



Thinking of selling your home? Don't do anything until you get our advice!
Call 916.682.6454 today.

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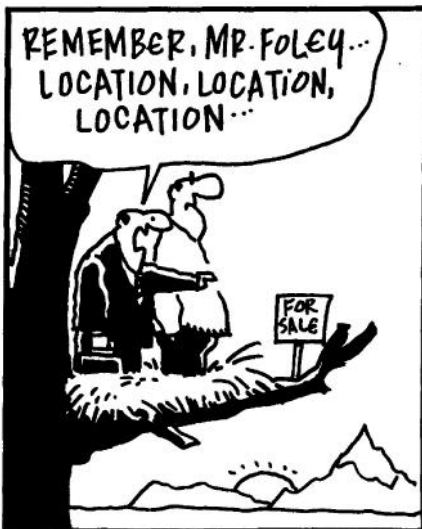
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Coleen and David Jurewicz'

Service For Life!®

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

Can OTC Drugs Be Dangerous?

When you're feeling under the weather, it's common to pull open the medicine drawer to find an over-the-counter anecdote. However, simple ailments can sometimes escalate to legitimate problems by taking medications available in the aisles of your local drugstore.

Ailment: *Constipation*

Culprit: Many people rely on **mineral oil** to soothe bowel movements, but it can also lead to lipoid pneumonia. This is because the fumes in mineral oil settle in the lungs, which can lead to coughing and an increased likelihood of bacterial infection and pneumonia.

Try this instead: *It's best to make long-term changes to your diet. Eat a diet naturally high in fiber and drink lots of water. Fiber supplements, while safe, have other side effects.*

Ailment: *General aches and pain, including headaches*

Culprit: Lots of OTC products contain **acetaminophen**, a common painkiller. Because it is in about 600 medications, it is easy to take too much without ever realizing it. This can lead to liver damage (symptoms are yellowing skin and dark urine).

Try this instead: *Look for acetaminophen or APAP on medication labels. Take the recommended dosage, and avoid taking multiple drugs with acetaminophen at the same time. Also, use preventative methods such as drinking plenty of water and getting regular exercise.*

Ailment: *Inflammation and pain*

Culprit: **Ibuprofen** is also in hundreds of different medications. Taking too much can damage kidneys and increase the risk of stomach bleeding. Additionally, overdosing or prolonged usage increases the risk for strokes and heart attacks.

Try this instead: *Again, taking preventative measures, such as stretching to relieve joint pain, are a much safer option. Alternatively, medicated patches can be used to target specific areas of pain.*

Warning Before You Sell Your Home...

Do you agree that those with a plan do much BETTER than those without a plan? Call us and we'll review our highly successful **30-day home selling plan** which may improve your odds of getting top dollar in a reasonable amount of time. **Call 916.682.6454 today.**

Get Free money-saving home tips at our web site: www.HomeRocketMedia.com

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!)...

Culpable (kuhl-puh-buhl) adjective

Meaning: deserving of blame

Sample Sentence: The jury believes he is culpable, but there is no hard evidence.

Have A Laugh...

Feeling a bit chilly? Just stand in a corner for a bit. They are almost always around 90 degrees.

Sound Asleep

Increase your chances for a refreshing night of shut eye by spending ample time in natural lighting during the day, and use a sleep calculator like **sleepyti.me** (find the app on Google Play or the iTunes Store) to determine your sleep cycle. The app tells you the best time to fall asleep so you wake up feeling rested.

Surviving A Long Commute

The average commute to work is around 25 minutes long. Get the most out of yours.

- Experiment with the route. Leave 10 minutes earlier or later to see if the traffic patterns change to your advantage.
- Get the most bang for your buck. Do the math and find out if it makes sense to drive or take public transportation – or even a combination of the two.
- Make it fun. Listen to an audiobook or podcast, or find a friend to share the ride.

Quotes To Live By...

When nothing goes right, go left.

–Unknown

Life is a great big canvas; throw all the paint you can at it.

–Danny Kaye

4 Easy Ways To Take Charge of Your Credit Score

Obtaining a decent financing rate and snagging a good deal on big-ticket items like cars and a home often depends on the quality of your credit score. There are a lot of things you can do to keep yours high.

- ✓ **Get a copy of your credit report.** You can review your credit report for free once a year through **AnnualCreditReport.com**, so take advantage! This is your opportunity to make sure your data hasn't been compromised and inaccuracies haven't slipped through since you last reviewed. Look for variations of your name, unfamiliar addresses, and accounts you didn't open. Your information may have gotten mixed up with someone else's, or you may have caught an identity thief in the act.
- ✓ **Dispute errors.** If there is inaccurate information on your credit report, file disputes with the lender and bureau(s) reporting the error(s). If you have documentation proving your case but the creditor believes the notation is accurate, a credit bureau agent will review the documentation instead of simply siding with the creditor.
- ✓ **Pay more and charge less.** Paying off debt is one of the best things you can do to improve your credit score. Keep any credit balances you have to a minimum. Don't close unused accounts if you don't need to (especially if you've had the credit account for more than 3 years).
- ✓ **Always pay the bills.** Payment history makes up a significant amount of your score. Pay all of your bills on time and, even if you can't pay something off completely, at least make the minimum payment.

Thank You! Thank You! Thank You!
Thank You! Thank You!

Thanks to all of our clients and friends who support our real estate practice and graciously introduce us to their friends and neighbors. Rather than spend a large amount of time pestering people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We couldn't do it without you!

Brain Teaser...

There is a basket with five oranges in it. How do you divide them among five kids so that each kid has one orange and there is still one orange left in the basket?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, we will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling us at: 916.682.6454.

Super Facts About Superheroes

- Superman's favorite book is *To Kill a Mockingbird*.
- The Hulk was supposed to be gray.
- Wolverine was almost called The Badger.
- Batman had eight different bat caves.

Vacation Budgeting

Transportation, lodging, food, and entertainment make up the bulk of a vacation budget, but did you remember to stash cash for these sneaky fees?

- ✓ **Tips:** Though customary in the U.S., the rules change in foreign destinations. Look up local tipping etiquette before traveling and save accordingly.
- ✓ **Visas:** You may have to purchase a visa at the border. Check with the State Department (travel.state.gov) for details.
- ✓ **Transaction Fees:** If you pay with a credit or bank card, you may be socked with extra fees. Know before you go.

Websites For Health Ratings

Find a healthcare practitioner that others recommend:

- **www.surgeonratings.com** – Search by zip code or surgery type.
- **www.healthgrades.com** – Find the right doctor or hospital based on your specific needs.
- **www.1800dentist.com** – All dentists are pre-screened and reviewed by patients.

Composting 101

According to recent reports, almost 30-40% of the food supply is wasted, which is more than 20 pounds per person each month. Composting waste from your kitchen and yard is good way to help reduce this waste—and your garden plants will thank you.

- **Choose an outside compost container.** Buy a plastic, metal, or wooden container for your yard (about 80 gallons is good). Check **Lowes (Lowes.com)** or **Home Depot (HomeDepot.com)** for options.
- **Collect kitchen scraps.** Use a small, lidded container to collect organic matter such as eggshells, coffee grounds, leftover vegetables, and fruit peels as you prepare food. You'll need to empty this frequently into the outside container. Additionally, twigs, dead leaves, paper plates, and torn-up newspaper can be added into the compost bin.
- **Turn the compost material.** Mix it up a few times a month with a pitchfork or shovel to keep moisture and oxygen circulating. Keep it damp but not soggy (you shouldn't see pools of water).

In a few months, expect your compost to produce a healthy, dark soil, which can then be used for plants in your yard.

FREE Consumer Help Is Just A Phone Call Away

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Call

916.682.6454.

DID YOU KNOW...

It's NOT how much an agent charges to represent you that's the most important to you... It's how much money you will NET at close of escrow after all expenses. If an agent cannot justify why they're worth top value, how can they represent you in getting the most money? Call us today for a FREE consultation BEFORE you hire any real estate broker.

Achieve More, Work Less

Many believe the more hours they work, the more they achieve, but productivity plummets after working 50 hours in a week. Take action with these tips to get the most out of your work day.

- **Set time rules.** Note what isn't working with the way you spend your time (such as too many distractions from technology), then set guidelines to protect it. For example, if reading e-mail first thing in the morning throws off the rest of your to-do list for the day, make a commitment not to open it until a certain time or until other tasks are completed.
- **Take breaks.** Productivity app DeskTime found that the most productive people work for 52 minutes then take a break for 17 minutes.
- **Focus your energy.** Avoid spreading your attention too thinly. Instead, work in bursts by focusing intently on a single task or project, and then relax completely for a set amount of time (15 minutes usually works well).

Get Free money-saving home tips at our web site: www.HomeRocketMedia.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 referrals...and spreading the word about our services.

Brain Teaser Answer:

Four kids receive one orange each. The fifth kid gets the basket with the fifth orange in it.

Before You Buy Online

With a few clicks you can buy almost anything online. Before you make that next purchase, however, make sure you do the following:

- Double check measurements – If you'll be buying large items such as furniture, make sure they'll fit! Read up on the measurements and check your space twice before hitting "buy now."
- Check the return policy – Even companies with generous return policies may sock you with hidden restocking or shipping fees.
- Search for discounts – You may not have a coupon, but always type "**name of retailer**(plus)coupons" into a search engine to see what pops up. You may find first-time buyer or reduced shipping codes.

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...

Coleen and David Jurewicz
REALTORS(r)
RE/MAX Gold
916.682.6454

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.

The Dave Rocket Radio Show Celebrates One Year On The Air!

Every Monday from 4:00-6:00 P.M. David Jurewicz does a LIVE FUN MUSIC radio program on 96.5 FM KUBU and online at www.DaveRocketRadio.com.

The program originates from studios on T Street in Sacramento. David chooses about 25 songs from a music library of 4,000 songs each week. He has a computer play random songs to him. If they resonate, they make it on the air. David also talks about current "out of the mainstream" topics.

He also tells about 25 jokes each show. "I want to make people chuckle on their way home, especially since it's a Monday," David says. Please tune him in and tell a friend.

Real Estate Corner...

Q. What big mistakes should I avoid when selling my home?

A. There are plenty of mistakes you can make when you sell your home but most can easily be avoided. Here are three important ones:

- **Pricing Your Home Incorrectly.** You need to set the right price when you put it on the market. If you start high, you may keep buyers and other real estate agents away. If you lower your price in increments, it may be too late, as the home may already be viewed as "overpriced."
- **Failing To Stage Your Property.** You don't get a second chance to make a first impression! Look at your home from a buyer's point of view: clean it up, clear the clutter and get it in model-home shape.
- **Selecting The Wrong Agent.** You need to hire a REALTOR® who understands your goals and will meet your needs.

Call us today for FREE information on setting your home up so you'll have the best odds of selling in a reasonable amount of time for top market value.

Get Free money-saving home tips at our web site: www.HomeRocketMedia.com