



Get a **FREE** stunning report about your home's potential market value via email without having to talk to an agent!
Go to:

<http://95829.Info>

Or call Coleen and David Jurewicz,
REALTORS(r) at:

916.682.6454

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Coleen and David Jurewicz'

Service For Life!®

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

How To Protect Yourself From Hospital Infections

People check into hospitals to overcome illness, but these supposedly sterile environments can also expose you to many germs. Luckily, there are several things you can do to protect your health if you happen to land in the hospital:

1. **Research your chosen hospital.** Educate yourself about laws in your state designed to create safer, healthier hospitals (hospitalinfectionrates.org), then find out what your hospital has done to control infections. Your state's health department can advise where you can find specific hospital statistics.
2. **Practice appropriate hand washing.** Ask that your doctors, nurses, and visitors wash their hands before touching you or items in your room. Gloves offer a false sense of security and can be contaminated if put on by germ-infested hands.
3. **Eat from clean plates.** Consume food that has only touched the clean plate on which it is delivered. Don't set food on a meal tray or any other surface.
4. **Avoid contact with sick people.** This includes not just other patients but also family and friends who may be ill.
5. **Keep tubes to a minimum.** Catheters, IVs, and other tubes offer a direct line into your body. If possible, skip them; but also ask to have all tubes removed as soon as possible after surgery.

Go home. The longer you stay in the hospital after surgery, the more likely you are to develop an infection. Before being admitted, work with your doctor to create a recovery plan you can tackle right away in order to get out of the hospital as soon as possible. Find more information about staying safe at safepatientproject.org.

How To Get Top Dollar Selling Your Home...

One of the most overlooked SECRETS to selling your home fast and for TOP dollar is to have an experienced real estate agent consult with you to create a strategy with the greatest odds of success. Call Coleen and David Jurewicz today...

916.682.6454

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!)

Vex (veks)verb

Meaning: to annoy, irritate, or provoke

Sample Sentence: The teacher was vexed by the student's inability to follow instructions.

Good Night, Sleep Tight

You spend one-third of your life in bed. Here's how to choose the best mattress:

Buy a new mattress and box spring every **eight to ten years**.

Choose a comfortable mattress, not necessarily one that is on sale. **Try them all out** in the position you normally sleep.

Price and brand names **do not always reflect the quality** of a mattress.

Fun Things You Can Mail

Apply a label and sufficient postage, and the USPS will mail these odd items:

- A coconut, the perfect mail from Hawaii!
- A flip-flop with a note written on the bottom.
- A decorated rock.

Date Night At Home

Spending quality time with your significant other doesn't have to cost a fortune. Take advantage of these fun (and inexpensive) at-home date ideas:

-Put together a **self-created beer or wine tasting**.

- **Play** a new board game.

- **Watch** a new-to-you movie (check out afi.com for inspiration).

Quotes To Live By...

Always borrow money from a pessimist. He won't expect it back.

—Oscar Wilde

Creativity is contagious. Pass it on.

—Albert Einstein

Be like a duck, my mother used to tell me. Remain calm on the surface and paddle underneath.

—Michael Caine

Roadside Assistance Plans

Being stranded on the side of the road with a flat tire or some other mechanical problem can happen to anyone at any time. A roadside assistance plan is the kind of purchase you hope you'll never have to use, but having the right one when you need it most can save hundreds of dollars and a massive headache. Here's what you need to know to choose the one right for you:

- Many new cars (and some certified used cars) come bundled with assistance from auto manufacturers. Though they are often valid for the length of the warranty, check with the dealer when you purchase.
- Popular roadside assistance carriers include AAA (aaa.com), Better World Club (betterworldclub.com), AARP Roadside Assistance (aarproadside.com), and Good Sam (goodsamroadside.com). However, add-on plans are also available from cell service carriers, credit card companies, and insurance providers, though the services they cover vary. Some may have restrictions on towing distance, the number of roadside assistance calls allowed each year, and out-of-pocket costs you may incur by using these services.
- Because some coverage plans are for specific vehicles (such as those affiliated with a warranty), you may need additional plans for other family vehicles. However, other plans, such as cell phone-related assistance, cover certain people. In choosing coverage, make sure all relevant parties and vehicles in your family are appropriately protected.

Announcing Our Amazing 30-Day Action Plan

Our goal? Sell your home for TOP market value in 30 days or less.

We have discovered that the first four weeks your home is on the market are the most critical. If all goes well, you may receive your TOP offer during this period. So wouldn't it make sense to have a marketing plan that will get promotion of your home FAST?

To learn more, go to:

www.SellYourHomeForTOPValue.com

Brain Teaser...

A tea cup and saucer cost \$1.10. The tea cup costs one dollar more than the saucer. How much does the saucer cost?

(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** today.

Don't Put These In The Drain

Plumbers will tell you to avoid putting these items down your kitchen sink drain – they're the biggest causes of drain blockages that can cost you hundreds of dollars (or more) per professional visit to remedy:

1. Coffee grounds. Granular waste combines with other items to form a clog.
2. Grease/oils will stick to the inside of drains and pipes and can contribute to sewer overflows (yuck!)
3. Fibrous materials like onion skins or corn husks. These can get snarled in your disposal blades.

Have A Laugh...

A mom and a son come home from the grocery store and mom tells her child he can have a snack. The boy immediately empties out a box of animal crackers onto the table. "What are you doing, son?" the mother asks.

The boy says, "The box says you should not eat if the seal is broken, so I'm looking for the seal."

Websites For Relocation

Getting ready to move? Choose the city that suits you best!

my.teleport.org – Browse basic information about 100+ international cities.

www.findyourspot.com – Personal preferences like culture and religion narrow down options.

www.taxfoundation.org – Detailed information on state and local sales tax.

Manage Digital Photo Overload

Smartphones have made it easier than ever to shoot photos at a moment's notice, but with this ease comes a new problem: What to do with all of those images? Organize them with these simple tips:

- **Junk the bad photos as soon as you take them.** Don't save anything you won't print, use, or look at later.
- **Upload photos to your computer regularly and sort them into organized folders.** Create folders for each year, and within each year, make sub-folders for specific events or holidays. Use simple names, like "Family Reunion." Move relevant photos into the folders, and delete them from your phone.
- **Share as appropriate.** Don't overload email messages with data-heavy images. Instead, upload select photos to a photo-sharing site like Picasa (**picasa.google.com**) or Flickr (**flickr.com**) and distribute a link to family and friends. Continue to print your favorite photos for framing or create an annual photo book.
- **Invest in a cloud service or use an external drive to back up photos.** Services like Mozy (**mozy.com**) and Carbonite (**carbonite.com**) automatically backup copies of computer files.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At **HomeRocketMedia.com**

Find The Cheapest Airfare

With so many airlines, routes, connections, and extra fees, it can be hard to unearth the cheapest airfare for your needs. Follow these suggestions to book your next flight with confidence:

- ✓ Search far in advance (but not too far). A study by **CheapAir.com** suggests that, on average, booking seven weeks out for domestic flights and 11-12 weeks in advance for international flights is best.
- ✓ Flights are cheapest on Tuesdays, Wednesdays, and Saturdays.
- ✓ Be a flexible traveler by searching with a couple extra days or weeks on either side of the preferred departure date. Many flight booking sites such as **kayak.com** offer flexible travel as an option when you search for flights.
- ✓ Delete cookies from your computer before looking up flights online a second time. Sites store your search data and know you're a potential buyer, so prices are likely to be higher than originally posted.
- ✓ Fly into a different city. Look at flights into nearby airports or within the destination's region. In Europe, for example, it may be cheaper to fly into a nearby city then take the train to your destination.

Thanks For Thinking of Us!

Did you know we may 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...and spreading the word about our services.

Brain Teaser Answer:

The saucer costs 5 cents. One dollar more is \$1.05. Together the two cost \$1.10.

Easy Ways To Save A Few Bucks

When you're coming up just a bit short month after month, or just need some help getting through a financially tight time, try the following:

- Lowering your thermostat by only one degree can save 1% on your annual heating bill, according to the U.S. Department of Energy.
- Take a bagged lunch to work. And brew your own coffee in the morning instead of stopping by your favorite cafe.
- Pay with cash. According to a study by Dun & Bradstreet, people tend to spend 12-18% more when they pay with credit cards instead of cold, hard money.

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



When you choose Coleen and David Jurewicz to be your real estate brokers, you are also hiring the RE/MAX home selling system...

- **RE/MAX agents sell more real estate than any other U.S. brand.** (As measured by residential transaction sides.)
- **RE/MAX Associates have more real estate sales experience than other real estate agents.**
- **#1 in brand awareness.**
- **RE/MAX dominates national real estate TV advertising.**
- **Millions of buyers and sellers visit REMAX.com for their real estate needs.**
- **RE/MAX is in nearly 100 countries!**
- **Who will you choose to be your NEXT broker? Call 916.682.6454.**

Real Estate Corner...

Q. What should I know when buying my first home?

A. Buying your first home is a big step, and making mistakes can cost you thousands of dollars. Here are three you should avoid:

- **Not having a professional home inspection.** Review the report carefully so you don't buy a home with serious issues, such as pests, mold, or water damage.
- **Not doing a "walk-through" before closing.** Visit the property after all the furnishings have been removed so you won't have any surprises later.
- **Not understanding the contract.** A REALTOR[®] who serves as your "Buyer's Representative" will help you understand your responsibilities and guide you through the process.

Want to learn more? Feel free to call us at **916.682.6454**.