



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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7 Simple Steps To Happiness And Success!

Are you feeling stuck on the roadmap of life? Have you longed for greater success and happiness, but haven't yet hooked the brass ring?

Albert Schweitzer once wrote, *"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful."* Here are seven steps you can take today to achieve more happiness and success in your life:

- 1. Believe In Yourself.** Identify your natural talents and abilities. Do what you enjoy and what you do best. Truly successful and happy people find joy in their working lives. Invest your time in what you do best. Focus on your strengths and not your weaknesses.
- 2. Develop a Vision.** First, define your path and start working your plan. Write down a vision for yourself and your life. Be specific. What do you want to accomplish? What do you want your life to look like in 5 years, 10 years?
- 3. Develop Good Habits.** Happy and successful people choose good habits. If you're watching too much TV, chronically late, or eating poorly, make a commitment to change your bad habits into habits consistent with your goals.
- 4. Show Gratitude.** The happiest people are also the most grateful people. Count your blessings frequently and you'll quickly start seeing a change in yourself and the world around you.
- 5. Take A Chance.** Seize opportunities! Success and happiness does not come to those who sit and wait for it to be brought to them.
- 6. Give to Others.** Studies reveal that the happiest people are also the most generous. Do, say, or give something nice to another and see how your own life improves.
- 7. Take Responsibility.** You hold the key to your future. Take responsibility for your actions. Choose the work you like to do, and do it well. Ultimately, you are the master of your fate. You choose your own future by the decisions you make and the actions you take.

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.

Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

sanguine sa[ng]-gw&n\ (adj.)

Meaning: optimistic; confident.

Example Sentence: They were very **sanguine** about their ability to complete the law examination in the specified time.

A Healthy Dose of Insanity

Do you sometimes feel the need to get a little crazy? Maybe you want let loose, and add a little quirky humor to your everyday life. If so, here's some helpful (and humorous) guidance:

- At lunch time, sit in your parked car with sunglasses on, point a hair dryer at passing cars...and see if they slow down.
- Page yourself over the intercom. But don't disguise your voice.
- Every time someone asks you to do something, ask them, "do you want fries with that?"
- Put decaf in the coffee maker for three weeks. Once everyone has gotten over their caffeine addictions, switch to espresso.
- In the memo field of all your checks, write "for sexual favors."
- Don't use any punctuation (*gotcha!*)
- Sing along at the opera.
- When the money comes out the ATM, scream "I Won! I Won!"
- When leaving the zoo, start running towards the parking lot, yelling, "Run for your lives, they're loose!"

Quotes To Live By...

Sometimes the road less traveled is less traveled for a reason.

(*Jerry Seinfeld*)

The mind is the limit. As long as the mind can envision something, you can do it.

(*Arnold Schwarzenegger*)

It is our choices...that show what we truly are, far more than our abilities.

(*J. K. Rowling*)

Kindness Is Good For You!

When was that last time you noticed you were grumpy, then, out of the blue, someone does or says something nice to you? Didn't it make you feel better...even a *lot* better?

When you are kind to other people, it also makes you feel good about yourself. And it's good for your health. Researchers have found positive people have fewer health problems. In his book, *It's a Meaningful Life, it Just Takes Practice*, author Bo Lozoff writes about the importance of being kind and building a better community. That community encompasses family, friends, co-workers, and the people you meet in your daily life (the bank teller, cashier, the parking lot attendant).

So as you go about your day, be kinder to your spouse, your kids, your co-workers, and wherever your travels take you. Then see if adding a little more kindness to your daily diet makes a difference in how you feel, how other people respond to you, and how others feel when you are kind to them. It's a worthwhile experiment!

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. .

Are You Hopelessly Disorganized?

Can't find your keys? Missed an appointment? Still looking for that file you misplaced? Well, if you're like thousands of people, searching for simple solutions to a big organization problems can be a problem!

There may be hope. Here are five quick tips to get (and stay) organized:

1. Keep an errand basket by the door for returning books, videotapes, dry-cleaning, etc.
2. De-clutter your junk drawer using plastic cutlery trays that come in a variety of sizes.
3. Keep a donation box in your laundry room or garage. Add unneeded clothing, books, toys, or small appliances and drop off monthly.
4. Do one small chore each day (dust, straighten one room, vacuum).
5. Have a key rack near the door with two sets of car and house keys. Remember the adage, a place for everything and everything in its place!

Brain Teaser...

I can be cool, but I can't be cold.
I can be sorry, but I can't be guilty.
I can be spooked, but never scared.
I can be sweet, but I can't be friendly.
I can be flammable, but I can't burn.
What am I?

(The answer is on page 4.)

Fun Facts!

Here are some interesting facts you may be surprised to know:

- ⌚ The Simpson's are from Northern Kentucky.
- ⌚ A person who smokes a pack of cigarettes a day *inhales* a ½ cup of tar each year.
- ⌚ "Stewardesses" is the longest word that is typed entirely by the left hand.
- ⌚ The average person will spend approximately two weeks of their life kissing.
- ⌚ The name Jeep came from the abbreviation used in the army for the "General Purpose" vehicle, G.P.
- ⌚ Two-thirds of the world's eggplant is grown in New Jersey.

Thrifty Tips!

These are some of the best tips I've ever seen:

- Open a Sealed envelope - Put in the freezer for a few hours, then slide a knife under the flap. The envelope can then be resealed.
- Permanent marker on appliances and countertops (like store receipt BLUE!). Use rubbing alcohol on a paper towel and it'll disappear!
- Blood stains on clothes? Not to worry! Just pour a little hydrogen peroxide on a cloth and proceed to wipe off every drop of blood. Works every time! (*Now...where to put the body...?*)
- Cure for headaches: Take a lime, cut it in half and rub it on your forehead. The throbbing will go away.
- Now look what you can do with Alka-Seltzer. Clean a toilet. Drop in two Alka-Seltzer tablets; wait twenty minutes, brush and flush.
- Unclog a drain. Clear the sink drain by dropping 3 Alka-Seltzer tablets down the drain followed by a cup of Heinz White Vinegar. Wait a few minutes, and then run the hot water.

How Interest Rates Affect You

Interest rates can have a huge impact on your finances, especially if you carry a lot of debt. Here's some important information that can help you manage your money more successfully:

- 1. Credit cards.** When the Federal Reserve raises rates, expect to pay more. It's best to pay off your credit card debt, or switch to a card with a lower interest rate. Go to www.cardweb.com for credit card rates.
- 2. Home-equity line of credit.** You can use your home-equity line of credit if you can pay off the amount you borrow within three years. If you're unable to pay off the amount in three years, obtain a home-equity loan with a fixed rate. Go to www.bankrate.com for bank rates.
- 3. Mortgages.** If you have an adjustable-rate mortgage you may pay more as rates go up. Financials advisors recommend an adjustable-rate loan with a five or seven-year fixed period.
- 4. Bonds.** When rates go up, generally the yields on most bonds go up. For your protection, invest in funds that hold Treasury and high-quality corporate bonds.

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.

Important News About Blood Pressure

Here's important news about lowering your blood pressure! In a recent study that appears in the *Journal of Hypertension*, researchers evaluated 25 studies on the effects of dietary fiber and blood pressure. They found that by adding fiber to the diet, there was a reduction in both systolic (the top number in a blood pressure reading) and diastolic (the bottom number) blood pressure in patients with high blood pressure.

Today, over 50 million Americans and 1 billion people around the world have high blood pressure, so this finding comes as BIG news! Dietary fiber includes fruit, cereal, fiber pills, and vegetables. In the study, the fiber intake ranged from 3.8 grams per day to 125 grams per day. So, if you're concerned about lowering your blood pressure, you'll want to add more fruits, veggies, and cereal to your diet, exercise daily, and watch your weight. You'll be glad you did!

Thanks For The Kind Words...

"I just wanted to write and let you know how much I appreciate all the hard work you did in selling our home. I couldn't have done it without you!"

(Esther Harris)

A Great Comedian!

Here's a tribute to a man who gave us the gift of laughter...BOB HOPE.

- ON TURNING 70 "You still chase women, but only downhill."
- ON TURNING 80 "That's the time of your life when even your birthday suit needs pressing."
- ON TURNING 90 "You know you're getting old when the candles cost more than the cake."
- ON TURNING 100 "I don't feel old. In fact I don't feel anything until noon. Then it's time for my nap."
- ON SAILORS "They spend the first six days of each week sowing their wild oats, then they go to church on Sunday and pray for crop failure."
- ON NEVER WINNING AN OSCAR "Welcome to the Academy Awards or, as it's called at my home, 'Passover'."
- ON WHY HE CHOSE SHOWBIZ FOR HIS CAREER When I was born, the doctor said to my mother, "Congratulations. You have an eight-pound ham."

Brain Teaser Answer:

Words with double letters.

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 Else 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: Jack Doe, Phoenix; Sally Doe, Tempe; were the first two people to correctly answer my quiz question...

What actor won a Best Supporting Actor Oscar for his work in "A Fish Called Wanda"?

- a) Kevin Kline, b) Michael J. Fox, c) Joe Pesci, d) Hume Cronyn

The answer is "A," Kevin Kline. So let's move on to this month's trivia question...

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

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

The first 2 people to call me with the correct answer will win!

(602) 430-7838

Real Estate Corner...

Q. We've purchased a new house, and are selling our existing home. We don't have a lot of money to fix up our existing home before selling it. Do you have any inexpensive suggestions?

My first suggestion is to deep-clean the house and "make it sparkle!" Here are a few more tricks of the trade to help you get the most for your money:

- If your master bedroom looks drab, add new linens, pillows, and shams to spice it up the bedroom and add a little color.
- Buy a bright colored shower curtain and rug to perk up a dull bathroom. Re-grout if your bathroom grout is chipped or discolored.
- Eliminate clutter. Remove photos, knickknacks, refrigerator magnets and other personal items. Organize your cabinets and closets.
- Clear off kitchen and bathroom counter tops. Put away appliances.
- Arrange your furniture so it focuses on your home's strongest feature (it may a view, a garden, flowers, or a painting). Remove excess furniture. Create a "model home" look, clean, attractive with well-place items.
- Dress up your rooms with attractive area rugs and framed prints.
- Install new light fixtures if they're damaged or unappealing.
- Paint your walls in neutral tones. Paint the front door if needed.
- Trim bushes and make sure the outside landscaping is neat and clean.

If you are in the market for a buying or selling a home and need competent and caring representation, please call me at **(602) 430-7838**.