



Nick Bosley's

Real Estate Made Simple

Newsletter with

"Insider Tips For Healthy, Wealthy, and Happy Living"

Here's free advice if you're buying or re-financing your home. My Free Report, "7 Secrets For Saving Thousands When Financing Your Home."

See my enclosed insert.
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Banish Headaches with These Amazing Natural Remedies

Do you suffer from chronic headaches? Headache pain is one of the top ten reasons for absenteeism in the workplace and schools. The migraine headache strikes 18 percent of women, 6 percent of men and (surprisingly) 8 percent of children. Migraines are throbbing headaches that affect only one side of the head and can be accompanied by vision complications, nausea, and sensitivity to light and sound. The duration of a migraine can last from a few hours to a few days.

A variety of foods, the body's own hormones, and environmental stimuli can trigger migraines. Migraine sufferers should avoid beer, red wine, monosodium glutamate (used liberally in Chinese foods), certain cheeses, yogurt, and smoked fish. Sodium nitrate, found in bacon, cold cuts, and hot dogs is also a known cause.

Caffeine and chocolate also may be connected with migraines. Fluctuations in hormones can cause migraines. It can affect men, but it especially affects women during their monthly cycle – possibly due to fluctuations in estrogen and serotonin levels in the body. Sixty percent of female migraine sufferers have them in relation to their monthly cycle.

People on long-term prescription medications or painkillers like aspirin and acetaminophen can experience a "boomerang" effect when medications are stopped. The body may go into withdrawal, triggering a massive migraine.

A magnesium deficiency may also trigger migraines, and has been correlated to the migraine-like symptoms of early fibromyalgia.

Can anything be done for sufferers of migraine headaches? The answer is yes. There are new prescription medications for treatment of migraines, but simpler natural solutions may effectively eliminate or lessen migraine suffering with less cost and side effects. Here are a few suggestions:

1. Watch what you eat. Keep a food diary, and notice the effects of the food listed above. If symptoms appear up to 18 hours after eating, avoid the food.
2. Try the herb "feverfew." This potent herb reduces the release of serotonin and the production of an inflammatory substance known as prostaglandins.

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 (602) 430-7838 anytime, 24 hours, and I'll rush a copy out to you.

Search the MLS and more at www.NickBoslev.com

Word Of 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.

Serendipity \ser-en-dip-i-ty\ (noun)

Meaning: The faculty or phenomenon of finding valuable or agreeable things not sought for.

Sample Sentence: The surprise of finding great-grandmother's rocking chair when we were cleaning the attic was a real **serendipity**.

Benefits of Slow Cooking

Researchers at the Mt. Sinai School of Medicine found that cooking at high temperatures – frying, grilling, and micro-waving – creates dangerous chemicals in foods called “advanced glycation end products,” or AGEs. High levels of AGEs have been linked to heart disease and can worsen the damage from diabetes, such as blindness and nerve and blood vessel damage. They also may interfere with the body's ability to heal wounds. Food steamed or boiled at lower temperatures contains fewer AGEs.

Handy Hints

◆ Do you want to clean crayons off your wall? Grab a can of WD-40 lubricant and spray over the crayons on the wall. Wipe off with a soft cloth. Dish soap will remove the residue from the WD-40.

◆ Throw your rubber or vinyl bath mat in the washer with several towels. The towels will scrub the mat clean for you and you won't have to do anything but take it out of the washer and put it back.

◆ If you use commercial floor cleaners and are worried about your children crawling around on the chemicals, clean your floors with an effective, yet safe cleaner. Simply mix 1/2 cup baking soda with a gallon of water.

“Life is not measured by the number of breaths we take, but by the moments that take our breath away.”

Both of these events in the body are associated with migraines. Taken regularly, it has been shown to prevent future attacks.

3. Take 800 mg. of L-carnitine a day. The amino acid L-carnitine decreases the sensitivity of the body's nervous system to fluctuating oxygen levels, one of the key migraine triggers.

4. Take a calcium and magnesium supplement daily. These two minerals work in tandem to reduce the duration and severity of migraine attacks.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, I can help...with no “sales pitches” or runarounds.

Just give me a call at (602) 430-7838 and I'll give you all the facts. .

Can Optimism Make You Healthy?

In a study of first year law students at the University of California at Los Angeles, psychologists discovered students with positive attitudes and expectations had stronger immune systems and overall good health. Researchers drew blood from “declared optimists” and a control group. They then measured levels of key immune cells at the beginning of the semester. At that time there was no difference, but well into the stress-filled semester the optimists showed *significantly higher levels* of key immune cell activity than their less-than positive counterparts. Keep smiling—you'll live longer!

Create Your Own Cash Safety Net

Even in the most stable of times (great economy, good health, and a steady job) it's wise to create a cash safety net. Your emergency fund should cover **at least six month's of living expenses**. Living expenses include rent or mortgage, debt and car payments, medications, groceries and any other fixed expenses you incur each month. You can get an excellent estimate of your living expenses by keeping a simple budget in a personal finance computer program such as “Quicken” by Intuit.

Your emergency fund should be liquid and immediately accessible. Keep the money in a CD, savings account, or money market account (if you want higher interest). It is *not* for impulse buying or vacations. You can target the money for emergency car repairs, medical bills, or a short spell of unemployment, but remember to make repayment a top priority.

Look for a bank account with zero maintenance fees. Many banks will eliminate maintenance fees if you maintain a set minimum balance. You can also avoid bank charges by linking a checking account to a savings account or interest-bearing checking account.

Brain Teaser...

What force and strength cannot do, I with a simple touch can do; yet many in the street would stand, were I not a friend at hand. What am I?

(Answer on the bottom of the last page)

Fun Facts!

- The interior of the Sun is 29 million degrees Fahrenheit.
- The Sun burns off and shrinks five feet per hour.
- Pluto is the smallest and lightest known planet in our solar system.
- The greatest distance between two planets is between Neptune and Pluto.
- The Earth's Moon is responsible for the ocean's tides.
- The Earth's Moon is 1 million times drier than the driest desert on the planet, the Gobi desert.
- 100 million meteoroids enter the Earth's atmosphere every day.

Roll Your Eyes One-Liners

- ◆ Two peanuts walk into a bar. One was a salted!
- ◆ A sandwich walks into a bar. The barman says, "Sorry, we don't serve food in here!"
- ◆ A jumper cable walks into a bar. The barman says, "I'll serve you, but don't start anything!"
- ◆ An invisible man marries an invisible woman. The kids were nothing to look at either!
- ◆ Two hydrogen atoms walk into a bar. One says, "I've lost my electron." The other says, "Are you sure?" The first replies, "Yes, I'm POSITIVE!"
- ◆ I went to a seafood disco rave last week – and pulled a mussel!

Nasal Spray Dangers!

You can run the risk of addiction by using a decongestant nasal spray for more than three days. Nasal sprays constrict the blood vessels in the nose, enlarging the passage so that air can flow through. After three days you can suffer "rebound nasal congestion" when stopping. The vessels swell up again, leading you back to the spray for relief. Best bet? Either quit cold turkey and suffer for a day, or consider diluting your nasal spray with saline solution.

Don't Go Swimming Without Reading This First!

That cool, shady pond or mountain stream might look inviting for a refreshing swim, but it can harbor parasites and bacteria that can make you ill.

Recreational water illnesses (RWIs) can affect your skin, eyes, ears, & possibly trigger the deadly brain infection-primary amebic meningoencephalitis (PAM). Avoidance is the key, but when in doubt take these precautions before making a splash:

1. **Stay away from warm and muddy water.** The amoeba *Naegleria fowleri* thrives in water 86 degrees or warmer and at the bottom of fresh lakes, ponds and streams.
2. **Wear nose plugs.** Many parasites and bacteria will enter your body through your nostrils.
3. **Always keep your mouth shut.** Avoid swallowing water while swimming.
4. **Don't swim if you have an open wound.**
5. **Don't swim or wade in marshy areas.** You can pick up an annoying parasite that causes swimmer's itch – a condition characterized by itching, burning, and rash lasting up to a week.
6. **Thoroughly dry your ears to protect against swimmer's ear – a painful bacterial infection.**
7. **Avoid ocean beach water after heavy rains.** Overflow from storm drains routinely runs into the ocean, carrying sewage, animal waste, and human garbage

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!

Nick Bosley, Realty Experts, Inc.

Birth of the Toothbrush??

Here's more information than you probably ever wanted to know about your toothbrush. Did you know that dental hygiene dates back to 3000 B.C. when ancient Egyptians would gnaw on "chew sticks" after meals? It's true. The twigs had frayed ends that helped clean their teeth.

The Chinese invented the first toothbrush in 1498, attaching Siberian wild boar bristles to handles made of bone or bamboo. In 1780, William Addis of Clerkenwald, England, mass-produced the first toothbrush by attaching cow tail hairs to the end of a whittled cow thighbone. Addis' descendants continued to manufacture toothbrushes at a factory in Hertford, England until 1993, long after plastic handles and nylon bristles replaced the cow hairs and bones.

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!

A Strange Prescription

A lady walks into the drugstore and asks the pharmacist for some arsenic. "Ma'am, what do you want with arsenic?" he asks. "To kill my husband," she answers. "I can't sell you arsenic to kill a person!" he says. The lady lays down a photo of a man and a woman in a compromising situation. The man is her husband, and the woman is the pharmacist's wife. He takes the photo and nods, "I didn't realize you had a prescription!"

Brain Teaser Answer...

A key

Quotes to Live By...

"The secret of joy in work is contained in one word - excellence. To know how to do something well is to enjoy it."

Pearl Buck

"Excellence is in the details. Give attention to the details and excellence will come." **Perry Paxton**

"We are what we repeatedly do. Excellence, then, is not an act, but a habit." **Aristotle**

THANK YOU for reading my personal newsletter. I wanted to produce a newsletter that has fun content and is valuable and beneficial 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 Wants To Win Movie Tickets For Two?"

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the two lucky winners of last month's quiz. And the winners are...drum roll please: No One!; Be the first two people to correctly answer my quiz question for your movie tickets...

Who was the first woman correspondent on "60 Minutes"?

a) Barbara Walters, b) Diane Sawyer, c) Meredith Vieira, d) Leslie Stahl

The answer is "B," Diane Sawyer. So let's move on to this month's trivia question...

What is the largest island in the world?

a) Greenland b) Borneo c) Madagascar d) New Guinea

The first 2 people to call me with the correct answer will win! (602) 430-7838

Real Estate Corner...

Q. We have just purchased our first home. What should we know about homeowner's insurance before we go shopping for a policy?

A. Getting homeowner's insurance should be a fairly simple process. Your goal is to get enough coverage to rebuild your house and replace the contents in the event of a total loss of your home. Along with insuring your house, you also need protection in case someone is injured on your property and sues you for maximum damages. Some agents will pull a "quickie" assessment based on your location, the size of your mortgage, and the number of rooms in your home. This can be risky at best, so here is some insider information on how the insurance industry will gauge your homeowner's policy.

The insurance industry classifies homeowner's policies on a scale of 1 to 8, tagging them as, for example, "HO-3." Each level defines a different type of policy, separated by what they cover. Here is a brief list of HO1-8 policies.

HO-1, HO-2 – These basic policies cover from 11 to 17 named perils. Named perils can include fire, lightning, riot, theft, vandalism, falling objects, snow and ice damage, and faulty electrical and heating systems.

HO-3 – This homeowner's policy is broader and more practical for most people. HO-3 policies protect against all perils *except* the ones *explicitly excluded* from the policy. Earthquakes, floods, and nuclear accident are usually excluded.

HO-4 – This level is excellent for renter's insurance that covers your possessions from 17 named perils, but excludes the structure itself.

HO-6 – If you buy a co-op or condominium residence this level of insurance covers personal property and adequate liability coverage.

HO-8 – If have an antique or landmark-class home, you may not be able to get a guaranteed replacement policy. Companies figure the cost of rebuilding this type of home with the original materials and craftsmanship to be impossibly high. This policy covers against 11 named perils and will repair damage (with no guarantee on materials quality), or pay you the actual cash value of your home.