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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!

12 Secrets To More Restful Sleep

If you lie awake at night thinking about all the things you have to do, you're not alone. Polls show that a growing percentage of people are getting less than six hours of sleep and the number of people who get eight or more hours is dwindling. Here are the secrets to help you get a good night's rest:

Prepare your bedroom:

- **Create a sleep sanctuary** by eliminating noises, TV, and computers.
- **Limit your bed to only two things** – sleep and sex.
- **Indulge in some type of bedtime ritual.** It can be a warm bath, light snack, or time on your favorite quiet hobby like reading.
- **Invest in a good bed.** You are in it about 1/3 of your life and the cost of a good mattress is much cheaper than poor health.

Prepare your body:

- **Avoid foods containing tyramine** in the evening. Some of those are bananas, chocolate, liver, avocado, cheese, beer, and wine.
- **Eat alkaline foods** like apricots, figs, almonds, turnips, or spinach. They enhance sleep's anabolic process.
- **Avoid** caffeine, nicotine, and limit alcohol before bedtime.
- **Exercise**, but not within two hours of bedtime. Some people like to exercise in the early evening. But a morning routine will give you the energy to work all day. You'll then be ready to slow down to rest at night.
- **Use aromatherapy** with herbs such as lavender or valerian.

Prepare your mind:

- **Try meditation**. Focus your brain on a single thought (or nothing at all) as you listen to your body with eyes closed.
- **Unwind with deep breathing.** Breathe in with your abdomen expanding. Hold for 3 seconds and release air slowly to expel as much air as possible. Practice for 5 minutes before retiring to sleep.
- **Change your expectations** and empower your ability to sleep. If you've been struggling with sleep for some time, you may have attitudes that defeat you. Don't let your mind worry about how long it will take to get to sleep or how tired you might feel tomorrow. Expect to sleep well.

Save Thousands When Buying A Home!

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "***8 Secrets For Saving Thousands When Finding and Buying Your Next Home***," and it's great even if you're not planning to buy soon. Get your 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!)…

Querulous: (kwer-uh-luhs) adj

Meaning: Having the tendency to complain or whine

Sample Sentence: Mom took away my laptop computer just because of my querulous opinion about dinner.

Addicted To Overspending?

When an occasional budget-busting expenditure turns into devastating debt, it may be time to take drastic measures to get your money under control. Here are two tips to curb your urge to spend:

Beware Of Bargains: Many over-spenders use the excuse of the discounted price as the reason for creating debt. When the cost of carrying that debt is calculated into the "bargain," most of the time those savings evaporate. This is true at the department store, warehouse stores and on Internet sites like eBay.

Replace Indulgences: The pleasure of "retail therapy" may be real for you. But you can find alternative methods of nurturing your soul. Indulge in things that satisfy at the soul level instead of the quick rush of a purchase. Visit a museum. Go to a festival. Get together with friends.

Quotes To Live By…

Education begins the gentleman, but reading, good company and reflection must finish him.

–John Locke

Contemplation seems to be about the only luxury that costs nothing.

–Dodie Smith

Tomorrow is a new day; begin it well and serenely and with too high a spirit to be encumbered with your old nonsense.

–Ralph Waldo Emerson

Who's Giving Drugs To Kids?

Recent studies reveal that many times drug use in kids begins at home, while under the care and guidance of parents.

Starting as young as 12, kids are more likely to get prescription or over-the-counter drugs and alcohol at home than to use "street" drugs. They get these household drugs in the medicine and liquor cabinets. Here's how to approach this situation if your child, or one of their friends, acts suspicious:

- **Know the facts.** This isn't just an urban problem. Suburban kids are just as likely to abuse. Plus, the teenage brain is much more prone to addiction and susceptible to peer pressure.
- **Have the drug conversation with your kids.** You can find good information for the discussion at **www.theantidrug.com**.
- **To be on the safe side.** Consider locking up the liquor cabinet and keeping all prescription drugs in a lockbox. Ask your friends and family members to safeguard their prescription drugs and alcohol as well.
- **Properly dispose of old medicines.** Don't just toss them in the waste can.

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!

Smart Technology Tips

Do you need to access information on your home computer when you're not at home? You could carry your laptop with you everywhere, but here are two other convenient ways to access your files on the go:

- **Get a smart phone or tablet, such as an iPad.** These devices are for more than just fun and games. You'll love the immediate access to email, address books, photos, calendars and the Internet, not to mention thousands of apps (web applications). Depending on your budget, consider buying a refurbished version of one of these devices, and then upgrade to a new model after you learn the ropes.

- **Back up your data.** An online backup service protects you if your laptop gets stolen or lost. Install the software and your data will be backed up to the "cloud" (basically the Internet). Easily restore everything from music to spreadsheets for a flat annual fee. For a free backup service that makes it easy to share photos and documents with friends and family, try **www.dropbox.com**. You can also download dropbox to a mobile device. Or, check out **www.carbonite.com**.

Brain Teaser…

What lives without a body; hears without ears; and speaks without a mouth? ***(See page 4 for the answer.)***

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a ***Maximum Value Home Audit***. Request this "no charge" in-depth analysis by calling me at: **703-222-6714**

Cruise Ship Scams

Avoid these frequently offered scams:

- **The prize cruise**. You're a winner! But you need to provide a credit card or social security number to prove your identity.
- **The long-distance scam**. To claim your cruise, you're told to call a 900 number or one with an area code of 876, 868, 809, 758, 784, 664, 473, 441, 284, or 246. Those codes are actually for foreign countries, and the charge may run $5.00 a minute or more. Guess what? There's no cruise, only a high phone bill.

Witty Word Play

- The thoughtless are rarely wordless.
- Patience is a virtue that carries a lot of "Wait."
- The best place to look for a helping hand is at the end of your own arm.
- The darkest hour is only 60 minutes long.

Home Repair Tip

DIY! Go to **www.youtube.com** and type in "askthebuilder" for how-to videos on simple procedures, like replacing a faucet or a light fixture and many more.

Have A Laugh With Ellen DeGeneres

"Normal is getting dressed in clothes that you buy for work and driving through traffic in a car that you are still paying for – in order to get to the job you need to pay for the clothes and the car, and the house you leave vacant all day so you can afford to live in it."

How To Find An Auto Mechanic That Won't Rip You Off

The best way to find any service provider, including an auto mechanic, is based on referrals from friends and family. But automobile breakdowns rarely happen at convenient times or places, and you may need to select from repair shops within a few miles. Look for these five things to find a good mechanic:

1. **Certifications:** Look for a plaque on the wall for ASE certification from the National Institute for Automotive Service Excellence. Remember that not every mechanic in the garage will be certified for your particular type of repairs. If they have the ASE Blue Seal of Excellence it means that at least 75 percent of the techs have been certified and each area of service in the shop has someone certified in that area.

2. **Length of time in business:** Experience helps. Look for a shop that has been in the same location more than five years. If you see a shop, you can search for user reviews of their work at a site like **www.yelp.com**.

3. **Billing Rate:** If you can, talk to the owner of the garage. One of the questions to ask is whether they charge a "straight hourly rate" based on the actual time spent on the repair or "book rate" that can be higher.

4. **Referrals and opinions from the web:** If you have a smart phone, get other opinions by searching an online forum about your issue. A good place to start is at **www.edmunds.com/forums**. For another viewpoint, ask a mechanic from another auto shop who does not work on your type of vehicle. The shop specializing in European cars can probably tell you the best mechanic for a Japanese vehicle.

5. **Getting the right thing fixed:** Once you find a shop, don't be fooled into fixes you may not need. You can find tools for diagnosing symptoms and estimating repair costs at **www.automd.com**. You'll also find quick online advice at **www.repairpal.com**, which has a useful question and answer tool.

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:

An Echo!

Driving Signs Of Aging

Usually after 60, most people begin to experience a few normal effects of aging that affect driving. It can be eyesight or reflexes, but often the aging driver doesn't notice the changes. Here are a few ways to spot trouble:

- Friends and family suggest that you get your eyes checked.
- Making wrong turns or getting lost in areas that you know.
- Scratches and dents that you cannot explain.
- People honking at you more often.
- Almost hitting a pedestrian on the crosswalk.

If you have experienced any of these things, contact your doctor. A change of medication or a pair of glasses could save a life.

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…

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Real Estate Corner…

Q. My home has been on the market several months. What can I do to keep it from looking like a stale listing and get it sold?

A. You may know price can be the most important factor in getting a home sold, but there are other things that can give you a competitive advantage in the marketplace. Ask for a copy of my ***"28-Step Home Marketing Plan"*** for the complete list. Three critical steps are:

- **Offer incentives:** Mentioning in the listing description that you are willing to pay some of the closing costs, repairs or inspections can make a big difference in making your home attractive to buyers.
- **Internet exposure:** Today's buyers are searching for homes on real estate search websites like **www.trulia.com**, **www.zillow.com,** and **www.realtor.com**. It is critical that the listing is re-submitted to as many sites as possible if the price has changed.
- **Fresh photos:** This is particularly true if your old pictures reflect a different season. Photos from the spring are a red flag to homes in the fall.

You can learn more about how to sell your home quickly and for the most money possible by requesting my Free Consumer Report called **"*Secrets For Selling Your Home For Top Dollar*."**

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!