



WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." See my enclosed Insider's Free Resources insert for helpful advice...

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Ray Brigandi's...

Service For Life![®]

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

How To Make Yourself And Your Family "Lightning Safe"

It can happen in any season. And its effects are potentially deadly. In 1998 alone, 44 reported lightning fatalities and more than 6,000 lightning injuries occurred in the United States.

Most people only associate lightning with summer thunderstorms, but lightning can occur any time of the year, including winter. More than 40 percent of deaths caused by lightning are in open areas; 18 percent occur under trees and 14 percent on boats.

The Insurance Information Institute says more than 21 percent of all homeowners' insurance losses result from lightning and resulting fire. Here are a number of things you can do to protect yourself and your property from the devastating effects of lightning.

If you are outside:

1. Seek cover in a car, protected building, or find the lowest elevation spot in your surrounding area. Lightning usually strikes the highest point of the local area. If there is no shelter, stay away from tall objects. You're safer crouching down in an open field than you are under a tree.
2. If you are in the water, get out immediately! If you are boating, get to shore. If that's impossible, go inside the cabin or lie on the bottom of the boat, and don't touch metal objects.
3. If you're golfing or fishing, drop any metal clubs and rods. Do not stand in a small, isolated shed or other structure in an open area. Move away from a motorcycle, scooter, golf cart, or bicycle. Stay clear of wire fences, clotheslines, metal rails, or pipes.
4. If you feel your hair standing on end or your skin tingling, lightning may be about to hit you. Drop to your knees and make yourself into the smallest target possible.

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 call the "*Home Seller's Guide To Money-Making Fix-Ups.*" and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...

602-430-7121

Get Free money-saving home tips at my web site: www.brigandirealty.com

Word For The Month...

Experts say a strong vocabulary is a sign of higher intellect and advanced culture. Here's this month's word, so you can impress your friends and colleagues...

Prescient \preh-shent\ (noun)

Meaning: having or showing advance knowledge of what is going to happen.

Example Sentence: Every morning Walter would review the advance copy of the foreign financial markets and issue **prescient** warnings to his colleagues at the stock exchange.

Bumper Stickers Seen On Cars...

- ◆ So Many Men, So Few Who Can Afford Me
- ◆ God Made Us Sisters, Prozac Made Us Friends
- ◆ If They Don't Have Chocolate In Heaven, I Ain't Going
- ◆ My Mother Is A Travel Agent For Guilt Trips
- ◆ If You Want Breakfast In Bed, Sleep In The Kitchen
- ◆ If We Are What We Eat, I'm Fast, Cheap and Easy
- ◆ I Used To Have A Handle On Life, But It Broke

Random Tips For Happy, Healthy Living...

Hospital Stays: When you mail get-well cards to hospitalized friends, write their home address as the return address. That way, if they've gone home, the card will still reach them.

Dry Skin: Hot water tends to dry your skin, so opt for warm showers and baths. Leisurely soaks in the tub are luxurious, but long baths can strip moisture from dry skin – especially in the winter months.

Your Car: A full tank of gas helps save wear and tear on your fuel pump, which is located in the gas tank and depends on the gas for lubrication. When your car's fuel tank is less than a quarter full, you risk damage to the pump.

5. Don't assume you are safe if a thunderstorm appears to be far away. Lightning can bolt out of the edge of a storm and strike victims even if it isn't raining yet. In fact, lightning has been known to strike from as far as 20 miles away!

If you are inside:

1. Do not use the telephone during a storm. Also, shut off electrical appliances such as TVs and stereos. Electric current cannot only surge through electrical outlets, but through cable TV and stereo wires.
2. Shut down your computer, but don't stop there. Most lightning strike damage to computers doesn't come through the electrical wires, but through the phone lines. And most surge equipment is helpless against it. If your computer has a modem, unplug the phone connection from your computer.
3. Stay away from open doors and windows. Also, stay away from stoves, metal pipes, and sinks. And since water conducts electricity, never take a bath or shower during a storm.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of my clients and friends who graciously referred me to your friends and neighbors last month! See...rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I just couldn't do it without you!

Pat Dettorre, June Young, Frank Thomas, Alan & Susan Cueto, Paul Burrows, Jamie Cain, Shannon Krueger, Bill & Tammy Jeffrey, Joy DeMarsilis, Alicia Fierros, Norm Shields, Larzee Johnson, Donna Steuck

Researchers Uncover Possible Weight Loss Secret...

Researchers say their mouse study of how to regulate fat in the body may point to potential strategies for human weight loss. Reporting in the journal, *Nature Genetics*, the scientists from the Gladstone Institute of Cardiovascular Disease and the University of California San Francisco, said one key step in fat regulation is the production of triglycerides, the major component of fat and stored energy in mammals. An enzyme called DGAT carries out this process.

In the study, mice engineered not to produce DGAT made less triglycerides than normal mice, but were still healthy. When the normal mice ate a high-fat diet, they became obese. When the engineered mice ate the same meals, they were lean and resistant to heavy weight gain, the researchers found. "This may point to a potential strategy for significant weight loss," said a senior study investigator.

Trivia Mind Teaser ...

My voice is tender, my waste is slender and I'm often invited to play. Yet, wherever I go I must take my bow or else I have nothing to say.

What Am I?

(answer at bottom of last page)

They Spent How Much, On What??

Yes, it's really true. The following items were approved in the 14 volume U.S. Budget agreed upon by the House and Senate Committees, and approved by the White House:

- ◆ \$240,000 grant for development of a 2-headed stethoscope,
- ◆ \$112,350 for brass polish for the Marine Corps band servicing the White House,
- ◆ \$84,425 printing allocation for posters to commemorate Bernard W. Trencher, the first settler of Muskegon Heights, MI.
- ◆ \$2,075,000 to establish The Skateboard Hall of Fame in Palo Alto, California,
- ◆ \$26,500 grant for improving the packaging of fly paper,
- ◆ \$3,000,000 allocation to the District of Columbia to promote a Miss District of Columbia Pageant in year 2000,
- ◆ \$12,600 to replace the waffle irons in the Congressional dining room,
- ◆ \$615,000 for renovation of a skating rink in Plattsburg, NY,
- ◆ \$770,000 grant to the College of the Pacific to study the effects of the 1994 devaluation of the Mexican peso, and its effect on the US ball bearing industry,
- ◆ \$5,325,000 allocation to the National Institute of Health to study alcohol consumption on college campuses.

New Use For Silly Putty...

A recent contest by the makers of Silly Putty has resulted in "The Top 50 Silliest Uses For Silly Putty."

The winning idea came from Peter Hyde of Collinsville, Conn., who recommends replacing one's stockbroker with Silly Putty by throwing a ball of it against the stock pages and investing in the stock it lifts off the newsprint!

Here's A Tasty Secret Recipe...

Fantastic Turtle Brownies

First Ingredients: For brownie Layer
4 ounces semisweet chocolate, chopped
1 ounce unsweetened chocolate, chopped
1 stick (1/2 cup) unsalted butter, cut into pieces
1 cup packed brown sugar
1 teaspoon vanilla
2 large eggs
3/4 cup plus 2 tablespoons all-purpose flour
1/4 teaspoon baking powder
1/2 teaspoon salt

Second Ingredients: For caramel-pecan layer
3/4 cup granulated sugar
1/3 cup light corn syrup
3 tablespoons water
1/3 cup heavy cream
1 teaspoon vanilla
1 1/2 cups pecans (6 ounces)

For Garnish (if desired): 1 ounce semisweet chocolate

DIRECTIONS:

Preheat oven to 350 degrees. Add butter and flour to a 9-inch square baking pan, tap off and discard excess flour.

Making Brownie Layer:

In a heavy 1 1/2 quart saucepan, melt chocolate and butter over low heat, stirring, until smooth and remove pan from heat. Cool mixture to lukewarm and stir in brown sugar and vanilla. Add eggs, one at a time, beating well with a wooden spoon until mixture is glossy and smooth. In a bowl, sift together flour, baking powder, and salt and add to chocolate mixture, beating just until batter is combined well. Spread batter evenly in pan and bake in middle of oven 30 to 35 minutes, or until a tester comes out clean. Cool brownie layer completely in pan on rack.

Making Caramel-Pecan Layer:

In a heavy 3-quart saucepan, bring sugar, corn syrup, water, and a pinch of salt to a boil over moderate heat, stirring until sugar is dissolved, and boil mixture, without stirring, until it turns a golden caramel. Remove pan from heat and carefully add cream and vanilla (mixture will bubble up and steam). Stir in pecans and quickly pour mixture over brownie layer, spreading evenly. Cool brownies completely in pan on rack.

For Garnish:

In a double boiler or metal bowl set over a saucepan of barely simmering water, melt chocolate, stirring until smooth and remove top of double boiler or bowl from heat. Transfer chocolate to a small sealable plastic bag. Squeeze chocolate into one corner of bag and with a sharp knife, cut a tiny slice off corner to form a small hole. Squeeze chocolate decoratively over brownies.

Chill brownies, loosely covered, until caramel is firm, at least four hours. Cut chilled brownies into 16 squares and remove from pan while still cold. Let brownies come to room temperature before eating. Brownies keep for five days, covered and chilled in one layer.

Do You Have A Tough Homeowner Or 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. If you have a question, need help with repairs, or have a real estate problem, please feel free to call me at **602-430-7121**. Perhaps I'll feature you in a future issue!

Get Free money-saving home tips at my web site: www.brigandirealty.com

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!

Eulogy For A Friend...

Do not stand at my grave and weep.
I am not there, I do not sleep.
I am a thousand winds that blow.
I am the diamond glints on snow.
I am the sunlight on ripened grain.
I am the gentle autumn rain.
When you waken in the mornings, hush.
I am the swift uplifting rush
of quiet birds in circled flight.
I am the soft stars that shine at night.
Do not stand at my grave and cry.
I am not there, I did not die.

Author Unknown

The Sign...

A boss complained at a staff meeting that he wasn't getting any respect from his subordinates. Later that morning, he went to a local card shop and purchased a small sign that read, "I'm The Boss." He brought it back to the office, mounted it on his door and left for lunch. When he got back, he found a note taped to the sign that said, "Your wife called, she wants her sign back!"

Quote For The Month...

"Everything that irritates us about others can lead us to an understanding of ourselves."

C.G. Jung (1875 – 1961)

Answer To Mind Teaser...

I am a Violin.

THANK YOU for reading my Service For Life!® 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.

Ray Brigandi

602 430 7121

DPR Realty llc

623 979 3002

Glendale, AZ 85308

www.BrigandiRealty.com

“Who Else Wants To Win a \$25 Gift Certificate at Your Choice of Merchants?”

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.....Nobody called with the correct answer to this tough question.

On Earth, It Takes 365.25 Days For Our Planet To Circle The Sun. How Long Does It Take Mercury, The Planet Closest To The Sun At 58 Million Miles, To Circle The Sun?

a) 37.24 hours b) 15.67 days c) 87.97 days d) 215.38 days e) 659.27 days

No need to go calling the NASA or hounding your local Astronomer, because the answer is "C," 87.97 days. Maybe this month's question will get answered! Now...let's move on to this month's trivia question...

How Many Of The Great Lakes Are In Both The United States And Canada?

a) Two b) One c) Three d) Five e) Four

Call me right now with your answer and you could win too! 602-430-7121

Real Estate Corner...

Q. We've been thinking of hiring a REALTOR to list our property. What should we look for in a qualified, competent agent?

A. Do you remember the old riddle, "what do you call the person who graduated dead last in his/her medical school class?" Answer: DOCTOR! Well, the same is true for real estate agents. Just because someone passed a state licensing examination doesn't mean they are qualified to handle your needs. All agents are not the same. Here are a few things you should look for in a qualified agent.

First, determine if he/she specializes either in your area or type of home. Second, ask them specifically how they helped clients overcome specific problems they encountered in a past transaction. Third, ask them specifically what they will do for you if they represent you. They should have a step-by-step plan of action. Fourth, ask them how long they've practiced real estate, and how many transactions they have under their belt. Fifth, ask them about their marketing skills. See, most agents are trained to handle transactions and understand the law, but few are trained in effective marketing. A poor marketer will cost you thousands of dollars in wasted time and energy. And finally, ask them for a reference list of past clients they've helped. Call those references and ask questions about how they handled the transaction.

If you're thinking of buying or selling a home soon, call me directly at **602-430-7121** for my Free report, "**12 Questions You Should Ask Before Hiring A REALTOR.**" It could save you lots of time and money!

Get Free money-saving home tips at my web site: **www.brigandirealty.com**