



Learn how to get Top Dollar
For your home in ANY market
See my enclosed insert for details...

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Ron Zemetres

Service For Life!®

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

The Secrets of People Who Never Get Sick

How do some people never get sick while the rest of us seem to get a cold or the flu at least once a year? Health journalist, Gene Stone, captured the secrets of 25 people who claim to never get sick in his recent book *The Secrets of People Who Never Get Sick*. If you want to be healthier this year, here are four practical, food-related secrets he discovered to prevent sickness:

- 1) Garlic.** Researchers at the University of Western Australia found people who started eating garlic regularly reduced their sick days by more than 50%. Garlic has antibacterial and antiviral properties that can help ward off colds or the flu. An easy way to eat more garlic is to include it in a rice or pasta dish a few times a week.
- 2) Probiotics.** This good bacteria can relieve gastrointestinal conditions and boost your body's immune system. Probiotics that live in your digestive system make it harder for disease-creating germs to move in. Eat one or more of these probiotic-rich foods each day: yogurt with live cultures, sauerkraut, cottage cheese, or probiotic-fortified soy milk. You can also take a probiotic supplement found in most natural food stores.
- 3) Brewer's Yeast.** Most of the brewer's yeast that you can buy from vitamin or health food stores is an extract from yeast used to ferment beer and wine. Brewer's yeast contains B vitamins that the body uses to maintain blood cells and the immune system. Take one tablespoon each day in powdered form, dissolved in water, to get your recommended daily allowance of B vitamins. This simple supplement can also lower your risk of some cancers.
- 4) Vegetables.** There's a reason your mother always told you to eat your veggies. If you eat a lot of meats and sugars, your diet is probably acidic with not enough alkaline-based foods to balance out your pH levels. Your pH level is a measure of the acidity to alkaline in your body. And recent studies have linked disease to high levels of acidity. Eating vegetables, legumes, and olive oil keeps your body more at a pH "neutral" level and can help you stay healthy.

Stone says, "Since I started researching this book, I haven't been sick once." I hope you'll say the same after trying some of these tips. To get a copy of Stone's book, search "Secrets of People" on amazon.com.

Save Thousands When Buying Or Financing!

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "*8 Secrets For Saving Thousands When Finding, Buying and Financing Your Next Home*," and it's great even if you're not planning to buy soon. Get your free copy by calling me at...813-843-3474

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

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!)

Nuque (nyook) noun

Meaning: the back of the neck

Sample Sentence: If you touch Sarah's sensitive nuque, she is sure to jerk around and scold you.

Most Stolen Items At Home

These are the items reported by the website www.homesalarm.com. Some of them made the list because they are simply easy to find in the average home. In order, the most stolen are:

1. Cash (*see where to stash below*)
2. Tools and building supplies
3. Home electronics
4. Bicycles and parts
5. Jewelry, Furs, and Silver

Best Places to Stash Cash

You may think you have your stash in a safe place, but burglars know where to look. www.frugaldad.com suggests the following places to hide your cash:

- In the **freezer** between used meat trays and wrapped in aluminum foil.
- Behind the cardboard backing of a **picture frame** that is hard to reach.
- Under something heavy like an **entertainment center** or **piano**.
- Inside a used **soup can** on a shelf.

Quotes To Live By...

I haven't the slightest idea how to change people, but still I keep a long list of prospective candidates just in case I should ever figure it out.

—David Sedaris

I have great faith in fools —
Self-confidence, my friends call it.

—Edgar Allan Poe

To be successful, you have to be able to relate to people; they have to be satisfied with your personality to be able to do business with you and build a relationship with mutual trust.

—George Ross

All Your Problems Solved - Easy

Think of your friend who endlessly complains about the same things over and over. You've told them the solution. Yet they can't seem to hear you.

There is a term for your wisdom about other people's problems. A research team at Indiana University at Bloomington found increasing "psychological distance" boosts your creativity. When a problem feels farther away, you're able to unlock a different kind of thinking.

Now, use these psychological distance techniques to solve *your own* problems:

First, project yourself out of the here and now. Tap into your abstract mind and use creative thinking skills. Explore the options you might consider if the problem were *not* your own.

Second, take action. Use psychological distance to imagine yourself in the future. Think of the benefits you will experience by taking this action and how the difficulties of today will seem small by comparison. Keep this scenario in mind as you move forward to your imagined outcome.

Do You Have A Real Estate Or Home-Ownership Question You Want Answered?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. 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, tip or idea, please feel free to call me at 813-843-3474 I'm here to help!

4 Locksmith Secrets Revealed

If you get locked out of your home or simply need new locks, here are some insider secrets to protect yourself and your pocketbook:

1. **Check all your doors before you call.** They often arrive at the house and try another door, find it unlocked and charge you for the service.
2. **Be careful of scam artists posing as professionals.** Some quote a great rate on the phone and claim they have a special lock at a higher price when they arrive. Find reputable pros at: www.findalocksmith.com.
3. **Replace thumb-turn deadbolts near windows.** Whatever the locksmith says, you need to use a double cylinder lock that uses a key near windows. Why? Because it is too easy for a criminal to break a window, reach in, and unlock the door.
4. **Cheap locks are easily defeated.** Purchase a "Grade 2" lockset. It's more secure and durable than Grade 1, but you don't need Grade 3 which are for commercial buildings and can be expensive. You may want to ask your locksmith to install high-security locks with keys that can't be replicated at the hardware store.

Brain Teaser...

How many F's are in the following sentence?...

Finished files are the result of years of scientific study and also years of experience.

(See page 4 for the answer.)

Clean Up And Help Out

A growing number of organizations are responding to people's desire to donate rather than dump unwanted items.

www.excessaccess.org will accept items from your home or business and give you a tax-deductible receipt.

www.lionsclubs.org will take old or unwanted eyeglasses.

www.amputee-coalition.org will accept your mismatched and single shoes in good condition.

www.dressforsuccess.org can give your unwanted men's and women's business suits to those needing a job.

www.donationtown.org will find someone to pick up your unwanted furniture for free.

www.habitat.org will re-sell furniture and appliances to fund Habitat for Humanity housing construction.

What Do You Say?

I was visiting an office when a woman walked in with her 3-week old baby and her seven-year-old son.

Turns out she was on maternity leave, and just visiting coworkers.

Of course everyone gathered around the new toddler, while the young boy asked, "Mommy, can I have some money to buy a soda?"

"What do you say?" she asked.

Respectfully, the boy replied, "You're thin and beautiful."

With a smile, the woman immediately pulls out her purse and hands him money for a soda.

Protect Your Home-Based Business Income From The IRS

Many people are starting home-based businesses these days. The vision may be to turn a hobby into an additional source of income or simply start a business venture as a backup to an unstable job market.

A home-based business can offer many tax savings by providing new deductions. However, the IRS may question whether the business is based on profit or just on getting the deductions. Take these six steps to make sure the IRS considers you a real, profit-focused business.

Step #1: Research the feasibility of the business venture. Keep records of what you find and include the research in your written business plan.

Step #2: Plan your income for future years. Describe your strategies for growing your business in writing. Include both revenue projections and plans for marketing your business.

Step #3: Separate business and personal money. Have dedicated bank accounts and do not pay personal expenses from your business bank account.

Step #4: Work in your business regularly. Frequent time spent looks more businesslike than sporadic attention to your business. Show that you are serious by keeping track of your time in a business diary.

Step #5: Run your business like a business. Keep accurate records, print business cards and have a presence on the internet. Even if you don't have a website, you may want to get listed free in www.google.com/places.

Step #6: Expenses should be proportionate to income. The IRS will allow start-up expenses that are part of your business plan. However, if your income is consistently around \$5,000 and you spend \$15,000 each year to attend a convention, the IRS may not allow it as a business expense.

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

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! 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 couldn't do it without you!

George & Liz Cohen: I want to thank you for your trust in me by referring your friends, I will as always do my best to help your friends find the best value for a new home here in Tampa.

Thanks again Ron

Thanks For Thinking of Me!

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

Brain Teaser Answer:

If your answer was three, you counted like most people. Actually, the correct answer is six. Our brain has difficulty processing the word "of" as containing the letter F because it sounds like the letter V when pronounced.

Computer Quips

- A computer once beat me at chess, but it was no match for me at kick boxing.
- Like car accidents, most hardware problems are due to driver error.
- If at first you don't succeed, just call it version 1.0

First Aid Hot and Cold Rules

Knowing when to use hot or cold for injuries can be very confusing. Here are the general rules.

Heat increases circulation. Use it for chronic pain like tight muscles in your lower back.

Cold reduces inflammation. Acute injuries such as a newly sprained ankle can benefit from applying cold.

Alternating Hot and Cold is helpful when you have soft-tissue damage or overstretched ligaments. Try 20 minutes of cold each hour in the first 24 hours. Applying 20 minutes of warmth each hour for a few more days should reduce affects of injury. If you still have inflammation after 72 hours, you should call a doctor.

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.

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...

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

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winners are...drum roll please: Paul Pavao was the first person to correctly answer my quiz question.

Who won the World Series in 1903?

- a) Yankees b) Red Sox c) Americans d) Giants

The answer is c) Americans. You may have answered the Boston Red Sox, but at the time, the name of the team was the Boston Americans So, let's move on to *this* month's trivia question.

What is the most populated time zone in North America?

- a) Pacific b) Eastern c) Central d) Mountain

*Call Me At 813-843-3474 OR Email Me At ronz@Zemetres.com
And You Could Be One Of My Next Winners!*

Real Estate Corner...

Q. What can I ask the seller to pay for when buying a home?

A. Remember, everything you ask from a seller is a concession in their mind. Whether you're asking them to lower the price, make a decorating allowance or contribute to your closing costs, they are primarily interested in the bottom line dollar proceeds at closing.

Here are a few things to keep in mind:

Negotiations can be tough if you try to get the seller to both lower the price and also make other concessions or contributions to your closing costs too. It can actually compromise your ability to come to an agreement.

Appraisers are now asked to consider the dollar value of any seller concessions when they determine the value of the home you are purchasing.

Lenders will limit the contributions made by the seller without lowering your loan amount. It is important for you to ask your lender what they will allow the seller to pay.

If you'd like to learn more about the home-buying process and how to get the home of your dreams at a price you can afford please call me at: 813-843-3474.

Or, if you have any other real estate questions, I'm here to help.

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