



Get my **Free Consumer Guide** revealing 44 moneymaking secrets for “dressing” your home for top dollar! Call or email me for your Free copy!

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Inside This Issue...

Are Your Generic Medications Really Safe?....Page 1

What’s The “Skinny” On Beef?....Page 2

The Great Car Debate: Leasing vs. Buying....Page 3

Five Tips For Creating A Successful Home-Based Office....Page 3

Beat This Trivia Question And You Could Win Movie Tickets....Page 4

How To Choose A Qualified Contractor?....Page 4



Tom Witzel

Service For Life![®]

“Insider Tips For Healthy, Wealthy & Happy Living...”

Are Generic Medications Right For You?

The next time you fill a prescription, you might want to ask your pharmacist about the generic equivalent. However, at the same time, you might also ask, “Are they as good as their brand name counterparts?”

In most cases, generic substitution gives you the same strength, dosage, and quality as the brand name product. However, in some instances the generic drugs contain different fillers, flavorings, or coatings. These may cause some patients to experience allergic reactions to the generic drug, but not to the brand name drug or vice versa.

When a company petitions the FDA for approval of a generic drug, they must show that the generic absorbs into the body at the same level as the brand name drug. This becomes very important to you as a consumer because the FDA rates generic drugs based on this absorption data. AA is almost identical to the brand name drug, AB has slight variations, and BB/BO/BP rated generics have significant differences. They should not be used interchangeably with their brand name equivalents.

The FDA has become much stricter on the approval of generic drugs since a 1980 scandal. This scandal tainted the generic drug industry in many people’s eyes. Since 1990, the stricter regulations have helped ensure that generics are really as good as the brand names.

The next time you are at a pharmacy picking up your generic prescription, take an active role in your health. Ask the pharmacist about the FDA rating for your generic. If you have been given a B rated generic drug, don’t panic. Just be sure you do not substitute the brand name drug for the B rated generic in the future. The differences could be significant enough to cause you a reaction if you are using the drug to maintain a specific therapeutic level. This also is true if you switch from a generic to a brand name. Your therapeutic level may need to be monitored by your doctor to ensure the absorption of the drug remains consistent during any type of switch.

Because generic drugs cost 40-60 percent less than their brand name equivalents. So, they can be used to significantly reduce your monthly

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 **303-808-2206** 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.tomwitzel.com

Word Of The Month...

Studies have shown that 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. You may even be able to fatten your wallet!

erudite \er' ye dite\ (adjective)

Meaning: very knowledgeable through study; having or showing great knowledge gained from study and reading

Sample Sentence: John's erudite knowledge did not impress the small audience. As he spouted useless factoids, they quickly lost interest.

Stop The Frizz!

Is your hair dry from perms or coloring? Don't despair. There's a cheap and effective alternative to high priced hot oil treatments.

Simply combine 1/4-cup mayonnaise and two tablespoons mashed avocado. Smooth the mixture through your hair. Cover it with a shower cap or hot towel and let it sit for 30 minutes. Shampoo as usual and voila!

The fats from the avocado and mayonnaise act as an inexpensive and effective moisturizer.

Words of Wisdom...

So let us not be petty when our cause is so great. Let us not quarrel amongst ourselves when our Nation's future is at stake. Let us stand together with renewed confidence in our cause—united in our heritage of the past and our hopes for the future—and determined that this land we love shall lead all mankind into new frontiers of peace and abundance.

**John F. Kennedy - To Be
Delivered November 22, 1963**

The winners in life think constantly in terms of I can, I will, and I am. Losers, on the other hand, concentrate their waking thoughts on what they should have or would have done, or what they can't do.

Dennis Waitley

medication bill. Unfortunately, the lower costs may soon be gone. Many large drug companies are purchasing the smaller generic producers in order to protect their profit margins. This will allow generics to stay on the market, but the savings will not be as significant. For many prescription drug users, this could spell financial disaster.

For more information on generic drug substitutions, you can visit www.bcbsm.com, call your health insurance company, or speak to your pharmacist.

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!

**Gene & Laura Wood, Mike & Gayle Decker, Gary & Ronda
Lentz, Rick & Karen Surbrugg, Pete & Kim Loucks**

What's The "Skinny" On Beef?

Can following your diet and eating beef really co-exist? Here are the facts on beef preparation. If you are watching the fat content in your diet, the following suggestions may be helpful.

- When choosing cuts of beef, look for the words "loin" or "round." These will generally have the lowest fat content.
- Before cooking, trim the fat. By doing this, you will cut the overall fat content of the meat by up to 50 percent.
- For tender cuts from the loin, consider low-fat cooking methods such as broiling, grilling, or rack roasting.
- For less tender cuts, such as round, try braising or stewing. It is also a good idea to marinate less tender cuts of beef before you cook them.
- If you are trying to follow food pyramid guidelines and eat a three ounce cooked portion of beef, start with four ounces of raw, boneless meat.

You can visit www.BeefItsWhatsForDinner.com/recipes/ for specific suggestions on preparing beef using the techniques described above. By following these simple tips, you can cut the fat content and still enjoy a tasty meal.

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Brain Teaser...

Listen closely for,
in my mind,
glows a bright idea;
Hollow shell,
transparent as well,
but need one to see you;
Undoubtedly easy,
less acrostic be missed;
Beckon my power with a
flip or a twist.
What am I?

(answer at bottom of last page)

It All Tastes The Same...

Caught in the middle of a recipe and discover you're missing a specific spice? Try these acceptable substitutions.

- **Allspice:** Cinnamon and a dash of nutmeg or mace.
- **Chili Powder:** A dash of bottled hot pepper sauce plus a combination of oregano and cumin.
- **Cinnamon:** Nutmeg or allspice (use only 1/4 of the amount).
- **Cloves:** Allspice, cinnamon, or nutmeg.
- **Cumin:** Chili powder.
- **Ginger:** Allspice, cinnamon, mace, or nutmeg.
- **Mace:** Allspice, cinnamon, ginger, or nutmeg.
- **Nutmeg:** Cinnamon, ginger, or mace.

Cell Phones Save Lives

If you have an old cell you no longer use, why not give it to charity? It's tax deductible and can save lives.

Since all cell phones have access to 911, victims of domestic violence can use them in an emergency. You can visit wirelessfoundation.org, collectivegood.com, or donateaphone.com for information on specific charities and how to make your life-saving donation.

Human Trivia Tidbits

- An estimated 24 million Americans afflicted with migraines miss more than 157 million days of work per year.
- The average adult American reads 275 words per minute.
- The human brain has grown to its full size by the age of four.

The Great Car Debate: Lease Or Buy A New Car?

When you decide you want to get a new car, you face more decisions than just make and model. With new incentive programs, the lease vs. buy debate can get very confusing.

Both leasing and buying have their pros and cons. It is important to be prepared with all of the information in order to make the best decision for your family. If you have weighed your options and still need more help with your decision, visit www.learner.org/exhibits/dailymath/car/ and complete the buy vs. lease survey. Here are some basic "rules of thumb."

Buying a car is better than leasing if you have a significant amount of cash to invest up front. This reduces your payment and amount of interest paid while still allowing you to drive away in a nice new car. It's also suggested that you buy if you drive more than 15,000 miles per year.

Leasing is suggested for people who plan to replace their vehicle every three to four years. It is also a good alternative to keep costs down if you do not have a sizeable down payment but want a nicer car. It's important to know whether you plan to buy or trade-in the car at the end of the lease. Contracts can be structured differently depending upon your future plans. The web site www.edmunds.com/advice/ can help you explore the intricacies of leasing.

Do You Have A Tough Real Estate Question You Want Answered?

I love hearing from all of 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, tip, or idea, please feel free to call me at 303-808-2206. Perhaps I'll feature you in a future issue!

How To Create A Successful Home-Based Office

With the popularity of telecommuting, many are turning to home-based offices. However, you may wonder what you need to do to make your home-based office a success. If you plan to work from home, you are going to have to set some ground rules.

- **Treat it like a regular workday.** Get up, get dressed, and get started. Don't work in your pajamas.
- **Keep normal hours.** Report to your home office at the same time you would arrive at work.
- **Limit distractions.** Let your family, neighbors, and friends know this is your time to work, not socialize.
- **Separate your work area from your living area.**
- **Don't plan on work that requires you to lug home huge volumes of files or resource materials.** Reading, writing, making phone calls, and data processing are the most suitable at-home projects.

Get Free money-saving home tips at my web site: www.tomwitzel.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!

Protect Your Children From Harmful Toys

The American Speech-Language-Hearing Association reminds parents that the noise produced by some toys may be harmful to a child's ears. They urge toy buyers to make sure toys are not too loud before purchasing them.

Studies have shown that some toys, such as those with sirens or horns, can emit noises at a level up to 120 decibels. This level is equivalent to a jet airplane taking off. Toys that may pose a danger to a child's hearing include squeaky rubber toys, cap guns, walkie-talkies, musical instruments, and toys with cranks.

Remember, high decibel levels can result in permanent hearing loss for individuals at any age.

Smarter Than You Think

A proud mother took her daughter to the doctor for her two year check-up. The doctor had the little girl perform coordination tests to see if she was walking properly. Then the doctor requested, "Annie, can you stand on one foot for me?" So, she promptly walked over and stood on the doctor's foot.

Brain Teaser Answer

A light bulb

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.

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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 four lucky winners of last month's quiz. And the winners are...drum roll please: **Peter Loucks, Bob Anderson, Amanda Edwards, & Gayle Decker** were the first four people to correctly answer my quiz question...

What State Is The Grand Canyon Located?

a) Colorado b) New Mexico c) Florida d) Arizona

The answer is letter "D," Arizona. So let's move on to this month's trivia question.

How many doughnuts are in a "Baker's Dozen?"

a) 12 b) 13 c) 15 d) 9 e) 11

The first 4 people to call me with the correct answer will win! 303-808-2206

Real Estate Corner...

Q. We want to do some remodeling. How can we choose the best contractor for the job?

A. When choosing a contractor, it's important to gather information from several sources. You should ask for recommendations from a variety of friends. Also, call 1-800-440-NARI for a remodeling brochure and listing of qualified contractors. On the web, you can visit **homestore.com** or **homecenter.com** for a list of contractors in your area. First, verify that they are in good standing with the Better Business Bureau and they have a current contractor's license. From these qualified applicants, get at least three bids. Don't automatically go with the lowest bid. Compare the bids carefully to ensure they have the exact same specifications. Then check references. Ask any contractor you are considering to provide you with names and contact information from previous clients. Call and/or visit these references and ask questions. Remember, the chosen contractor will be spending time inside your home. Be sure you choose someone who is not only competent, but is also trustworthy.

Once you have chosen a contractor, you need to solidify your specifications in a formal contract. This contract should describe the work that will be done, a start and completion date, terms of payment, and any guarantees. It should also specify what type of insurance the contractor is carrying. If someone gets hurt on your property during renovation and the contractor does not have the appropriate insurance, you could be held liable.

Don't allow work to be done without the proper building permits and don't make the last payment to the contractor until final inspections are completed. Never pay a contractor in cash to avoid paying taxes. This will legally void any agreements if you are forced to go to court about unsatisfactory workmanship. If you need competent, caring real estate advice, please contact me at **303-808-2206**.

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