Thierry Roche
Host of Talk Radio's
Inside Real Estate

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Thierry Roche's…

Healthy, Wealthy & Wise®

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

plus a Bit of Real Estate too!

How To Invest As You Age

Financial investments should change as you move through the stages of your life. Consider these strategies to make better use of your hard-earned money.

During your 30s and 40s: These are years of increasing income and increasing demands for your money, particularly providing for your children.

- **Life insurance** is relatively inexpensive at this stage of your life. Buying a policy also is a way of providing for your family's future.
- **529 plans** offer tax-advantaged savings for your children's education. For details, which vary by state, go to **www.savingforcollege.com**.
- **Annuities** can be a good addition to an IRA or 401k retirement account, and usually have tax-deferred options and guaranteed life income.

During your 50s: Prepare for a well-funded retirement during these years.

- **Remove all risks from your retirement plan.** Think about a retirement date and your ability to meet that date. Reduce investments in such things as your employer's company.
- **Take advantage of slowing expenses.** You are at the top of your earning power, and big expenses, like children living at home, are likely reduced. Consider paying off your mortgage or increasing your investments.

During your 60s and beyond: This is a time to enjoy the fruits of your labor.

- **Test living on projected income before stopping work.** If your expected retirement income will be 70 percent of your current paycheck, set aside 30 percent now and see what it's like to live on the rest.
- **Apply for Social Security and Medicare.** Visit these sites to help you make important decisions about these programs: **www.socialsecurity.gov** and **www.medicare.gov**.

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!)…

Juxtaposition: (juc-stuh-pa-zi-shun) noun

Meaning: Things placed side-by-side to be compared.

Sample Sentence: The juxtaposition of the white mountaintop snow next to the clear blue sky was wondrous.

The Sure Cure

A woman came into a walk-in clinic and was seen by a young doctor. After about 2 minutes in the examination room, the doctor declared she was pregnant. **She screamed in horror** as she ran down the hallway and found an older doctor. When she told this seemingly wiser doctor what had happened, he told her to sit in another room and relax until he returned. **Immediately upon finding** the younger doctor he asks "What in the world is wrong with you? Mrs. Jones is 62 years old. Why did you say she's pregnant?" Without hesitating, the young doctor replied, "Does she still have the hiccups?"

Get Crafty With Kids

Looking for new ideas for your kids? Check out **www.crayola.com**. It has much more than crayons and coloring books to offer. Keep the kids busy with all sorts of ideas from crafts to digital apps. It also has ideas for birthday parties and sleepovers.

Quotes To Live By…

Imagination is more important than knowledge. Knowledge is limited. Imagination encircles the world.

–Albert Einstein

The thing that is really hard, and really amazing, is giving up on being perfect and beginning the work of becoming yourself. –Anna Quindlen

The only thing I regret about my past is the length of it. If I had to live my life again I'd make all the same mistakes - only sooner. –Tallulah Bankhead

Relieve Computer Pain In 3 Easy Steps

If you spend a lot of time sitting in front of a computer, you may be experiencing fatigue, as well as aches and pains in your neck, back, shoulders, eyes, wrists, and legs. Relieve the discomfort by following these tips:

STEP #1: Give your body support to avoid aches and pains:

- Invest in a good lumbar chair and adjust it so your feet rest comfortably on the floor. Press your bottom against the back of the chair and use a lumbar cushion that causes your lower back to arch slightly. Keep your knees in line with your hips or raised slightly above them. Never slump or slouch forward.
- Sit close to the desk so your upper arms are parallel to your spine and your elbows are at a 90-degree angle to the keyboard. Put the mouse close to the keyboard to keep your arm from being fully extended. Give your wrists proper support so they rest in a neutral position.
- Place the monitor so your gaze is aimed at the center of the screen, which should be 15 to 25 inches away from your eyes.

STEP #2: Move regularly to avoid stiffness and eye strain:

- Stand, stretch, and walk at least a minute or two every half hour. To stretch, reach both arms above your head. Grasp each elbow and lean gently to each side and feel the side of your body release tension.
- Avoid "computer vision syndrome" (headaches and eye strain are symptoms) by using the 20-20-20 rule: Every 20 minutes, look away 20 feet in front of you for 20 seconds.

STEP #3: Stay hydrated and nourished to avoid fatigue:

- Drink water (or other fluids) to flush out some of the mineral build-up that occurs in inactive muscles.
- Eat healthy snacks like fruit and nuts at your desk to maintain your energy and productivity.

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…

Inside each of these two words is another word that, when combined, will create a common phrase. For example, in the words Thundershower and Intellectual, you find the words "Show and Tell." What is the phrase in these two words? "Gulliver and Clearness"

(See page 4 for the answer.)

Real Estate Question?

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 happy 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!

Unique Online Holiday Ideas

- Send holiday mail with your own photo on postage stamps by going to: **www.photo.stamps.com**.
- Find a gift for the person who never grows up at **www.perpetualkid.com**.
- Families that sing together have more fun. Print out lyrics to thousands of songs from **www.lyrics.com**.
- Play games. Search by group size, age, holiday, etc. at this website: **www.partygamecentral.com**.

How To Get Your Airline's Report Card

Looking for delay info about a specific airline? The U.S. Department of Transportation issues monthly consumer reports that outline flight delays, mishandled baggage and complaints. Go to **http://airconsumer.dot.gov**. You will also find information about how to file a complaint.

Have A Laugh

- I looked up my family tree and found out I was the sap.
- The digital camera is a wonderful invention. It allows us to reminisce, instantly.

4 Mistakes To Avoid When Bargaining

Whether at a yard sale or visiting a local market, it pays to know how to bargain. Follow these tips so both you and the seller are satisfied:

Don't rush. Visit with the seller. Express interest, let him or her know you like the item and ask for the price. Be willing to walk away if you don't like the price.

Don't make the first offer. When the price has been named, wait before you say anything. After a few moments of silence, repeat the price so the seller knows you are listening. Slowly and deliberately give a reason why you are not willing to pay the asking price. Ask for their best price first.

Don't be combative. Place the item so both you and the seller can be looking at it, not each other. Show you are open to being fair. If the seller likes you, he or she is more likely to give you their best price.

Don't give ultimatums. Think of creative ways to make your lower offer agreeable. For example, suggest you might purchase multiple items if the price is right.

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***

Quick Tricks to Make The Dirty Work Easier

Housecleaning isn't fun, but you can make it easier on yourself by following these quick tips:

1. **Set a timer.** You are more likely to do a task if you have a cut-off time.
2. **Clean the kitchen sink first.** It has the most impact on the room's appearance. It also removes one of your biggest sources of bacteria.
3. **Don't wear shoes in the house.** 85% of the dirt coming into your home is tracked in on your shoes. Make your home a no-shoes-zone.
4. **Create a per-room checklist.** Create a list of chores for each room. This way, you can give another family member the list and teach the meaning of responsibility while also getting some help.

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:

Live and Learn!

Energy Blowing In The Wind

Did you know you could save 50 to 90 percent of your energy costs by putting a small wind electric system on your property? It is a solution that is best for rural properties, so check with your homeowner's association or city ordinances. To learn more about the potential of using wind power, go to: **www.energysavers.gov.**

Be Careful When Giving

Some gifts communicate the wrong message. Know the person well before you give these types of gifts:

- **Assembly required**. Some people just want the finished product.
- **Animals.** They take time, money, and commitment. Don't give a child a pet without clearing it with your spouse or another child's parents.

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 stop by and 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.

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Real Estate Corner…

Q. How can I "stage" my home so it sells quickly for the price I want?

A. Make sure you address both the outside and the inside of the house by cleaning and de-cluttering everything, from the front yard to the garage to the kitchen, bathrooms, and basement. Put away your personal items so buyers can imagine themselves living there.

One way to take years off your home is with paint. Check the home's exterior paint job, and don't forget the front door, mailbox, garage doors, and walkways. In the interior, remove the pictures from the walls (as well as old wallpaper) and paint the walls in a neutral color.

Also, consider these tips if you want to sell your home fast for a good price: a) Hire professional cleaners to do the work; b) Get a home inspection before you put it on the market; and c) Make your landscaping look sharp.

For a list of the specific steps you should take, ask for my Free Consumer Report called ***"4 Steps To Stage Your Home For A Fast Sale."*** I'll send a copy right to you.

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