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Inside This Issue…

7 Common Household Pet Poisons To Avoid…Page 1

Is There A Magic Trick To Being A Luck Magnet?...Page 2

Learn How You Can Make Your Money Grow....Page 2

Try These 3 Great Conversation Starters…Page 3

Go Beyond Water, Eat These Foods For Hydration…Page 3

How Do I Handle Multiple Offers On My Home?…Page 4

Thierry Roche's…

Healthy, Wealthy & Wise®

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

plus a Bit of Real Estate too!

Pet Danger! Avoid These Household Pet Poisons

A home can be a dangerous place for your pets. Because they're so curious, they will often test any substance that smells good or just looks interesting. Many substances can cause illness or even death. Here are seven common household pet poisons to avoid:

- **Acetaminophen**, the active ingredient in Tylenol and other medications, can damage your dog's liver. It also can be fatal to a cat.
- **Chocolate** can cause a dog or cat to experience seizures. The darker chocolate, like baker's chocolate, is more dangerous because it has higher levels of methylxanthine. Symptoms of chocolate poisoning can be vomiting, diarrhea, or irregular heart rhythms.
- **Unbaked yeast dough** can be lethal. It can expand in the stomach of your pet. When the pet rolls around, the dough can twist the stomach and cut off blood supply. Alcohol produced by the yeast also can lead to respiratory failure or seizures.
- **Prescription medicines** left on the counter or dropped on the floor are easy for your pet to find and ingest. Cardiac drugs, antidepressants, and ADHD medications are particularly dangerous to pets.
- **Xylitol** is found in chewing gum, toothpaste and breath mints as a sugar-free sweetener. When dogs ingest the substance, it can drop blood sugar levels or lead to liver failure.
- **Coins that contain zinc** can cause anemia or even failure of the liver, kidney or heart. One zinc penny (1983 or newer) can kill a small dog.
- **Ethylene glycol** used in antifreeze and other car products can be fatal. The sweet taste attracts both dogs and cats. As little as a teaspoon can result in kidney failure.

Learn How To Maximize The Value Of Your Home!
Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "***Homeseller's Guide To Money-Making Fix-Ups***," and it's great even if you're not planning on selling soon. You can get a free copy by calling 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!)…

Propinquity: (pro-pin-kwe-tee) noun

Meaning: Nearness in time or place

Sample Sentence: The propinquity of our four brothers has allowed them to remain involved in each other's life.

Fun Car Facts

- Windshield wipers were invented by a woman. Mary Anderson patented the invention in 1905.
- Ferrari sells about 6,400 cars a year.
- Drivers kill more deer than hunters.
- The first auto race was in 1895 when Frank Duryea won over 2 other gasoline-powered cars and 2 electric.
- Car radios were invented in 1929 by Paul Galvin, who also coined the name Motorola.

Caution For Weight Lifters

There are many risks for lifting weights such as aneurysms, stroke, and other heart issues. Be careful to start with light weights (about 25 percent of your body weight). Add a little more over time to work up to 100 percent of your body weight. Breathe properly. Exhale as you lift and as you lower the weights. Take a break for at least 30 seconds after each 15 reps. Check with your doctor before you lift weights or perform any other exercise program.

Quotes To Live By…

The true measure of an individual is how he treats a person who can do him absolutely no good.

–Ann Landers

The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails.

–William Arthur Ward

The curious paradox is that when I accept myself just as I am, then I can change.

–Carl Rogers

Are You A Luck Magnet?

According to psychologist Richard Wiseman, and author of *The Luck Factor*, there are principles that can help people create their own luck. Here are just four to help you become a luck magnet:

1. **Lucky People Are Open To New Experiences**. They try new things and vary their routines. They initiate conversation with strangers.
2. **Lucky People Expect Good Fortune.** They use and follow affirmations like, "I'm always in the right place at the right time." "I always get everything that is for my highest good."
3. **Lucky People Act On Chance Opportunities.** Lucky people listen for opportunities. They are aware of what's going on around them. They join clubs and groups to enlarge their sphere of influence.
4. **Lucky People Look For The Positive In Every Situation.** Lucky people look for the silver lining in difficult situations. Lucky people think and act in ways that focus on the positive results.

Wiseman's research found that lucky people were particularly open to possibilities. *That was the key to their luck...and it could be to yours!*

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-

Make Your Money Grow…

Would you like to end this year in a better financial condition than you did last year? Well, now you can. Here are three simple steps you can take *today* that'll help *you* make your money grow:

1. If your employer contributes to your 401(k), **contribute the *maximum* amount that the company will contribute**. If you're unable to put in the maximum, contribute more than last year.
2. **Increase your retirement savings by 1 percent.** Chances are you won't even notice it...and it'll add up to more money over time.
3. **Pay off your credit cards,** especially the one with the highest interest rate. If you regularly make payments on time, request a lower interest rate from your credit card companies.

Brain Teaser…

A man is trapped in a room with two doors. Opening the first door he finds a room made from magnifying glass that instantly fries his skin. Behind the second door is a fire-breathing dragon. How can the man escape?

(See page 4 for the answer.)

Winning The Weed Battle

If you want to stop using chemical products to prevent weeds, here are three effective solutions:

Prevent weeds: Corn gluten in the early spring is an effective pre-emergent, nontoxic herbicide. You can find it at most garden stores.

Keep it green: The best defense against weed invasion is a lush, actively growing, healthy lawn. The grass is able to cover the yard and choke out weed growth. Use a good fertilizer and water the grass at a rate of one inch of water (about 60 minutes) each week in most climates. The best time to water is between 2am and 7am, so it may be worth investing in a timer.

Killing weeds: Pour boiling water mixed with white vinegar directly on the weeds. An alternative is to buy a lawn torch that attaches to a small propane tank to burn the weeds. CAUTION: Make sure the grass is wet to avoid starting a fire.

Is Beach Sand Dangerous?

When children under the age of 11 dig in beach sand, they are at a 44 percent higher risk for diarrhea. The reason is sand can harbor bacteria like E-coli or enterococcus from storm water runoff and waste from animals.

Newspaper Headline Goofs

- Something Went Wrong In Jet Crash, Expert Says
- Typhoon Rips Through Cemetery; Hundreds Dead
- Astronaut Takes Blame For Gas In Spacecraft
- Red Tape Holds Up New Bridge
- Legislators Tax Brains To Cut Deficit
- Man Shot Twice In Head, Gets Mad

3 Great Conversation Starters

Communicating well can make a huge difference in your life, both professionally and socially. Learn how to start conversations with these tips:

1. **Ask an open-ended question.** Be curious about people and ask them questions that prompt them to respond in a genuine (not automatic) way. For example, ask "*Tell me about your day,"* instead of the common inquiry, "*How are you?"* Common questions often get automated answers and leave little room to expand the conversation further.
2. **Stay current on the news.** Before going to a meeting or party where you may need to talk to people you don't know, take a few minutes to look at the news. There's always good material there – serious and funny. Try to stay away from political or controversial topics.
3. **Reword their answer as a new question.** A good conversationalist listens carefully. Acknowledge the other person while also keeping the conversation rolling by asking them to clarify or expand on the information they just shared. This lets them know you are listening and establishes rapport.

Do You Have A Real Estate Or Home-Ownership Question You Want Answered?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber…

Either way, I love hearing from all of my good friends and clients. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home-ownership. If you have a question, tip or idea, please feel free to call me at **703-222-6714**. I'm here to help!

Eat These Foods For Hydration

There are many benefits to staying fully hydrated. Hydration can boost our energy levels when you get hot and give your skin a youthful glow. If you're tired of drinking more and more water to stay hydrated, try adding these foods to your diet:

- **Citrus fruit**: Grapefruit and oranges have antioxidants and vitamin C to keep you healthy. Eat slices or as fresh juice.
- **Watermelon:** It's hyper-hydrating because it's almost all water. But it also contains nutrients like magnesium, calcium, and potassium.
- **Cucumber**: This veggie is primarily water and can be sliced and added to a salad to give it a crisp, refreshing taste. It's also packed with the anti-inflammatory benefit of vitamin C and lignan.
- **Fresh coconut**: Water from the inside of a young coconut is a staple for hydration in many countries. It can replace the electrolytes in your body while also offering a rich store of vitamins and minerals.

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:

Wait until after sunset and take the first door!

The Art Thief

In Paris, an art thief almost got away with stealing several paintings from the Louvre. He had carefully planned the crime, managed to get in and out past the security guards and then was captured a few blocks away when his van ran out of gas.

He was asked how he could make such an obvious error. He answered, "I had no Monet to buy Degas to make the Van Gogh."

Feed Cornmeal To Ants

Try this poison-free method of getting rid of ants. Place uncooked cornmeal or Cream of Wheat on the ant pile. The ants will eat it because it tastes good. Their bellies will expand and it will kill them. You're saving a call to the exterminator and using a safer method.

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…

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Real Estate Corner…

Q. If I get multiple offers on my house, how do I decide which offer to accept?

A. Multiple offers are a good thing. Still you can make a mistake if you don't look at more than just the sales price being offered. Carefully weigh each buyer's offer by considering these factors:

- **Is the buyer pre-approved?** Never take your home off the market without knowing that the buyer is able to purchase your home.
- **When do they want possession?** When the buyer's timing fits your preferences, it can make their offer more appealing.
- **What repairs does the buyer expect before closing?** Even if you are willing to make repairs, think about the time it will take before you accept.
- **What items does the buyer expect to remain in the house?** Buyers may request to keep appliances or wall-mounted televisions. Factor the cost of replacing these in your next home into the offer before accepting.

It is important to know all the facts before you respond to any offers. Ask for my Free Consumer Report called ***"How to Avoid 7 Costly Mistakes When Selling Your Home"*** to be informed and net more from your home sale.

If you have questions, or need capable and trustworthy representation, please call me at **703-222-6714**.

Get Free money-saving home tips at my web site: ***www.InsideRealEstate.com***