



Learn how to save thousands of dollars when finding, buying, or financing your home. See my enclosed insert for details!

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Ray Brigandi's

# Service For Life!®

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

## Could Optimism Be The Secret To Living A Longer, Happier Life?

Recent scientific research now confirms the secret ingredient to a longer life—an optimistic attitude. And there's even better news...anyone can learn to be more optimistic!

A 2004 Dutch study found that optimistic people live longer, in fact, almost 30% longer than pessimists. Scientists found an increased risk of cardiovascular disease, heart attack, stroke, and weakening of the immune system associated with pessimism.

Researchers at the Mayo Clinic, reporting on a 30-year study found that optimistic people live about 19 percent longer than pessimists do. These findings come from studying 839 people living in Minnesota. The researchers found people classified as "optimists" had significantly better survival rates. Optimists were less likely to develop depression, sought medical help when needed, and took better care of themselves.

**So how can you become more optimistic?** Here are six tips for becoming a more optimistic person:

- 1. Set Specific Goals.** A study of self-made millionaires found they set goals and consistently take action.
- 2. Project A Cheerful Voice.** Research has shown people feel the emotion they are acting. Use a positive voice.
- 3. Use Positive Language.** Use upbeat words: *opportunity, challenge, recharging, success, can do, solution.*
- 4. Practice Good Posture.** Optimists have good posture, stand tall, walk briskly, and take big steps.
- 5. Focus on Solutions.** When a difficult situation comes up, focus on the solution, and put it into action.
- 6. Be A Role Model.** When you act as a role model for your co-workers, employees, family, and friends, you'll become more optimistic.

### How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at 602 430 7121, and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Just by applying these six steps to your life, you can change your thinking, and reduce your risk of physical illness and live a longer, and more fulfilling life.

See featured homes and property at my web site: [www.brigandirealty.com](http://www.brigandirealty.com)

## Amazing (and a bit strange) Facts!

- ✓ Peanuts are one of the ingredients in dynamite!
- ✓ There are 293 ways to make change for a dollar.
- ✓ No word in the English language rhymes with **orange, silver or purple.**
- ✓ A cat has 32 muscles in each ear!
- ✓ Tigers have striped skin, not just striped fur!
- ✓ Al Capone's business card said he was a used furniture dealer.
- ✓ A dragonfly has an average lifespan of just 24 hours.
- ✓ A dime has 118 ridges around its edge.
- ✓ John Lennon's first girlfriend was named Thelma Pickles.

## Unusual Cleaning Tip!

Here's the *Cream of Clean*. To clean and polish aluminum pots and pans, simply fill them with water, add two tablespoons cream of tartar. Boil for five or ten minutes, then wash and dry as usual. You won't believe your eyes!

## How To "Bake" A Clogged Drain

Instead of spending money on those harsh drain cleaners, try this homebrew solution: Sprinkle a half-cup baking soda down your drain. Then, add a half-cup white vinegar and cover the drain with a plate or lid for five minutes. Finally, pour five cups of boiling water down the drain. Voila! Your drain will clear.

## Is Bigger Really Better?

Some people believe in mind over matter. And that health and wellness are all in the mind. But a study at Ohio State University proved this axiom may indeed be correct.

Subjects complaining of pain were given two treatment forms of the same medication: either three 200-milligram tablets, or one 600-milligram tablet. Even though the doses and medication were identical, participants reported better pain relief with they took the single, larger tablet.

Maybe bigger is better!

# Cha-Ching! Homeowners Getting Richer And Richer Automatically

The Federal Reserve now estimates that rising home values have added over \$1.2 trillion to our housing wealth over the past three years according to a recent *Business Week* article.

The housing wealth is widespread because over two-thirds of our households now own homes. That's almost 70 million families. There are many ways these homeowners can tap into this "real money." Here are some examples:

During a recent dip in interest rates, many homeowners refinanced their homes. They not only lowered their monthly mortgage payments, but some even came away with additional money in their pockets. How'd they do it? By cashing-in on the appreciated value of their homes.

Other homeowners may have used their equity for special financial needs. The interest on home loans is at least partially deductible. Under the 1997 tax reform law, married homeowners who sell after living in their home for two or more years can keep up to \$500,000 of their profits – tax-free! Single homeowners can keep up to \$250,000 tax-free.

That single change immediately increased homeowners' wealth, nationally, between \$15 and \$20 *BILLION* dollars! If you're thinking of withdrawing some of your wealth by selling your home and moving up to one you like even better – *OR*, you're ready to become a homeowner for the first time and start reaping the automatic wealth-building benefits of homeownership, give me a call at 602 430 7121.

And don't miss my Free money-saving special reports available by referencing my "*Insiders Free Money-Saving Resources*" page included with this newsletter.

## Please Welcome New Clients and Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients. And special thanks for everyone who thought of me with your referrals!

**Bill and Tammy Jeffrey, Peoria Arizona**  
**Pat Detorree, Peoria Arizona**  
**Torrey Collins & Shannon Krueger, Sun City Arizona**  
**June Young, Glendale Arizona**

## Famous Last Words...

If you're prominent in any field, be careful what you say. It just may become a famous quote...

- ✓ "I'm just glad it'll be Clark Gable who's falling on his face and not Gary Cooper" (Gary Cooper on his decision not to take the leading role in "Gone With The Wind.")
- ✓ "Stocks have reached what looks like a permanently high plateau." (Irving Fisher, Professor of Economics, Yale University, 1929)
- ✓ "Everything that can be invented has been invented." (Charles H. Duell, Commissioner, U.S. Office of Patents, 1899)
- ✓ "Who the hell wants to hear actors talk? (H. M. Warner, Warner Brothers, 1927)
- ✓ "This 'telephone-thing' has too many shortcomings to be seriously considered as a means of communication. The device is inherently of no value to us." (Western Union internal memo, 1876)

## Could It Possibly Be TRUE?

Could you imagine working at the following company with a little over 500 employees where...

- ✓ 29 have been accused of spousal abuse...
- ✓ Seven have been arrested for fraud
- ✓ 19 have been accused of writing bad checks...
- ✓ 117 have bankrupted at least two businesses...
- ✓ Three have been arrested for assault...
- ✓ 71 cannot get a credit card because of their bad credit...
- ✓ 14 have been arrested on drug charges...
- ✓ Eight have been arrested for shoplifting...
- ✓ 21 are current defendants in lawsuits...
- ✓ In 1998 alone, 84 were stopped for drunk driving.

Can you guess what organization could possibly have this type of record?

Give up? It's the 535 members of your United States Congress...the very same group that perpetually cranks out hundreds upon hundreds of new laws designed to keep the rest of us in line!

## 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 *Clients Of The Month* are Bill and Tammy Jeffrey! I met Bill when I owned a tanning salon. He is a great finance manager at a local car dealership. "Congratulations Bill and Tammy" You have won 4 movie tickets for the family! **Thanks for the referrals.**

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

## 5 Tips For Saving A Bundle On Your Auto Insurance...

Do you remember the last time you shopped for auto insurance? If you can't remember, chances are you're paying too much. Insurance rates vary from category-to-category and from year-to-year. Unless you shop frequently, you could easily be paying double for the very same coverage. Here are five helpful tips you can use to cut insurance costs:

1. **Shop Around.** Most consumers seek insurance quotes from just one or two companies. To get the best rates, check at least four companies or agents. You can make comparisons at [www.insweb.com](http://www.insweb.com).
2. **Consider A Higher Deductible.** Ask your agent to give you several deductible scenarios and compare the costs of each. *Consumer Reports* magazine reports that most people have a \$250 deductible on collision and comprehensive. And that's too low, given today's repair costs. A \$1,000 deductible, for example, you can save as much as 30 percent on collision and comprehensive.
3. **Consider Your Car's "Profile."** Choose a safe car by checking safety records from the Insurance Institute for Highway Safety at [www.iihs.org](http://www.iihs.org). A sports car will cost considerably more to insure than a family sedan. Drive a car that costs less to begin with, costs less to repair, and is less popular with thieves.
4. **Ask For Discounts.** Most consumers are unaware of the many discounts available to them. The Insurance Information Institute, at [www.iii.org](http://www.iii.org) lists many discounts you may not know about.
5. **Drive Safely.** This sounds obvious, but insurers give better rates if you've had no moving violations in the past three years. Without a doubt, it pays to stay alert while driving.

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## Thought For The Month...

*"Make the most of yourself, for that is all there is of you."*

Ralph Waldo Emerson

### Get A Hot Mama!

An 87-year-old man went to the doctor to get a physical. A few days later, the doctor saw the man walking down the street with a gorgeous young lady on his arm. A couple days later, when the old man had an appointment with the doctor again, the doctor said, *"You're really doing great, aren't you?"* The man replied, *"Just doing what you said doctor, get a hot mama and be cheerful."*

The doctor said, *"I didn't say that! I said you've got a heart murmur, Be careful!!"*

### Next Time...Jewelry!

An extremely shy fellow once brought his date a bouquet of flowers. She threw her arms around him and gave him a great big kiss. After the kiss, the fellow turned and bolted for the door. *"Oh! I'm sorry,"* she exclaimed, *"I didn't mean to offend you."* *"You didn't,"* he replied, *"I'm going out to buy you jewelry!"*

### Crazy Person Of The Month!

Virginia: A woman shopping at Wal-Mart paid with a personal check. The clerk asked to see some identification. The woman showed her West Virginia drivers license. The clerk grabbed it away from her and said, *"If you're going to use a fake ID, you could at least use a real state!"* The manager was called upon to verify West Virginia's statehood.

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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.

**AND...** whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

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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: I did! Where are all you trivia geniuses??? ...

### The Body Of An Average Adult Has Approximately How Many Square Feet Of Skin?

a) 82 sq. feet b) 58 sq. feet c) 18 sq. feet d) 24 sq. feet e) 126 sq. feet

No need to grab your tape measure folks because the correct answer is "C," 18 square feet. C'mon, you can google that! Now...let's move on to this month's trivia question...

### How Many Toothpicks Can Be Produced From A Cord Of Wood?

a) 75,000 b) 750,000 c) 7,500,000 d) 75,000,000 e) 750,000,000

*Call me right now with your answer! 602 430 7121.*

## Real Estate Corner...

### Q. What Things Should I Consider Before Making An Offer On A Home?

A. First, determine how much home you can afford. In general, you can afford to buy a home equal in price to three times your gross annual income. More precisely, however, the price you can afford to pay for a home will depend on **six** factors: **1)** Your income; **2)** The amount of cash you have available for down payment, closing costs, and cash reserves required by the lender; **3)** Your outstanding debts; **4)** Your credit history; **5)** The type of mortgage you select; and **6)** Current interest rates.

The process of buying a home is much easier if you start out by getting pre-qualified or even pre-approved with your lender for a home loan. This amount will let you know how much home you can buy, and makes you a more credible buyer.

To get a free money-saving report, *"8 Secrets For Saving Thousands When Finding, Buying And Financing Your Home,"* please see my special "Insiders Free Money-Savings Resources" page in this newsletter. It's free as part of my consumer service program. **Please Call Me With ANY Real Estate Question At:** 602 430 7121.

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