, 400 to 600 milligrams each day may help reduce headache frequency.

2. **Butterbur:** This herb has been shown to help prevent headache attacks because of its anti-inflammatory properties. Take 75 milligrams each day.

3. **Ginger**: This herb has been used for thousands of years in India. New research indicates that it reduces inflammation in small blood vessels, including ones in the brain. Try infusing a tea with fresh ginger root from the produce department or from dried powder.

4. **Riboflavin (Vitamin B2)**: Studies show Vitamin B can correct small deficiencies in brain-cells. Get more riboflavin by eating leafy green vegetables, dairy products, beans, almonds, mushrooms, or tomatoes.

5. **Sunshine**: The Vitamin D produced when you spend time out in the sun seems to affect the way you perceive pain. If you don't get enough time outdoors, try taking a 2,000 milligram tablet daily.

6. **Rosemary**: The soothing smell of rosemary tea can help you relax and relieve head tension. Infuse 1 to 2 teaspoons of dried herb in a cup. Also, use rosemary oil to massage into your temples for headache relief.

7. **Valerian**: Although the smell is rather unpleasant, this herb has been used since the Middle Ages to relieve pain and relax the body. It also promotes good sleep. Buy it where vitamins and supplements are sold.

Thinking Of Buying A Home Soon?
If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "***7 Secrets For Saving Thousands When Financing Your Next Home***." My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. To get a copy, simply call me at…**703-222-6714**

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!)…

Dystopia: (dis-toh-pee-uh) noun

Meaning: A community showing human misery, oppression or disease.

Sample Sentence: The dystopia in the book and movie *The Hunger Games* makes me uncomfortable.

2 Non-Driving Car Dangers

DANGER #1: Trunk Entrapment. In summer months, children can die if thye are trapped inside the car trunk. When you leave your car, lock the doors so kids can't pop the trunk or get in through the fold-down seats. Since 2001, car manufacturers have included an emergency trunk release. Older cars can be retrofitted with an inexpensive kit at **www.aablelocksmiths.com**.

DANGER #2: Service Station Fires. Static electricity mixed with gasoline vapors can ignite a fire. The Petroleum Equipment Institute warns that starting to pump gas, followed by getting in and out of the car, and then touching the gas nozzle is a common way to ignite a fire. See a video at **www.pei.org/static**.

If you get in and out of the car while the gas is pumping, touch metal on the outside of your car to discharge any potential static electricity. If a fire starts while fueling, don't try to remove the nozzle. Call for help.

Quotes To Live By…

Real knowledge is to know the extent of one's ignorance.

–Confucius

Procrastination is the bad habit of putting off until the day after tomorrow what should have been done the day before yesterday.

–Napoleon Hill

We are what we repeatedly do. Excellence is not an act, but a habit.

–Aristotle

Find Important Papers Quickly

When disaster strikes, it's no time to be hunting for your important papers. To have everything protected and available when you need it, use these:

- **Safety Deposit Box.** Put important documents related to your finances and health away from where you live to avoid the risk of fire or theft. Here's a list: personal records like birth certificates, adoption papers, marriage and divorce certificates, tax returns, property information including deed and mortgage to your house, title to your vehicles, investment records, and household inventory.

- **A Home Safe.** Sensitive information you may need quickly and unexpectedly can be stored at your house, but under lock and key. Store insurance policies, lists of emergency contacts, copies of credit cards (front and back), and personal valuables.

- **With Your Attorney.** Legal documents like wills, powers of attorney, and trust documents should be easily accessible and never be put in a safety deposit box where access can be limited when the owner dies.

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 your home is worth. Either way, I can help…with no "sales pitches" or run-arounds. Call me at **703-222-6714** and I'll give you all the facts.

4 Easy Tips To Live Rich

Living like you're rich doesn't have to cost much money. Take a frugal approach to enjoying the good things in life by using these four tips:

Visit museums on free days: Most museums have one day each week without admission fees. It may be a little more crowded but still have fun.

Win a radio giveaway: Radio stations get free event tickets in exchange for exposure to their listeners. Program your favorite station's number into your phone so you can quickly claim tickets.

Eat at the finest restaurants: You can get coffee and dessert for around $10 to $20 in most high-end restaurants. Take an afternoon dessert break or go after 9:00 P.M. when the crowds have gone home.

Volunteer as an usher at cultural events: Concerts and plays are normally ushered by volunteers. It is a great way to see the best shows and also get to know other people who share your interests.

Brain Teaser…

Name three consecutive days of the week without using the words Monday, Wednesday or Saturday.

(See page 4 for the answer.)

Who Survived?

Nine men and one woman were hanging on a rope under a helicopter. The rope wasn't strong enough to carry them all so they decided one had to drop off.

The woman made a touching speech saying she would let go of the rope because, as a woman, she was used to giving up everything for her husband and kids, and for men in general without ever getting anything in return.

As soon as she finished her speech, all the men started clapping their hands…

Make A Giving Plan

Giving regular gifts to your family is an effective estate planning strategy and can save up to 50 percent in estate taxes. But if you are too generous at any one time, you may have to pay a gift tax. Currently, the IRS let's you give up to $13,000 each year without being taxed. Spread out your gifts over time to reduce taxes now and then.

Watch For Disappearing Credit Card Rewards

It is common for credit card issuers to reduce or eliminate accrued rewards as a penalty for late payments. All the airline miles you have earned may be canceled in a period when a late fee has been assessed. Terms and conditions may change at any time. Read the mailings from your creditors about policy updates and look for reward forfeit clauses. If you see this, make sure to pay that credit card bill on time to protect your rewards!

More Headline Goofs

- Include Your Children When Baking
- Teacher Dies; Board Accepts His Resignation
- Meeting On Open Meetings Is Closed
- Statistics Show Teen Pregnancy Drops Off After Age 25
- County To Pay $250,000 To Advertise Lack Of Funds

Web Apps That Can Save Your Life

Can a good "app," or web application you use on your computer, smart phone, or iPad really save your life? Sounds far fetched until you read what these apps can do to help you live better, longer and stronger.

- **iTriage**: This app helps you search for treatments and causes related to your symptoms. It also can store your health records and guide you to medical facilities in an emergency. Go to **www.itriagehealth.com** and then click on Mobile Apps.

- **Pocket First Aid & CPR**: With both text and video, this app walks you through the steps to take when someone is in crisis. You'll see what to do for things like bites, bleeding, bruises, burns or even if the individual has stopped breathing. Type in Pocket First Aid & CPR at **www.heart.org**.

- **Melanoma Self-Exams**: Use the app at **www.melapp.net** to take a picture of a questionable skin lesion. Within seconds after tapping on "Check Risk," the app will provide you with a risk analysis.

- **Quit Smoking**: Download an app called MyQuit Coach from **www.livestrong.com** and quickly be on the path to becoming a non-smoker. This program creates a personalized plan to help you set goals, track your progress, and connect to others who want to quit.

- **Brain Trainer**: Neuroscientists have designed games to keep your cognitive performance sharp, improve your mood, and enhance your memory. A good one is called "Brain Trainer" by www.Lumosity.com on iTunes. This can help prepare you to think quickly in an emergency to save your life, or someone else's life.

Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your family, friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Sending a Referral of Your Family or Friends is the Greatest Compliment You Could Ever Give Me
-Thank You-

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:

Yesterday, today and tomorrow!

Secretly Do Yoga At Work

A crazy day at the office may make you wish you were at your favorite yoga studio. Take some time to try this ***"Do Nothing Posture"…***

1. Find a straight-backed chair in the quietest place you have available.
2. Sit with feet and knees together and the soles of your feet flat.
3. Straighten your back against the back of the chair, with your head in line with your spine.
4. Rest the palms of your hands gently on your thighs just above your knees.
5. Sit tall, but relaxed, not rigid.
6. Close your eyes or focus on a spot in front of you with your head erect.
7. Breathe through your nose with deep, slow, even breaths.
8. Stay in this position as long as you can. 20 minutes is ideal; 5 minutes is realistic. Just one minute can still help calm the madness.

THANK YOU for reading my **Healthy, Wealthy & Wise** personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND…whether you're thinking of buying, selling or financing real estate, or just want to say "Hi," I'd love to hear from you…

Thierry Roche
Re/Max Premier
703-222-6714
Thierry@ThierryRoche.com
www.InsideRealEstate.com

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical and other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

GUARANTEED SOLD OR I'LL BUY IT!*

Your Home Sold At a Price Acceptable to You, Or I'll Buy it Myself (Guaranteed In Writing)

Our Innovative Guarantee Program Sells Homes Fast

For Top Dollar and with No Hassle

Call 1-800-316-4485 *ID#* 2008 for Free Recorded Message and Program Details

* Subject to program guidelines

Real Estate Corner…

Q. How do I make my home stand out in the market without spending much money?

A. If you want to get offers from buyers, make a great first impression by improving these potential turn-offs:

- **Messy Landscaping:** Buyers are looking for curb appeal. Take the time to clean up an overgrown yard.
- **Nasty Odors:** You may not smell some odors in your home because you've become desensitized to them. Ask your REALTOR® if there are odors (smoke, pet odors) and how you can get rid of them.
- **Too Much Clutter:** Pack away any items like excess furniture, personal pictures and nick-knacks. They make your rooms look smaller and distract the buyer from really seeing the house itself.
- **Old Paint:** A fresh coat of neutral-colored paint is a low-cost way to make your rooms look new and fresh.

You can learn more about these and 40 more tips in my Free Consumer Report called ***"44 Money Making Tips For Preparing Your Home To Sell."*** Just ask me for a copy for yourself or a friend, and I'll send it right over.

Do you have a question you want answered related to real estate or home ownership? Feel free to call me at **703-222-6714**. Perhaps I'll feature your question in my next issue!