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Thierry Roche's…

Healthy, Wealthy & Wise®

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

plus a Bit of Real Estate too!

Four Secrets To Save Hundreds On Health Care Every Year

Do medical bills make you feel sick? Recent studies show health care can cost some families 10% of their household income, and 22% for individuals, even with employer-based coverage. Here are four ways to feel better about the money you have to spend on health care:

- **Compare procedure costs.** Ask your doctor for their CPT (Current Procedural Terminology) code. It will show you a number for each specific billable service. You may find the same procedure can be done for a lower cost by searching **www.pricedoc.com** or **http://healthcarebluebook.com**.

- **Know your insurance policy.** In an emergency, it is important you know which hospital is covered by your policy. Also, double-check your coverage before you start any treatment because the insurance terms often change. Some policies cover extra benefits like therapy and alternative care, others make you pay the entire bill.

- **Save on prescription medication.** Generic prescriptions are one money-saving solution, but sometimes there are over-the-counter versions for the medication you need. Learn your options at: **www.rxaminer.com**. A few other ways to save on prescriptions are to buy from mail-order pharmacies and stock up for several months, or to get a higher dose of your medicine and split pills yourself.

- **Buy eyeglasses online.** The cost of glasses can run $150 to $500 at a local optical shop. With online vendors, you can expect to pay $20 to $50. Investigate these three options: **www.eyebuydirect.com**, **www.zennioptical.com**, or **www.39dollarglasses.com**.

When you need medical care, the last thing you want to worry about is money. I hope you use these tips to take care of yourself for less and save even more money by preventing stress-related health issues!

Know Someone Having Trouble Paying Their Mortgage?
Please tell them not to work with their bank or sell their home without my Free consumer guide, "***28 Facts Every Struggling Homeowner Should Know***." My exclusive report will explain all their options to avoid foreclosure and improve the situation fast. Just call **703-222-6714** anytime, to request a copy for a friend.

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!)…

Copacetic: (ko-pah-set-ik) adj

Meaning: completely satisfactory

Sample Sentence: The client's smile let me know that everything was copacetic.

Celebrities Raised By Their Grandparents

Many celebrities give credit to their grandparents for making their personal success possible.

These celebs were abandoned by their natural parents: Maya Angelou, Willie Nelson, and James Earl Jones.

Jack Nicholson and Eric Clapton were raised in the same home with their biological mother, but both thought she was his sister.

Oprah Winfrey, George Lopez and Carol Burnett also cherish the years of being parented by grandparents.

Not quite celebs, but famous: President Barack Obama and former President Bill Clinton spent part of their lives with grandparents taking the parenting role.

National Park Schedules

Check for new hours because budget cuts caused many parks to reduce hours: www.nps.gov/parks.html

Quotes To Live By…

You can have anything you want if you want it badly enough. You can be anything you want to be, do anything you set out to accomplish if you hold that desire with singleness of purpose.
–Abraham Lincoln

Your true passion should feel like breathing; it's that natural.
–Oprah Winfrey

To the person who does not know where he wants to go there is no favorable wind. –Seneca

How To Stop Fighting With Your Spouse About Money

Fighting about money is one of the biggest threats to a happy marriage. Take these five steps to diffuse financial frustration and regain your marital bliss:

Step #1: Set aside time to talk. Calmly assessing your financial situation may be hard. But putting your relationship on hold because you don't talk about it can be even more difficult. Getting upset at the problem, not each other, will help you remember the love that brought you together in the first place.

Step #2: Stop blaming. Break the cycle of constant fights by taking a time-out. It's not productive to point fingers about who ran up the credit card bill. Instead, review the numbers together with honesty and an open mind. Look at your income, bills, and debt. Carefully analyze your retirement and investment accounts to get a full money picture.

Step #3: Set financial dreams. You may think it is a crazy time to think about the dreams you share when each day may be a struggle. When you started as a couple, did you dream of travel or buying a new house? Those dreams offer energy to see beyond today's stress and bring you together as a couple. Write down your mutual dreams and use them for the next step.

Step #4: Budget. Set aside a little money each month for your shared dream because it will motivate both of you when the shared dream fund grows. Your plan should also allow for some personal financial space. After bills are paid, you should set aside the same amount for each of you to spend on whatever you want.

Step #5: Stay on track. Restricting your spending to a budget may cause changes that are difficult for one or both of you. You may want to agree to a specific word to use as a gentle reminder of your goals without any blame.

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-

Brain Teaser…

Joe's mother has three children. One's name is April and one's name is May. What is the third child's name?

(See page 4 for the answer.)

Specialty Food Bargains

Getting or giving delicious specialty foods is always a treat. But sometimes they can be really expensive. Here are a few places where you can get bargains:

www.cheapercoffee.com offers a variety of gourmet coffee blends.
Compare with Starbucks.

www.gibbsvillecheese.com features a wide range of quality cheeses online.
Compare with Swiss Colony.

www.jakeandamos.com brings you Amish style pickled vegetables, jelly, condiments, and more w/ free shipping.
Compare with Harry & David.

Fishing With Snakes

Last time I went fishing, I had a cottonmouth snake help me out.

You see, about the time I had run out of worms I saw a cottonmouth with a frog in his mouth. I knew that he couldn't bite me with his mouth full, so I grabbed him behind the head. After I put the frog in my bait bucket, I searched for ideas of how to let the snake go without getting bit.

I picked up my whiskey and poured some in his mouth. He went limp and I released him without any problem.

Later, as I was fishing with the frog, my foot was nudged. I looked down to find the same snake with two more frogs in his mouth.

Protect Your Towing Rights

Before you let a tow truck hook up your vehicle, be sure to read the contract very carefully. Two things to watch for:

1. **Exclusive rights to repair** your vehicle. Tell the driver that you want to pick where to have the car fixed.

2. **Damage may not be covered** if you do not walk around the car with the driver and note any damage to the vehicle before the towing started. Get the list signed by the driver.

Avoid These Costly Home Maintenance Mistakes

It is easy to overlook basic home maintenance. But if you neglect regular upkeep or cut corners on projects, it can easily cost you hundreds or even thousands in the long run from unexpected and expensive emergency repairs.

Here are four common things many homeowners do wrong or fail to do:

1. **Use paint primer.** All-in-one paint with primer may sound good. But with bare wood, using a high-quality primer first will help preserve the wood and make the paint last longer because it sticks better to the surface.
2. **Don't apply latex over oil-based paint.** Latex paint will begin peeling within weeks of being applied over existing oil-based paint. If you must, be sure to use de-glosser "liquid sandpaper".
3. **Lubricate exterior door hinges.** When a hinge gets rusty and seizes up, it can cause damage to the door itself. Lubricate with a silicone spray once per year to keep the door hinges trouble-free.
4. **Notice foggy windows.** If the seal of insulated windows is broken, the windows will fog up. Replace the seal to avoid extra heating and cooling expenses.

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.InsideRealEstate.com**

Most Memorable Vacation Ever!

Have you ever come home from a vacation a bit disappointed because it didn't seem to be as memorable as you imagined? Even if you enjoyed every minute, it often fades rapidly when you return to everyday life. Try these tips to enhance your experience and leave traces of good vacation moments in your heart for years to come:

Dream, research and plan early. Reading guidebooks and surfing the internet can be half the fun. Extend the vacation experience by taking a language course or a scuba class in preparation for an exotic excursion, for example.

Include one high point near the end of your plans. Studies show that the memory of a single peak moment of the trip stirs good feelings about the entire vacation. In addition, how you feel at the end of your vacation trip often triggers your overall impression of the experience. Scheduling your vacation high point near the end of your trip will make great memories linger longer.

Resist taking too many pictures. With everyone carrying a camera as part of their phone, people often feel they need a photo of everything. Having an overly documented vacation can distract you and dull the memories. Be selective about the pictures you take.

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:

Joe.

Thoughtful Travel Gifts

Show you care about family members or clients by giving them something related to their vacation.

Here are two great ideas:

Zagat guides. Use these guides to find amazing restaurants without being a local. Prices range from $5.95 to $22.95. Learn more at: **www.zagat.com**

Travel versions of games can keep the kids entertained while on the road. You can find smaller and travel-friendly versions of Scrabble, Monopoly, Uno, Backgammon and more at most toy stores.

Online Giving Is Growing

Organizations report that online giving has increased in the last few years, with a year-over-year growth rate of 13%.

Learn more at this website: **www.givinginstitute.org**

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. I want to buy a home but the ones I look at keep selling before I can put in an offer. What can I do to make an offer before other buyers?

A. When a home is priced well it can go on and off the market very quickly. That is why it's important to have the tools to compete with other buyers.

First, learn about new listings first. If you are aware of the new listings immediately, you can move quickly to make an offer and get a great bargain. You could check third-party websites daily and still not get the most accurate information about new listings. Or, you can enroll in my exclusive "***Preferred Buyer Program***" where I'll set you up with daily email notifications directly from the official MLS at no charge.

Second, get pre-approved. This will give you an advantage over other buyers when a bargain comes on to the market. Sellers usually take offers from someone with a proven ability to purchase more seriously. You may get an offer in later than another buyer but the seller may go with your offer if it's more likely to close.

To learn more about my "***Preferred Buyer Program***" ask about my Free Consumer Report called "***8 Secrets For Saving Thousands When Finding, Buying and Financing Your Next Home***."

If you have any other real estate questions, or need capable and trustworthy representation, call me at: **703-222-6714**