

Real - Estate Newz

News To Help You Save Time And Money

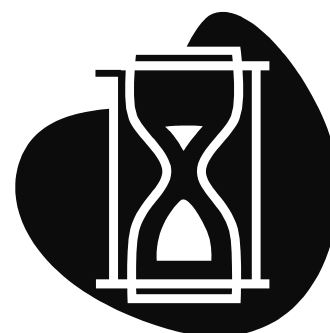
January 2008

It's About Time

Imagine there is a bank which credits your account each morning with \$86,400, carries over no balance from day to day, allows you to keep no cash balance, and every evening cancels whatever part of the amount you didn't use during the day. What would you do? Draw out every penny every day, of course!

Well, everyone has such a bank. Its name is *Time*.

Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you've neglected to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the records of the day. If you fail to use the day's deposit, the loss is yours. There is no going back, and there is no drawing against "tomorrow."



Buyer's Market
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ARE YOUR COLLEAGUES
INTERESTED IN WORLD-CLASS
SERVICE? SEE FLYER INSIDE!

There is never "not enough" time or "too much" time. There is exactly the same amount of time in every day – and it's our decision how to spend it.

For 2008, let's resolve to make the most of all 86,400 seconds – every day!

Candy Hinton

Good Bye Analog, Hello DTV

The U.S. is transitioning to digital television, and by law, the last day of analog broadcasting in the United States is February 17, 2009. After that date, stations will broadcast only digital signals.

WELCOME ALL 2007 NEW CLIENTS

Here is our list of clients who became members of our Team this past year. I'd like to welcome you and wish you all the best!

Sally Tenant

Stephanie Baldwin

(referred by Karen Bass)

Robert & Kelly Lanning

(referred by Tim Mender)

Lee Barnes (referred by Kayia Hinton)

Thomas & Cheryl (referred by Chuck Briener)

Mariena Lepior (referred by Vic Lopez)

Sue Kobmann

Andre Watson

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.

What's that all mean? Analog technology has been in use for the past 50 years to transmit conventional TV signals to consumers, and most current television transmissions are received through analog television sets. Digital television (DTV) enables broadcasters to offer television with movie-quality picture and sound. It can also offer multiple programming choices (called multicasting), and interactive capabilities.

Why are we going digital?

According to www.dtv.gov, *Converting to DTV will free up parts of the scarce and valuable broadcast airwaves because DTV allows the same number of stations to*

broadcast using fewer total channels. Those portions of the airwaves can then be used for other important services such as public and safety services (police and fire departments, emergency rescue), and advanced wireless services.

The DTV transition date is over a year away – why are you telling me now? Because between January 1, 2008 and March 31, 2009, all U.S. households are eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of up to two digital-to-analog converter boxes.

Not everyone will need converter boxes; learn more at www.dtv.gov.

These Careers Are Hot

Want to have your pick of employers? Tired of your current job and want to make a strategic change? Here are some careers that could fill your life with signing bonuses and competitive salaries, according to *Top Jobs Where Employers Come Looking For You* on Yahoo! Education:

Computer software engineer. You'll need a bachelor's degree to enter this field, one of the fastest growing.

Paralegal. You'll need a bachelor's degree, with an associate's in paralegal studies or specialized certificate.

DO YOU WANT TO FIND OTHER LOCAL BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?

Request a free copy of my service directory. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

Client Of The Month

Congratulations to our Client Of The Month, Kim Collins.

As always, the Client Of The Month receives a free dinner for two.

Call me to find out how you can become Client Of The Month!

Accountant. You'll need a bachelor's degree, followed by certification, gained by passing the Certified Public Accountant exam.

Occupational therapist. You'll need a master's, but you won't have trouble finding a job.

Post-secondary teachers. Get a teaching degree in health, business or computer science. Pursue a master's in education and teach at a college or university.

Are You Frozen By Fear?

Many people complain of feeling stuck in life. They say they're making no progress and feel their paths are blocked. Often this feeling occurs when a person is afraid of making a move in life. He or she chooses to wait instead, sometimes for long periods, to do anything at all.

While considering your options is a good thing, neglecting to take action for prolonged periods of time can indicate you're stranded because you're afraid of making a mistake.

Benjamin Franklin said, "The man who does things makes mistakes, but he never makes the biggest mistake of all: doing nothing."

New Year's Resolutions For The Digital World

If you're spending a lot of time on the Internet, here are some New Year's resolutions just for you:

- I will try to figure out why I "really" need nine different email addresses.
- I will stop sending email to my spouse/significant other.
- I resolve to work with neglected children – my own.
- I will answer my snail mail with the same enthusiasm with which I answer my email.
- I resolve to back up my 12GB hard drive daily...well, once a week...okay, monthly then...or maybe...



- I will spend less than one hour a day on the Internet. This, of course, will be hard to estimate since I'm not a clock-watcher.
- When I hear, "Where do you want to go today?" I will not reply, "MS Tech Support."
- When I hear a funny joke I will not reply, "LOL ... LOL!"
- I will read the manual...just as soon as I can find it.
- I will think of a password other than "password."
- I will stop checking my email at 3am...4:30am is much more practical.

December Quiz Answer

Question: What is the name of the world's tallest bridge?

Answer: Millau Bridge (in France).

Source: channel.nationalgeographic.com

Congratulations to
Zizi Hull, Your name was selected at random from all of the correct quiz entries and you'll receive \$25.00 in Free Gas.

Watch for your name in a coming month!

Do You Have The Post-Holiday Work Blues?

Returning to work after the holidays can be stressful. All those projects you shelved for after you came back are still sitting there and now have to be done. Remember, you don't have to accomplish everything on your first day back – try to ease back into your routine.

When you feel the stress and frustration levels going up, it might be time to take a break and discuss the holidays with your friends. Or take a brisk walk and focus on something that makes you happy.

How To Teach Kids About Money

When it comes to money, kids usually know how to spend it, but what about the rest? Lois Gibbons, founder of Harmony Financial Network (www.harmonyfinancialnetwork.net) a company that provides parents and children with services and products to teach kids money-management skills, offers these five tips to help you teach your children about money:

Let them know they have choices. Teach them that they can do other things with money besides spend it: They can save, donate, and invest it, as well. This will help them curb some of their spending impulses.

January Quiz Question

Which human organ produces insulin?

Everyone who faxes, emails or calls in the correct answer by the last day of this month will be entered into a drawing for \$25.00 in FREE GAS!

Help them set financial goals. If you save without a goal, it's just no fun. Ask your child what he or she wants to save money for and help set up a plan that will keep motivation flowing.

Teach them to pay themselves first. This means that when they receive a gift, encourage them to put part of it into a savings or investment for their future. Teaching kids this when they're young will make it a natural part of their lives when they're adults.

Give an allowance that includes enough to cover some of the expenses you take care of – then let him or her manage it. That means allowing them to learn what it feels like to come up empty-handed. This will help kids learn how to make good financial decisions.

Be a good role model. Your child will copy your behavior, because that's what children do. If you want your children to be financially responsible, the best place to start is by being financially responsible in a visible way yourself.

Do You Recycle?

In spite of all the great reasons to do so, almost one-quarter of us aren't recycling at home, according to a Harris Poll.

While 77% of people surveyed said they recycle something in their homes, 23% do not. And though "going green" is thought to be more popular with younger folks, the poll found that 30% of those between the ages of 18 to 30 recycle nothing at all, while only 19% of those 62 and older fail to recycle.

Geography seems to have some influence: Those who live on the East (88%) or West (86%) coasts are more likely to recycle than those who live in the south (32%) or Midwest (30%).

Is Acupuncture The Answer?

More people in the mainstream are turning to alternative health therapies, and one of the most popular alternative therapies is acupuncture.

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

Acupuncture originated in China more than 2,000 years ago and is one of the oldest and most common medical procedures in existence. Just what is acupuncture and how does it work? According to The Longevity Center of Classical Chinese Medicine, acupuncture:

- Strengthens the immune system by increasing T-cell counts. Some people believe this is why the treatment is effective for those who suffer from chronic fatigue syndrome.
- Releases pain-killing endorphins, which also play a big role in the functioning of the hormonal system. Acupuncture often works well for those who suffer from back pain, arthritis, and ulcers.
- Releases endorphins, which helps the whole body to relax. The endorphins also regulate serotonin in the brain, which can affect moods, and which is why some forms of depression are treatable by acupuncture.
- Breaks the cycles of muscle spasm, which can cause tightness in the muscles and unrelenting pain. Acupuncture increases circulation to the affected areas, which delivers needed nutrients for nerve and muscle healing.
- Balances the energy of our bodies.



Acupuncturists should use packaged sets of disposable needles. These needles are as thin as human hair, and once inserted are left in for an average of 20 to 40 minutes. Average treatments can run from one to 10 visits. Acupuncture has no known side effects and usually does not cause pain.

FREE! Home Seller's Marketing Kit

If you're thinking of selling now or in the future, get your free Home Seller's Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches (and lawsuits!).

The kit contains

- Blank purchase contracts
- Sample purchase contracts
- Title insurance request forms
- Termite inspection forms
- Sources for signs

To choose a qualified acupuncturist, check his or her credentials. Some national acupuncture organizations make lists available on their Web sites.

She Knows The Score

A husband made a resolution that this year on New Year's Day, instead of the annual argument with his wife, he'd eat a relaxed dinner with the family and even linger over dessert before retiring to the family room to watch the football game.

He was as good as his word, and soon his wife joined him, bringing him a cold beer and thanking him with a kiss on the cheek. She asked him what the score was, and the husband said, "End of the third quarter, and the score is nothing to nothing."

"See?" she smiled. "You haven't missed a thing."

Real- Estate Newz

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 810-225-3351 or mail it to:

Real-Estate "Koach" Post Box 205 Brighton, Mi 48116 or just call me at 810-225-4511
www.livealittlecloser.com email: Thekoach@usa.net

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State: _____ Zip: _____ Fax: _____

Please send me the requested free information selected below via Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- How Sellers Price Their Homes
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to the Real- estate Newz? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

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Candye Hinton
Post Box 205
Brighton, Mi 48116
www.livealittlecloser.com