



*Ray Brigandi's...*

# Service For Life!<sup>®</sup>

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

*Buying A Home Soon? Learn how to save thousands of dollars when finding, buying, or financing your home. See my enclosed insert for details...*

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## **"Identity Theft" On The Rise And Wreaking Havoc For Consumers**

Have you ever experienced the humiliation and anger of having your wallet stolen, or credit card used fraudulently? Well, there's a new, more sinister crime on the rise. It's called "identity theft."

Identity theft is more common than you might think. Much worse than a simple stolen wallet, identity thief's use stolen credit card receipts, drivers license numbers, bank or social security information to assume your complete identity.

They use that information to obtain duplicate credit cards, driver's licenses, cellular telephones, purchase homes, and more. Then, they skip out on the bills and heavy obligations they create, leaving the victim stuck with the unpaid dunning notices and miserable credit.

The Federal Trade Commission says awareness and concern about identity theft is on the rise. FTC officials told a Senate panel that the volume of calls from worried consumers to its identity theft hotline (1-877-ID-THEFT) has doubled in the last 6 months.

"The fear of identity theft has gripped the public as few consumer issues have," says Jodie Bernstein, director of the FTC's Bureau of Consumer Protection, as she testified before the Subcommittee on Technology, Terrorism and Government Information.

Bernstein said the number of calls to the FTC's hotline was running around 800 to 850 a week. She said that more than half the callers complained that a stranger had opened a credit card account in their name. Other callers complain of telephone or utility service connected in their name.

Other, potentially more costly scams included the opening of checking accounts and applications for auto loans made using the caller's identity. Some have even purchased homes using the victim's identity.

Authorities advise victims to take a series of actions once they discover that their identities have been pinched – including closing bank accounts, terminating credit card accounts, and sending letters to credit bureaus, banks, and driver's

**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!

Get Free money-saving home tips at my web site: [www.brigandirealty.com](http://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...

**Verity** \ 'vear-eh-tee\ (noun)

Meaning: A true fact or statement.

Example Sentence: Ben Franklin's statement, "in this world nothing can be said to be certain, except death and taxes," is held as a **verity** by many people to this day.

## Consumer Corner...

Here are a few tips and tricks to save money and avoid possible dangers in your life...

- ◆ **Carpooling:** Obtain car insurance that covers potential injury to all passengers when you drive. Your current policy may only cover family members.
- ◆ **Shampoo:** Dilute your shampoo by ½ with water – it's highly concentrated. Your hair will get just as clean and you'll save money!
- ◆ **Ocean Riptides:** If you're ever caught in an ocean riptide, don't fight it! These fast-moving currents will pull you away quickly. Go with it (it won't be far) or try swimming parallel to the beach until you're out.
- ◆ **Airline Tickets:** Photocopy your ticket. A copy makes replacing a lost ticket easy and quick. You'll still pay a service fee, but the ticket will be reissued immediately.
- ◆ **Contact Lenses:** If you ever lose a lens, cover the nozzle of a vacuum cleaner with a nylon stocking, then carefully vacuum the area. The lens will be sucked up against the stocking.
- ◆ **Mirrors:** Magic windows. Hang a mirror on the wall directly opposite a window. The reflected outdoor view will give the illusion of a second window in the room.

## Why Do Old Firehouses Have Circular Staircases?

Because in older days, the horses that pulled the fire engines were stabled on the ground floor of firehouses and figured how to walk up straight staircases!

license bureaus. It's best to terminate the entire relationship with a bank or credit card company, and inform them of the situation.

Some high-tech means of foiling identity thieves are under development – including computerized verification of fingerprints, voices, eyes, and electronic signatures, which were officially confirmed as a recognized legal signature by the Electronic Signatures in Global and National Commerce Act signed into law.

But there's nothing like old-fashioned awareness and prevention on the part of consumers to go a long way to reducing identity theft.

## Energy Bars: Some Not As Healthy As You Might Think

Professional athletes and "weekend warriors" alike use energy bars as a fast energy boost during sports. And some people eat them throughout the day as a quick-pick-me-up snack.

But a University of South Florida dietitian says sports enthusiasts often get better energy and nutrition from munching a handful of dried fruit or a peanut butter sandwich before exercising than from so-called energy bars.

Cynthia Sass explains that many energy bars are missing essential nutrients, while substances they do contain may not be cleared with the U.S. Food and Drug Administration.

A common ingredient is ephedra; a stimulant that Sass says can increase blood pressure and heart rate beyond safe levels. The FDA has recently warned against ephedra use, citing a link to "as many as 800 cases of medical problems and a dozen deaths," says Sass.

And unless you do marathons or other intensive sports, she adds, the high calories and simple carbohydrates typical of many bars don't provide the kind of energy you need. Better and easy-to-grab sources include apples, yogurt, or a dollop of peanut butter on whole-wheat bread.

## If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just fill out the information on my "*Insider's Free Resources*" page and send or fax it to me (the number's on the sheet), OR just call me at **602-430-7121** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Get Free money-saving home tips at my web site: [www.brigandirealty.com](http://www.brigandirealty.com)

## Mind Teaser...

I can be smooth as silk when you touch me, yet hard as rock when you hit me. I can be crystal clear, or dark as pitch. I can be still and silent, or I can rumble and roar. What am I?

(answer at bottom of last page)

## Here's Proof We Live In A Crazy World!

- ◆ Police in Wichita, Kansas arrested a 22-year-old man at an airport hotel after he tried to pass two (counterfeit) \$16 bills.
- ◆ The Chico, California City Council enacted a ban on nuclear weapons, setting a \$500 fine for anyone detonating one within city limits!
- ◆ A bus carrying five passengers was hit by a car in St. Louis, but by the time police arrived on the scene, 14 pedestrians had boarded the bus and began to complain of whiplash injuries and back pain.
- ◆ When two service station attendants in Ionia, Michigan refused to hand over the cash to an intoxicated robber, the man threatened to call the police. They still refused, so the robber called the police and was arrested.

## Wild, Yet Trivial Statistics...

- ◆ The city with the most Rolls Royce's per capita: Hong Kong.
- ◆ Men can read smaller print than women; women can hear better.
- ◆ The amount American Airlines saved in 1987 by eliminating one olive from each salad served in first class—\$40,000.
- ◆ State with the highest percentage of people who walk to work: Alaska.
- ◆ Percentage of Africa that is wilderness: 28%.
- ◆ Percentage of North America that is wilderness: 38%.
- ◆ Percentage of American men who say they would marry the same women if they had to do it all over again: 80%.
- ◆ Percentage of American women who way they would marry the same man if they had to do it all over again: 50%.
- ◆ The cost of raising a medium size dog to the age of eleven: \$6,400.
- ◆ Average number of people airborne over the US any given hour: 61,000.
- ◆ Percentage of Americans who have visited Disneyland/world: 70%.

# Attention Dieters—Don't Throw Away Those Scales Yet

All of you dieters out there...don't go throwing away your scales quite yet. There's a new standard for your healthy weight and it's something everyone should know.

**BMI, or Body Mass Index**, is a measurement of height and weight. It's considered the "gold standard" for determining what's a healthy weight, what's overweight, and what's obese.

New dietary guidelines released by the USDA and the Department of Health and Human Services include the BMI for the first time. And the BMI is now included in revised Centers for Disease Control Pediatric Growth Charts for children and adolescents from two to 20 years of age.

The BMI is calculated by multiplying your body weight in pounds by 700. Then divide the result by your height in inches. Then divide that result by your height in inches once more. For example, a 6 ft. 2 in. man weighing 190 pounds would have a BMI of 24.29 (190 pounds multiplied by 700 = 133,000. 133,000 divided by 74 inches = 1,797. Then 1,797 again divided by 74 inches = 24.29).

BMI charts are widely available. "A BMI of 18.5 to 25 is considered a healthy weight," says Dr. Denise Bruner, president of the American Society of Bariatric Physicians (ASBP), a medical specialty society of physicians who treat overweight and obesity and associated conditions. "A BMI of 25 to 30 is now considered overweight," she says. "A BMI of 30 or higher indicates obesity." Additional information about overweight and obesity can be found on ASBP's web site at [www.asbp.org](http://www.asbp.org).

## The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say I'm very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, I spend my time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of my business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, competent professional and friend, please call me at **602-430-7121**.

## Quote For The Month...

"Many people FAIL because they quit too soon. They lose faith when the signs are against them. They do not have the courage to hold on, to keep fighting in spite of that, which seems insurmountable. If more of us would strike out and attempt the "impossible," we very soon would find the truth of that old saw that nothing is impossible...abolish fear and you can accomplish anything you wish."

*C. E. Welsh, Business executive*

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## 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!

## Losing Your Cookies...

After a long, bumpy flight, our passengers were glad to finally land. They disembarked, and the other flight attendants and I checked for items left behind. In a seat pocket, I found a bag of homemade cookies with a note saying, "Much love, Mom."

Quickly, I gave the bag to our gate agent in hopes it would be reunited with its owner. In a few minutes, this announcement came over the P.A. system in the concourse: "Would the passenger who lost his cookies on Flight 502 please return to the gate?"

## "What?"

A husband, proving to his wife that women talk more than men do, showed her a study that indicated men use on the average only 15,000 words a day, where women use 30,000 words a day.

She thought about this for a while and then told her husband that women use twice as many words as men because they have to repeat everything they say.

Looking stunned, he said, "What?"

## Answer To Mind Teaser...

I am Water.

**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.

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## "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 EASY 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

The answer is letter "E," FOUR of them. Only one – Lake Michigan – is entirely in the US. Now...let's move on to this month's trivia question...

### How Many Grooves Are There On The Edge Of A Quarter?

a) 119 b) 97 c) 238 d) 162 e) 441

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

## Real Estate Corner...

### Q. How Do You Find And Pre-qualify Buyers For A Home You Have Listed For Sale?

A. Buyers for homes I list come from a number of sources. Many come from referrals, either through my office or through previous clients of mine. Some come from company advertising, open houses and "For Sale" signs. And others come from the enormous exposure created through my exclusive home marketing plan. But that's not the only way buyers are exposed to a home listed for sale. As a member of Multiple Listing Service (MLS), I cooperate with over 39,000 other agents. I have an agreement that any agent who has an offer accepted on a property I have listed will receive a share of the commission. This is an excellent incentive for them to show and sell your home.

When prospective buyers come to me directly, I have to know if they're qualified to afford your home. The last thing I want is to waste your time with buyers who are not qualified. Here is the key question I ask them when they call: How much home have they been pre-qualified or pre-approved to purchase? If they haven't been pre-qualified, I require them to do so, and ask even more questions in the process: How much cash do you have to put down on a home? What is your annual income? What kinds of debts do you have? How long have you worked at the same job or in the same industry? How good is your credit status? Do you have a home you need to sell before you can buy another? When do you need to move?

By screening potential buyers, I save time for both you and me, resulting in the most qualified, ready-to-buy buyers for your home. If you'd like to learn how to potentially save thousands on your home sale, I have several Free Consumer reports you can order from my enclosed "Insider's Free Resources" sheet, or just call me directly at 602-430-7121.

Get Free money-saving home tips at my web site: [www.brigandirealty.com](http://www.brigandirealty.com)