David Krecker's …

Service You Deserve! ®

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

Learn how to get Top Dollar for your home in any market! See my enclosed insert for details…

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Protect Yourself and Family With These 7 Simple Household Tips

It's been called the battle cry of the recalcitrant victim: "*It will never happen to me!*" Yet each year, nearly one million families become victims of one or more potentially devastating accidents.

I'm not talking about auto accidents or even sports injuries. These accidents occur without you leaving the home. And they're accidents that could have been avoided.

They include electrical and kitchen fires, gas leaks, smoke and carbon monoxide injuries, scalding from hot water, and falling down stairs. At best they cause injury. At worst, they can be deadly.

That's why this issue is dedicated to revealing seven easy, cost effective ways for reducing your chances of facing such a household calamity. Take my test. See which ones you have covered in your home…and which ones should be on your safety list. Then turn to the bottom of the last page of this newsletter to see how you scored.

1. **Have you replaced your smoke detector(s) in the last 10 years?** As of 1997, 94 percent of all homes have smoke detectors. In fact, a working smoke detector can reduce your risk of dying in a house fire by nearly 50 percent. But did you know that, according to the National Fire Protection Agency (NFPA), smoke detectors should be replaced every 10 years? And batteries should be changed every six months.

2. **Does your family have an escape plan if a fire should occur?** Sure, it's easy to say, "*it'll never happen to us*," but only 16 percent of households have developed and practiced a simple fire escape plan. Here's a tip: to maximize your family's safety, you should have at least two ways out of every room and discuss and practice these routes at least twice a year. Also, plan an emergency meeting place a safe distance from your home in the event of a fire.

3. **Parents, do you have anti-scald valves on all faucets and vent locks or gates on all windows?** Water temperatures can fluctuate by as many as

Thinking Of Selling Your Home Soon?
Don't attempt to sell your home without my Free consumer guide, "*44 Money-making Tips For Preparing Your Home To Sell.*" My exclusive report will give you all the facts for a fast, top dollar sale. Just call me anytime at **562-690-6987**, 24 hours, and I'll rush a copy out to you.

Word For The Month…

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

Buncombe \'bun-some\ (noun)

Meaning: Insincere or foolish talk; nonsense

Sample Sentence: The explanation the politician gave for his vote to increase taxes was pure **buncombe**.

A Home Remedy For Chills And Fever

To treat the chills and fevers of a cold or the flu, try this time-tested home remedy for bringing body temperature down: take your thickest, fluffiest large towel and wet a one-to-two inch rim of the narrow end with cool water. Place the wetted end around the neck of the ill person, and let the rest of the dowel drape over his or her body. The coolness at the neck and the warmth of the rest of the towel should halt the fever and chills cycle.

U.S. Government Web Site Of The Month…

Did you know the U.S. government is on-line. In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Get tips on choosing a health plan, a doctor, a course of treatment, or a long-term care facility from the Dept. of Health and Human Services at **www.healthfinder.gov**. Health finder also provides the information on the latest health research, different illnesses, and a host of medical resources designed to help families stay healthy.

Quote Of The Month…

Nobody grows old merely by living a number of years. We grow old by deserting our ideals. Years may wrinkle the skin, but to give up enthusiasm wrinkles the soul.

Samuel Ullman

30 degrees Fahrenheit. Because of this, scaulding is a leading cause of burn related injuries among young children. Also, remember to install safety gates on windows; window screens alone are not strong enough to prevent falls.

4. **Do you have a class ABC fire extinguisher mounted near an exit on every level of your home?** Home fires are the leading cause of death in the U.S. for people over the age of one. That's why, in addition to smoke and fire detectors, fire extinguishers should be located on evey level on your home. And don't forget to keep a well-sized extinguisher near your kitchen.

5. **Do you have ground fault circuit interrupters (GFCIs) for receptacles near all water supplies and damp areas?** Yes, this includes all outlets in bathrooms, laundry area, kitchen or anywhere dampness meets electricity. GFCIs are designed to act like circuit breakers to eliminate shock hazards. They protect a circuit by monitoring the current and shutting it down if an imbalance is detected.

6. **Do your stairwells have bright lights at both the top and bottom, and are your basement steps painted with illuminating paint?** More than 42 percent of falling deaths result from tripping on stairs and steps. Illuminating the location of steps will go a long way toward preventing tripping. And don't forget to secure all rugs and carpeting on or near your steps with rubber backing or double-stick tape.

7. **Do all of your exterior doors have deadbolt locks on them?** Most burglars take the easy way into your home: either a door or window. That's why deadbolts offer the greatest protection. It's best to use double-cylinder bolts when there is glass in or near a door. This will virtually eliminate a burglar's chance of opening the bolt by hand.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from my good friends and clients who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. Since I am a State Licensed Appraiser I'll provide you a free value estimate even by email. If you have a question, tip, or idea, please feel free to call me at **562-690-6987**. Perhaps I'll feature you in a future issue!

Taking Frequent Vacations Could Save Your Life!

That vacation may not only restore your sanity, it may also save your life! Researchers Brooks B. Gump and Karen A. Matthews found that middle-aged men who took more vacations had a markedly lower risk of death from heart disease. And the more vacations they took, the lower their risk. These findings persisted even when the authors accounted for factors such as socioeconomic status and other health-related activities such as smoking.

They warned against rushing to the conclusion that vacations lower the risk directly; however, there may be a third factor that links the two. And the definition of a vacation may be different for different people. Nevertheless, a vacation should be a true escape from everyday worries to exert its salutary effects. You must be able to let your guard down and enjoy.

Camera Batteries For Pennies

Check with your local photo center about buying the slightly used batteries that remain once a disposable type camera is opened and the film is developed. Some camera centers will sell these batteries for as low as 10 cents each. You just have to know about these things so you can ask, right?

Wacky Answering Machine Messages

You'd think that some people don't have enough to do! Here are a few wild answering machine messages recorded and verified by the world famous International Institute of Answering Machine Messages:

- Hi. I'm probably home, I'm just avoiding someone I don't like. Leave me a message, and if I don't call back, it's you.
- Hello, you've reached Jim and Sonya. We can't pick up the phone right now because we're doing something we really enjoy. Sonya likes doing it up and down, and I like doing it left to right. So leave a message, and when we're done *brushing our teeth*, we'll call you back.
- A is for academics, B is for beer. One of those reasons is why we're not here. So leave a message.
- Hi. This is John. If you are the phone company, I already sent the money. If you are my parents, please send money. If you are my bank, you didn't lend me enough money. If you are my friends, you owe me money. If you are female, don't worry, I have lots of money.
- Hi! John's answering machine is broken. This is the refrigerator. Please speak slowly, and I'll stick your message to myself with one of those magnets.
- This is not an answering machine – this is a telepathic thought recording device. After the tone, think about your name, your number, and your reason for calling…and I'll think about calling you back.
- Hello! If you leave a message, I'll call you soon. If you leave a "sexy" message, I'll call sooner.

Here's A Simple Calculation For Easy And Effective Weight Loss

Let's face it, weight loss really boils down to simple mathematics: your body weight is significantly controlled by the number of calories you eat and burn each day. To lose weight, you need to take in fewer calories than you use. On average, it takes 3,500 calories, above those you normally burn, to add a pound of body weight. So to lose one pound per week, you need to consume 500 fewer calories per day than the number you need to maintain your current weight.

That said, here's a simple formula to help you figure out your correct calorie intake. If you are sedentary, multiply your weight by 14 to estimate the number of calories you need per day to maintain your current weight. If you are moderately active (three or four aerobic sessions per week), multiply by 17. If you are very active (five to seven aerobic sessions per week), multiply by 20.

For example, if you weigh 180 lbs., and are moderately active, you need 3,060 calories per day to stay at that weight. To lose a pound a week, reduce your intake to 2,560 calories per day.

Are You My *Client Of The Month*?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth, and repeat business.

This month's *Client Of The Month* is Ken Clark. He was referred by Hal Lemaster (a table tennis pro). *Ken also called in and answered the Trivia Challenge Question "Congratulations." You win two free movie tickets.*

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Is Your Bedroom Causing You Sniffles and Sneezes?

If you suffer from dust allergies, there's a good chance they're coming from your bedroom while you sleep. The National Institute Of Allergy and Infectious Diseases offers these tips for creating a dust-free bedroom, improving air quality and breathing easier, especially for people with allergies or asthma:

- If possible, remove all rugs and carpeting from the bedroom. If this is not possible, make sure you vacuum at least twice a week;
- Encase your box spring and mattress in zippered plastic;
- Wash your bedding once a week in at least 130 degree water to kill dust mites;
- Avoid upholstered furniture, venetian blinds, fuzzy wool blankets, and feather or wool-stuffed comforters because they are large dust collectors;
- Clean the floors, furniture, tops of doors, ceiling fans, and window frames and sills with a damp cloth at least once a week.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals…and spreading the word!

Did You Know…

- Almonds are a member of the peach family;
- Maine is the only state whose name is just one syllable;
- "Dreamt" is the only English word that ends in the letters "mt."
- Al Capone's business card said he was a used furniture dealer;
- Tigers have stripped skin, not just stripped fur;
- The average person falls asleep in seven minutes;
- It is impossible to sneeze with your eyes open.

Tight Shoes…Really, Now!

A man walks into a shoe store and tries on a pair of shoes. "How do they feel?" asks the sales clerk. "Well, they feel a bit tight," replies the man. The assistant bends down and has a look at the shoes. "Try pulling the tongue out," the clerk says (are you ready?)…

"Well, theyth sthill feelth a bith thighth."

Answer To Home Safety Quiz:

How many times did you answer Yes?

0-2 Your home is hazardous, take immediate measures.
3-5 Your family's well-being is important, but you still have more work to do.
6-7 Your family's safety is top priority.

THANK YOU for reading my Service You Deserve*!* ® personal newsletter. I wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

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"Who Else Wants To Win Movie Tickets For Two?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is…drum roll please: **Ken Clark of La Mirada** who was the first person to correctly answer my quiz question…

How Many Pointers Were On The Very First Clocks With Hands – Made In the 14th Century?

a) 3 Pointers b) 4 Pointers c) 2 Pointers d) 1 Pointer e) 5 Pointers

The answer is letter "D," only ONE – to tell the hour. Minute and second hands were added in the 16th and 17th Centuries. So let's move on to this month's trivia question…

How Many Flower Petals Are In the Design Stamped On Each Side Of An Oreo Cookie?

a) 12 b) 8 c) 14 d) 4 e) 6

Call me right now with your answer and you could win too! **562-690-6987**

Real Estate Corner…

Q. Our daughter and her husband want to buy a home, but recently asked us to "Co-Sign" on the loan. What are the consequences of this action?

A. There's nothing wrong with helping a family member or close friend with buying a home. However, co-signing on a loan should be done with great care and knowledge of the consequences. Co-signing means that you are extending your personal credit for the benefit of someone else. Problem is, if the borrower defaults, the lender will look to you for *full* repayment. So you're not really a co-signer, you're a co-debtor. Here are a few tips that may prove helpful when co-signing:

- Although you're co-signing, make sure your co-borrower is putting cash into the transaction. The more they put in, the lower your risk.
- Obtain a credit report on the person you're co-signing for, even if it's another family member. If they've defaulted on other debts, there's a good chance they'll default on the debt you're co-signing.
- Ask the lender to release you from the loan when the principal balance is reduced to a certain amount.
- Examine how your credit rating and ability to borrow will be impacted. Co-signing on a loan can sometimes impact your ability to get financing if you need it.
- Make sure you're name is listed on the deed as a co-owner. If you're on the deed, and if you make any cash contributions, you may be able to deduct mortgage insurance, property taxes, and a pro-rata portion of interest you pay. Ask your accountant or tax planner.
- If the home is sold, will you share in any appreciation or gain in value?

If you're considering buying or selling soon, and you need competent and caring representation, please call me at **562-690-6987**.