

Can You Do More To Protect Your Investment Savings From Cybercrime?

Good morning!

The financial industry is a primary target of cybercrime, particularly in the form of data breaches and potential identity theft. In July's Service For Life! ® Free consumer newsletter, you'll learn some important steps you can take to help protect your investment savings.

You'll also learn four health benefits from drinking coffee, how to make extra income by renting your home or a room to travelers, five things you shouldn't buy and some great garage sale tips – plus fun facts, a trivia challenge, and lots more. But first...

Here's what's happening in the Sacramento County real estate market. The latest sales numbers from May, 2016 show fewer homes for sale than last year at this time, currently 2,247 homes. The number of homes that went into escrow is up. The median price is up, the total number of closed escrows has also risen. This spells good news for home sellers. How long will this seller's market last? We don't know. So even if you've only been THINKING about selling, please call us today for a no-cost, no-obligation evaluation of your home's value.

At this time **we'd like to thank all of our clients** who have introduced us to nice people we may be able to assist in real estate. The majority of our business comes from these kind introductions and we're grateful. We wouldn't do as well as we do without you.

Finally, we want you to know, that you may call us for any reason. And please let us know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling.

We truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,

Coleen and David Jurewicz

REALTORS(r) 916.682.6454

RE/MAX GOLD 00661096, 00826558

P.S. When you notice people talking about real estate in the next few weeks, can you tell them about the free consumer information we provide?

Oh, and also it may be fun for you to see pictures of beautiful Sacramento area luxury homes now for sale. Maybe you'll get decorating ideas? Go to this site:

www.SacramentoLuxuryHouses.com



Call us right now at **916.682.6454** and we'll send you a video about what you can do to make your home highly desirable...

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Coleen and David Jurewicz'...

Service For Life!®

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

Are Your Investment Savings Protected From Cybercrime?

Cybercrime is everywhere, but the financial industry has been a primary target. The U.S. Securities and Exchange Commission is increasing its enforcement efforts, but here are steps you can take yourself to improve your protection:

- Â **Research the "online fraud policy" on your investment firm's website.** Or talk directly to an individual in the firm about their policies. Ask if they have "online security guarantees" and anything you might have to do to qualify.
- Â **Ask your investment firm if they offer any additional protection.** For example, Charles Schwab will send you a free token that basically changes your password every time you log in.
- Â **Change your username, password and security questions every 6-12 months.** Make them strong passwords, not the names of your children or pets. Don't even give this info to your financial advisor.
- Â **Only check your accounts from your home computer.** Make sure you have up-to-date anti-virus and firewall protection. Be aware of scams, like bogus emails from financial institutions.
- Â **Consider spreading your retirement savings** between two or three different institutions.

Check to see if your institutions have a history of any hacks. Go to www.privacyrights.org and click on "Data Breaches timeline since 2005." Enter the company's name in the box "Search the entire database for a company or organization by name."

Net MORE money when selling your home.

Some people believe they'll net more money by finding the least expensive REALTOR(r). In reality the top real estate brokers make their clients MORE money because of their stronger marketing and negotiating skills. Call **916.682.6454** to see our powerful 30-day home marketing plan.

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!)...

Intrapreneur (in-tra-pruh-nuhr) noun

Meaning: An employee who is given the authority to develop new enterprises or products within an established company.

Sample Sentence: We have several intrapreneurs in our company who are adept at conceiving and implementing new ideas.

5 Things You Should Rent Instead of Buy

- **Musical instruments for your kids** – Don't invest until your child is committed to an instrument.
- **RVs** – See if you like this lifestyle first before you spend big bucks.
- **Medical equipment** – Google "medical equipment rentals" for things like wheelchairs that you may only need temporarily.
- **Boats** – It's cheaper to charter.
- **Textbooks** – Try **BookRenter.com** or **Chegg.com**.

Having Car Problems?

You can learn the basics (and at least know what questions to ask a mechanic) at www.howacarworks.com. The site has color illustrations of all the major car parts and systems. Plus, if you've lost your owner's manual, you can search a database to see if you can find the one you need.

Tips For Better Health Care

- **Build a relationship with your primary-care doctor.** Choose a doctor you can be open with.
- **Consider a second opinion before major surgery.** Doctors are used to it. The more knowledge the better!
- **Consider traveling to a larger hospital if you have a special condition.** Your condition may warrant going to a hospital or clinic that specializes in it.

Surprise: Coffee Is Good For You

Studies show that black coffee – in moderation (no more than 5 cups a day) – can be good for your health. Here are four benefits you probably haven't considered:

1. **Coffee contains nutrients and antioxidants such as riboflavin, pantothenic acid, manganese, potassium, magnesium and niacin.** These are all things your body needs to function well.
2. **It also contains caffeine.** Caffeine speeds up your metabolism and aids in fat burning. **Health.com** says it may protect brain cells from damage that contributes to the development of Parkinson's, dementia, and Alzheimer's. Avoid it, however, at least four hours before bedtime, or if you have caffeine sensitivity.
3. **Drinking one or two cups per day can reduce your risk of cardiovascular and liver disease,** as well as lower your risk of developing type 2 diabetes.
4. **Coffee may fight depression and make you happier.** But, seriously, try to hold off on the venti white chocolate mocha lattes.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, we may be able to answer your questions...with no "sales pitches" or run-arounds. Call us at 916.682.6454 and we'll give you all the facts. Or look up your home's value online at www.95829.info

Great Garage Sale Tips...

Ready to get rid of clutter? Use these tips to hold the best garage sale ever:

- **Plan ahead and publicize everywhere.** Use **Craigslist.org**, word-of-mouth, emails to friends, and spend some time on legible signs that guide people to your home.
- **Get your kids to donate items and participate in the sale.** Team up with neighbors so you'll have more to offer.
- **Arrange items by category (books, clothes, etc.)** and put some of your sure-to-sell items up front (in the driveway) to draw customers in.
- **Make sure every item is clean and reasonably priced.** A rule of thumb is one-half to one-third of the original price, depending on the item. Be prepared to negotiate – everyone wants a bargain.
- **Get some music going (plus snacks) to keep things lively.**

Brain Teaser...

What belongs to you, but other people use it more than you?

(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, we love hearing from all of our good friends and clients. And we're happy to answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call us at **916.682.6454**.

Guess These Sounds...

Do you reminisce about the sound of dialing up the internet, playing PacMan, or tapping on typewriter keys? Me neither. But someone is preserving them for posterity. Go to **www.savethesounds.info** and have fun asking your friends to guess what the sound is.

Top Websites For Learning

www.duolingo.com – Learn a new language on this site or the app, the most downloaded app in the Education category on Google Play and iTunes.

www.khanacademy.org– Called “the largest school on planet Earth,” it offers free online courses on everything from math to art and economics.

www.coursera.org – Access more than 1,800 courses from top universities and organizations, including Duke, Stanford, and the Museum of Modern Art.

Toss Those Old Batteries?

It's not great to throw single-use batteries in the trash but they don't contain the poisons they did before 1996. (California does require that you recycle them.) Tips:

- Don't bag them up in bunches.
- Putting tape on both ends prevents terminals from sparking when they touch metal.

Make Extra Income By Renting Your Home Or A Room

With thousands of hotel rooms available that offer the same amenities, many travelers now prefer a more personal experience – staying with a host by renting a room or an entire house through sites like **AirBnB.com**, **Homeaway.com**, and **VRBO.com**. As a host, you can make significant extra income by renting your space. Here are key questions you should ask if you are considering hosting:

- **Is it safe?** Check with the site you might list with for specifics. AirBnB provides hosts with insurance and “Verified ID,” which means they have verified guests' information. It's wise to speak with your guests on the phone before you book the reservation. Plus, guests and hosts are both subject to reviews from other guests/hosts on most sites.
- **How much can you earn?** Hosts who rent out a room make anywhere from \$70 per night on AirBnB in a city like Houston, to over \$100 in San Francisco. The most profitable locations are places with beaches like Miami and San Diego, mountain towns, or cities with summer festivals. HomeAway reports that homeowners charge an average weekly rate of \$1,520 for an entire home.
- **How much time does it take?** Hosts who are more hands-on have higher occupancy rates. Cleanliness, an accurate description and pictures of your property, and developing a relationship with your guests will help you book more often, and get you better reviews. HomeAway says its hosts spend an average of 9 hours per week marketing and managing their properties.
- **Can I do it in my neighborhood?** Understand the laws in your town. Call your local zoning/planning office to make sure it's legal to rent a room to short-term renters.

Could this be the EASIEST home search site on the Internet?

The most common call we receive from home buyers is a request for information about a home listed on a so called real estate website that is no longer for sale or was sold a long time ago and still appears to be available. That's because many real estate sites including some of the BIG ones don't get their information directly from the Multiple Listing Service which requires its members to update information quickly. Our site does. So if you're looking to see what's available for sale, go to this EASY home buyer's site today:

www.RocketHomeSearch.com

Thanks For Thinking of Us!

Did you know we may be able to assist you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping us in mind with your kind introductions to those you know...and spreading the word about our services.

Brain Teaser Answer:

Your name!

Why You Should Be Nice To Airline Personnel

The weather was awful. The flight was behind schedule. One passenger was giving the gate agent a hard time, complaining about everything. The agent remained cool and polite. After the obnoxious passenger was checked in, the next passenger complimented the agent on her behavior. "No problem," she said, "He doesn't know it, but this guy is going to New York and his bag is going to Paris."

A Sticky Solution

Still trying to get that label glue off a jar you want to use for other purposes?

You may have tried Goo Gone, but here's a homemade solution:

Make a paste of equal amounts of baking soda and cooking oil. Rub on the sticky parts, leave on for 30 minutes, wipe off with a scrubber and wash with soap and water.

THANK YOU for reading our Service For Life!® personal newsletter. We want 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," we'd love to hear from you...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or 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. Lic. 00661096, 00826558

“Who Else Wants To Win a \$25.00 AMAZON Gift Card?”

To enter the contest, send the answer to the following question via email to: David@FindGreatHomes.com Please include your phone number so we can call the winner...

Who is the most nominated male actor in Academy Award history?

- a) Paul Newman b) Jack Nicholson c) Spencer Tracy
d) Laurence Olivier

We'll accept entries until July 15, 2016. We'll draw the winner on July 18, 2016 and deliver the prize to the winner shortly thereafter. So, submit your entry now before you forget. The winner will be announced in our August issue of this newsletter.

Thank you for making real estate FUN!

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment and new loan closing costs?

A. There are ways to get a down payment, including the following:

- Look into local or federal government programs. They expire or change frequently, so ask your REALTOR® about any programs that may apply to your area and situation.
- Have the seller assist you. Sellers may be able to contribute to your new loan closing costs.
- Use a financial gift from a friend or relative. Tax law allows gifts of up to \$14,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$28,000.
- Check your retirement plan. Some allow you to borrow money for home down payments.

Do you have a real estate question you want answered? Feel free to call us at **916.682.6454**. Perhaps we'll feature your question in our next issue!