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Florence's...

Service For Life!®

Insider Tips for Healthy, Wealthy and Happy Living

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Is one of your New Year's resolutions to be wiser with your money? In today's *Service For Life!*® Free consumer newsletter you'll get proven tips for spending less and saving more so you can invest for the future.

You'll also learn five ways you can train your brain to remember important facts, plus funny jokes, a trivia challenge, and lots more.

Florence

Florence Gadbois, REALTOR®

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

They may be people looking to buy or refinance and you can tell them about my Free Consumer Report "**7 Secrets For Saving Thousands When Financing Your Home.**" You'll be a hero because they'll learn 17 questions to ask any mortgage lender to get the right financing for their needs. To request a copy for a friend, simply email me at florence@bchrealestate.com, or call me at: **(805) 701-8410.**

Today's Brain Teaser . . .

Other than being colors, what do silver, orange and purple have in common?

(see answer below)

The #1 Money Secret of The Rich . . .

Ever wonder how the rich get richer? It's simple. They spend less than they earn, and invest the difference. If you're not born into money, here are five tips for spending less so you can invest more and build wealth this year.

1. Track Your Spending. It's hard to tell where you're spending too much if you don't write anything down. But who wants to save receipts, log a checkbook register, or use a spreadsheet? New online tools help you automatically track all your financial information in one place, for free. At www.mint.com you can set up a free account to see exactly where your money is going.

2. Use a Budget. This financial practice of the rich has enormous power. You may prefer to call it a "spending plan" but the idea here is to know how much you can spend on different categories so you don't overextend yourself. Include savings as a category and "pay yourself first" each month by putting money aside into a designated savings account.

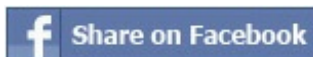
3. Reign in Expensive Habits. Smoking and eating out are expensive. Statistics show that the pack-a-day smoker spends nearly \$260,000 over a lifetime – and that does not include increased insurance costs and other factors. Or, you may enjoy eating at nice restaurants each week, which is another budget killer. What habits can you reduce to save money?

4. Pay Down Debt. As you free up more of your income it can be smart to pay down high-interest debt. For example, taking extra money to pay down a loan with 10% interest can be better than putting money in a savings account at 3% interest.

5. Pay In Cash. Credit card companies know you spend more when there's not an immediate withdrawal from your bank account. Try to pay for everything in cash (or debit card). If you want a new computer, to take a vacation, or even a car, try to save up and pay for it in cash instead of getting a loan. Remember, the key here is it to not take on more debt.

The secret to building wealth is to reduce your spending and debt so more of your income can work for you. Follow these tips to free up more money for savings and investments. And may you have a prosperous New Year!

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Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "**Homeseller's Guide To Money-Making Fix-ups**," and it's great even if you're not planning on selling soon. To get your free copy email me by [clicking here](#), or call me at: **(805) 701-8410**.

How To Never Forget Important Facts

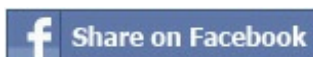
Do you have trouble remembering important facts? Whether you're a student or simply need to recall information for your professional or personal life, it can be embarrassing to not remember critical data

when needed. The following techniques are simple ways to boost your brain power and help you recall important details when you need them.

- **Repetition** is the age old method of remembering important facts. Take out a piece of paper and write the things you need to recall 5 to 7 times. Some people will need to write them more times, others less depending on the individual need for repetition.
- If you are **auditory** (or verbal) you will probably need to hear them to make the facts stick in your brain. Take the notes you have written multiple times and read them out loud. Repeat the reading several times to embed the facts for later recall.
- **Visually**, you can stimulate your memory by using color codes in your notes. Perhaps you will use RED for the urgent tasks and BLUE for important reminders. Drawing objects that relate to the material can also be useful for quick mental retrieval.
- If you learn through **music**, try composing your own "lyrics" using the material you need to remember. Then you can add those words to an common song like Row, Row, Row Your Boat. Combining the facts with something familiar will make it easier to remember later.
- One more method is to use a **mnemonic device**. Try using the first letter in each word of the main points to create an easy to remember word or sentence. It's a great way to aid your memory.

Everyone has a different way of learning and recalling information. Try multiple methods until you find what works best for you.

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Who Wants to be Our Next Winner???

We periodically feature a new local restaurant. In the past we have featured:

*The Whale's Tail on Hollywood Beach
The Italian Job at Harbor Landing*

*and we are now featuring:
Quincy Street Restaurant on Silverstrand Beach.*

*Hours: Open 5 PM Daily for Dinner
(Closed Tuesdays)*

Saturday and Sundays for Breakfast from 8 AM - 1 PM

Fun Facts and Laughs . . .

Little-Known Animal Facts . . .

- Starfish don't have brains.
- The Housefly hums, middle octave, key of F.
- The eye of an Ostrich is bigger than its brain.
- Butterflies taste with their feet.

Odd Uses of Bounce Sheets

You probably have seen the claims of all the things that a Bounce dryer sheet can do. According to www.snopes.com, some are true and some aren't.

These are *TRUE*:

- TV screen static remover
- Deodorize Sneakers
- Freshen a drawer or closet

These are *FALSE*:

- Repels mosquitoes
- Clean baked on cooking pans
- Collect cat hair

Quotes To Live By . . .

Searching is half the fun: Life is much more manageable when it is thought of as a scavenger hunt as opposed to a surprise party.

— Jimmy Buffett

Life is partly what we make it, and partly what is made from the

friends we choose.

— Tennessee Williams

Life is about not knowing, having to change, taking the moment and making the best of it, without knowing what is going to happen next.

Delicious ambiguity.

— Gilda Radner

Have A Laugh — "What Happened In Atlanta"

A tough looking biker had been at the bar all night when he decided it was time to hit the road. He went out the front door and instantly noticed his bike was missing from where he parked it.

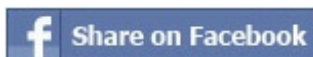
"All right" he said gruffly, coming back into the busy bar. "I'm going to have a shot of whisky and if my hog ain't back up front by the time I'm done, what happened in Atlanta will happen here too!"

The other bikers frantically ran out of the bar and within seconds one came back in to tell the tough biker his hog was now parked in front of the bar waiting for him.

As the tough biker got up to leave the bartender asked, "Excuse me mister, but what happened in Atlanta?"

The tough biker sheepishly replied, "I had to walk back to my hotel!"

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FREE Consumer Help Is Just A Mouse-Click Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE.

See my website: **BchRealEstate.com** for more information. Or, you can even CALL me and I'll point you in the right direction:
(805) 701-8410

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering

people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Trivia Challenge for the Month...

"Who Else Wants To Win \$75 Gift Certificate for Quincy Street?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is ...drum roll please: Fran Halfelfinger of Thousand Oaks was the first to correctly answer my quiz question.

What country has the longest life expectancy at birth?

- a) Australia b) Canada c) Switzerland d) Japan

The answer is d) Japan. According to a 2009 United Nations report, the life expectancy for those in Japan is 82.6 years. Canada's life expectancy at birth is 80.7 and the United States it is 78. So, let's move on to this month's trivia question.

Who won the first World Series in 1903?

- a) Yankees
b) Red Sox
c) Americans
d) Giants

EMAIL ME AT : florence@bchrealestate.com OR Call Me At (805) 701-8410 And You Could Be One Of My Next Winners!

Brain Teaser Answer:

There is no word in the English language that rhymes with them.

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.

Real Estate Q & A . . .

Q. What natural scents can make my home appealing to buyers?

A. This is a common question asked of real estate agents and it is a little surprising how easily mistakes can be made that turn buyers off.

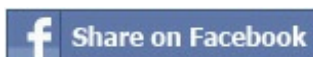
Generally, fragrant candles and aerosol room fresheners are too strong to be used just before your guests arrive. Few things can make a buyer suspicious than an overly strong smell. They may think you have something to hide if a pleasant odor is overwhelming. If you want to freshen up the smell of your home with these products, use them at least 4 hours ahead of time.

Most people will feel comfortable in a home that smells clean and welcoming with the scent of **coffee, tea** or **cookies**. If you are not preparing these foods, you can simulate the smell with a few drops of **cinnamon oil** with water in a pie plate placed in a warm but not hot oven. Also, herbs like **rosemary, lavender** and **mint** offer a really pleasant natural fragrance whether you place them in vases or simmer them in a saucepan.

If you're thinking of selling soon, ask about my Free Consumer Report "**44 Moneymaking Tips To Sell Your Home Fast** ," which includes an easy checklist of inexpensive ways to make buyers instantly attracted to your home.

If you have any other real estate questions, or need capable and trustworthy representation, please call me at **(805) 701-8410** or email me at **florence@bchrealestate.com**.

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newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Help your friends get more out of life by forwarding this email to them...



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