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Inside Real Estate

www.InsideRealEstate.com

September 2012
Volume IV, # 9
Fairfax, VA

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Thierry Roche's…

Healthy, Wealthy & Wise

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

plus a Bit of Real Estate too!

New Hands-Only CPR Is Easy, Saves More Lives

An adult suddenly collapses in front of you. Will you feel helpless or know what to do to save his or her life? You'll be glad to know that the American Heart Association has simplified things so anyone can save a life. This new CPR method doesn't require certification or mouth-to-mouth contact but can double the chance of survival.*

Don't worry about hurting the person. If they've stopped breathing, you can only help them. Good Samaritan laws protect you from legal risk. It's better to break a rib than stand by in fear of not doing the right thing. Here's how to use continuous chest compression CPR to save lives:

1. Call 911. Tell them your location and that someone is not breathing. Lay the person on their back on a hard surface.
2. Place the bottom your palm in the center of the person's chest with your other palm on top of it.
3. Lock your elbows and put your shoulders directly above your hands in the center of the person's chest. Use your entire upper body to force the chest cavity downward.
4. Push HARD in rapid repetitions. When you compress the chest with quick forceful motion, the recoil of the person's body allows the heart to continue pumping blood. With blood circulating, the brain gets what it needs and your action can keep the person alive.
5. Maintain the pumping action at a rate of 100 times per minute until paramedics arrive. It's best to have a second person to take turns with you to keep up the pace. The beat from the song *Staying Alive* by the Bee Gees is about the speed you need.
6. Do not stop to check for breath or a pulse. Keep compressing the chest until help arrives.

To watch a short video that demonstrates this easy method, go to the American Heart Association's website at: **www.handsonlycpr.org**.
*Conventional CPR (with your mouth) may be better than Hands-Only CPR for infants and children, or teens and adults whom you did not see collapse.

Thinking Of Selling Your Home Soon?
Don't attempt to sell your home without my Free consumer guide, "***44 Money-making Tips For Preparing Your Home To Sell***." My exclusive report will give you all the facts for a fast, top dollar sale. Just call **703-222-6714** anytime, 24 hours, and I'll rush a copy out to you.

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!)…

Aberrant: (ab-er-rant) adj

Meaning: The act of deviating from the ordinary, usual, or normal type.

Sample Sentence: Be cautious around bats who show aberrant behavior, like flying during the daytime.

Funny Things Kids Say

- You can't hide a piece of broccoli in a glass of milk.
- Don't ever trust your dog to watch your food.
- If someone is cutting your hair, don't sneeze.

Better Than A Gift Card

You may not like giving someone a gift card because it seems impersonal. Here's how to give something anyone would love. Give them a greeting card with a hand-written message that says, "*This card entitles you to a shopping trip with me to pick out something you really want.*" One tip: You might want to include a dollar amount limit!

Confused About Recalls?

Get the latest info from six federal regulatory agencies by going to **www.recalls.gov**.

Quotes To Live By…

Every problem has in it the seeds of its own solution. If you don't have any problems, you don't get any seeds.

–Norman Vincent Peale

You just can't beat the person who won't give up.

–Babe Ruth

Until you make peace with who you are, you'll never be content with what you have.

–Doris Mortman

Save Thousands On College With These 5 Financial Aid Secrets

Do you have a senior in high school this year? If you do (or know someone who does), it's time to start applying to colleges and seeking the financial aid and scholarships you'll need to help pay for their education. Here are five secrets to pay less for higher education:

- **When parents' income matters.** The year prior to the student's high school graduation is the basis for financial aid calculations. When possible, shift income to this year before Spring graduation in the coming year. This may help you qualify for more financial aid.

- **Apply early or lose funding.** After January 1, complete and submit the Free Application For Student Aid (FAFSA) at **www.fafsa.ed.gov**, and apply for aid packages your school(s) of choice may require.

- **Cheaper college tuition may cost you more.** Private schools are often endowed with funds to offer up to 100% the cost of college. State schools may have lower tuition costs, but significantly less scholarship money. Apply to both types of schools and compare overall costs after scholarships are factored into the equation.

- **Do not "negotiate."** Each school has different rules on how scholarship money is awarded. It doesn't help to mention another school's offer to the aid director. It won't get you a better scholarship package. However, it is okay to ask a college to review a previous decision by saying: "What else can you find to make it possible for my child to go to school here?"

- **Outside awards may help, but only slightly.** Awards from community organizations may range from $100 to $1,000 and are a great source of pride. Keep in mind that these cash awards are considered a resource by the IRS and may lower your ability for federal funding. Your best option is to apply for as many scholarships offered directly from the college before spending too much time on outside funding.

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…

What is the longest word in the English language that does not use any vowels?

(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 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!

Snack To Lose Weight

If you have excess weight around your belly, you might benefit from eating a high protein snack between 3pm and 4pm every day. A protein bar, low-fat cheese or about 12 almonds are enough to boost your metabolism. This type of snack also helps avoid a drop in blood sugar and maintains the body's insulin level. Keeping insulin levels low helps protect against weight gain in your midsection.

Safe Kids On The Net

The Federal Trade Commission has published a downloadable book to teach parents how to keep kids safe while using today's technology.

Go to **www.onguardonline.gov** and search for ***Net Cetera: Chatting With Kids About Being Online.*** Here are a few things you will find inside:

- Page 9 – Advice for parents of kids at different ages.
- Page 18 – Safe screen names to use.
- Page 20 – Cyberbullying and what to do about it.
- Page 28 – Mobile phones: texting, sexting, and GPS dangers.
- Page 35 – Free stuff can crash computers.
- Page 42 – Privacy protection for pre-teens.

5 Simple Memory Tricks

It's frustrating not remembering where you put important items or forgetting basic details. Use these tricks to keep track of things:

- **Cluster numbers:** Help your brain process the numbers "2, 8, 4, 9" by clustering them into "twenty eight, forty nine."
- **Say it out loud:** Tell yourself that you're locking the door as you leave. Repeat that you're going to the kitchen for scissors either out loud or to yourself. This will keep you from becoming distracted.
- **Convert grocery lists to meals:** If you need hot dogs, milk, mustard, cereal and buns, you can think breakfast (cereal and milk) and lunch (mustard, hot dogs, and buns).
- **Designate a place:** Store your cell phone and keys in the same place close to your front door. This way you'll know exactly where they are the next time you're running late for an appointment.
- **Use visual triggers:** For example, leaving a piece of paper on your car seat before going into the office will remind you to get gas before you return home. Or, putting a DVD by the front door reminds you to return it to the rental store before you leave the house.

Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At ***www.InsideRealEstate.com***

3 Easy Steps To Make Your Home 'Green' and Save $

Step #1: Change the light bulbs. Replacing one light bulb with a compact fluorescent or LED bulb can save almost $50 over its lifetime. Shop for environmental products at: **www.greenhome.com**.

Step #2: Replace bathroom faucets. Water-efficient products can save an average family 500 gallons of water each year. Faucets account for about 15% of a family's water consumption. Learn more at: **www.epa.gov/watersense**.

Step #3: Recycle gray water. An average bath uses 30 to 50 gallons of water and it flows into the same sewer system as when you flush the toilet. A better use of this "gray water" from showers, tubs, and washing machines is to water the landscape. It conserves water, lowers the load on sewer systems, and saves money. For info, go to: **www.greywateraction.org**.

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:

Rhythms!

The Dress Of Love

A mom goes to visit her married daughter and rings the doorbell. The daughter opens the door and stands there completely nude. Shocked by what she sees, the mother asks why. The answer was "I thought you were my husband and this is the dress of love."

The mother headed home and a couple days later greeted her husband nude. He asked what she was doing and she answered, "This is the dress of love." He replied, "I think you need to iron it."

Traveling With Disabilities

The Air Carrier Access Act has made it easier for those with disabilities to travel. But how do you get through airport security? For info, go to the Transportation Security Administration site at **www.tsa.gov** and click on "Travelers With Disabilities And Medical Conditions." (on right side)

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. How do I get the best home for the lowest price?

A. Price is only one of several factors to consider when you purchase a home.

- **Preferences:** Make two lists with one outlining your needs and the other a list of your wants. Compare lists with other members of your family so you are agree on what's important before you start looking.
- **Budget:** Get pre-approved by a qualified loan officer before your search to find out what monthly mortgage payment is possible given your debt and income.
- **Location:** The "best" price is usually not the cheapest price. Desirable locations demand higher prices. But communities with higher prices also often retain their value the best.
- **Negotiation:** Inexperienced buyers sometimes want to "lowball" their initial offer. Too often they end up disappointed for a variety of reasons such as competition with other buyers, a negative reaction from the seller, and the need to start all over again if negotiations fail.

If you want to learn more, ask about my free consumer report titled, "***8 Secrets For Saving Thousands When Buying Your Next Home***." This guide will save you time and money even if you're not planning to buy soon.

Do you have a real estate question you want answered, or want more ways to save money with your home? Feel free to call me at **703-222-6714**.