



*WARNING: Don't even think of selling your home without my Free Consumer Guide, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call for your free copy!*

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Tom Witzel's...

# Service For Life!<sup>®</sup>

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

## 14 Simple Secrets For Keeping Yourself "Heart-Healthy"

The statistics are staggering. Last year almost 1 million people died of cardiovascular disease—that's almost 40 percent of all deaths in the United States! And it's estimated that nearly 62 million Americans now live with some type of cardiovascular disease.

Last year heart disease claimed more lives than the seven most common causes of death combined. Yet avoiding these deadly statistics is easier than you might think. Here are some simple tips for improving your heart's health:

- ✓ **Exercise** at least 30 minutes each day. Don't push it; a brisk walk is all you need. And remember, it's cumulative time that counts.
- ✓ **Reduce Your Fat Intake.** Your total amount of daily fat should not exceed 30 percent of your daily caloric intake.
- ✓ **Use Mono-unsaturated Fats** such as olive or canola oil. Buy cold-pressed oils to take advantage of higher antioxidant levels.
- ✓ **Eat Fish.** Omega-3 fats are good for you. You can also get omega-3 fats from ground flaxseed. Adding two tablespoons per day to your diet can give you a good amount of omega-3 fats.
- ✓ **Take a Daily Multivitamin** containing B-6, B-12, and folic acid.
- ✓ **Eat nuts** when you need a snack. They contain "good" fat.
- ✓ **Drink Green or Black Tea** to stock up on antioxidants. Some experts suggest you drink an **occasional** alcoholic beverage, such as a glass of red wine, to improve your heart health.
- ✓ **Add Fiber** to your diet. Eat more fruits, vegetables, and grains. Eating fruits and vegetables also gives your body needed antioxidants.
- ✓ **Eat Soy.** Soybeans, tofu, and soy milk all help to reduce "bad" cholesterol.
- ✓ **Use substitutes** such as low cholesterol "butter" to help keep your fat and cholesterol levels in check.
- ✓ **Stop Smoking.** Need I say more?
- ✓ **Find Ways to Reduce Stress in Your Daily Life.** Find a good activity, such as yoga or a hobby to help you keep calm and maintain a positive attitude.
- ✓ **Release Anger.** Instead, nurture healthy, loving relationships. Studies show individuals who have strong connections with others tend to be healthier overall.

### Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **303-808-2206**, and I'll tell you...with no hassles and no obligation.

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

**copious** \koe' pee es\ (adjective)

**Meaning:** yielding or containing plenty; affording amply supply

**Sample Sentence:** Due to the **copious** snowfall, they cancelled work for the day.

## Great Web Site

If you have questions about government programs or consumer products, this site is for you. Just visit [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) and discover tons of publications about everything from cars to employment opportunities. All publications are either free or offered at a low cost. Check it out!

## Whoa...Teenage Driver!

A study by the Johns Hopkins School of Public Health found that teenage drivers are nearly 40 percent more likely to have an accident if driving with another passenger, particularly another young person. The percentage doubles and triples with each additional passenger. Conversation, foolishness, and distractions lead to everything from speeding to daring maneuvers. If you know a teenage driver – warn them to be extra careful when driving with passengers.

## Avoiding Dry Cleaning Allergies

The U.S. Environmental Protection Agency recommends that consumers immediately remove the plastic bags encasing their dry-cleaned clothes to let them air out. The removal of the bag reduces many negative effects from the chemicals used in dry-cleaning fluids.

According to the EPA, these “volatile organic compounds” can cause eye and upper respiratory irritability, nasal congestions, rashes, headaches, and nausea.

- ✓ **Get Regular Physical Check-Ups** that include cholesterol and blood pressure checks.

Most of these suggestions are fairly simple to follow. If you would like more specifics on heart disease, [www.americanheart.org](http://www.americanheart.org) is full of great information or you can call them at 1-800-242-8721. Don't become one of the statistics, start on the road to a healthier heart today!

## 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 **303-808-2206**.

## How To Be Smart With Your Charitable Contributions

When making charitable contributions, how can you ensure your time and/or money is going to the appropriate place? Are you giving enough...are you giving too much? We all wonder about these questions.

Statistics show Americans give an average of 3 percent of their yearly income to charities. Before you begin to contribute money, most analysts encourage you to pay your own bills, including credit cards. Generally, if you feel confident in your own financial well-being, you are inclined to give more to charities throughout your lifetime.

Once you are ready to give, it's important to choose your charity carefully. Perhaps a local charity would reap more benefits from your money, and you could also donate some of your time. This serves two purposes: helping local needs, and seeing first-hand how your donation is benefiting others. It's also a good idea to verify the charity before you donate. The web site [www.give.org](http://www.give.org) can help you to analyze possible charities. Just remember to follow these basic guidelines:

- Always pay by check – never send cash.
- Keep a record of your donation for tax purposes.
- Beware of organizations using names close to, but different than, well-known organizations.
- Check out the organization with the Better Business Bureau or State Attorney General's office.

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## Brain Teaser...

What is black when you buy it,  
red when you use it,  
and gray when you throw it away?  
(answer at bottom of last page)

## Loony Local Laws...

Did you know...

- ◆ In Alaska, it is illegal to look at a moose from the window of an airplane or other flying object.
- ◆ In Omaha, Nebraska, it's illegal to burp or sneeze in church.
- ◆ In North Carolina, it's illegal to plow a field with an elephant.
- ◆ Every citizen in Kentucky is required by law to bathe at least once a year.
- ◆ Dueling is legal in Paraguay, as long as both parties are registered blood donors.
- ◆ It's against the law to stare at the Mayor of Paris.
- ◆ In Russia, during the reign of Peter the Great, there was a special tax on anyone with a beard.
- ◆ In the 16th Century in Turkey, drinking coffee was punishable by death.

## The "Best" Patients...

Three surgeons are discussing who makes the best patients on the operating table.

The first surgeon says, "*I like to see accountants on my table, because when you open them up, everything inside is numbered.*"

The second responds, "*Yeah, but you should try electricians. Everything inside them is color coded!*"

The third surgeon chimes in, "*You're both wrong. Politicians are by far the easiest to operate on. There's no guts, no heart, no spine, and the head and hind are interchangeable!*"

## Quote Of The Month

"People are always blaming their circumstances for what they are. I don't believe in circumstances. The people who get on in this world are the people who get up and look for the circumstances they want, and, if they can't find them, make them."

*George Bernard Shaw*

# Consumer Corner...

Here's a new addition to my newsletter. It's a helpful reference section to give you savvy consumer and safety tips, and help make smart buying decisions. I hope you enjoy it!

**Shrewd Lottery Tactic:** Mathematical strategy can make a big difference when playing the lottery. Choose unpopular numbers that are less likely to be selected by other players. While your chance of winning the jackpot remains the same, the amount you stand to win increases since you'll be splitting the prize with fewer people. Select numbers over 31 because they won't be chosen by anyone playing birthday or anniversary dates. Make at least four of your six choices 32 or above. Also, choose numbers ending in 1, 2, 8, 9, and 0. Most people tend to pick numbers ending in 3 through 7.

**Bill Paying Secret:** If you're faced with a cash crunch, it's important to know which bills to pay first to preserve your credit rating, and which to defer. The bills to pay *immediately* include credit cards issued by department stores and banks. Why? They submit "full file" reports to credit reporting agencies on all clients each month. Those less likely to file reports are oil companies, utility companies, and those who don't hold contracts with the credit reporting agencies, such as hospitals, physicians, etc.

## Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients and friends into our real estate family. Thanks so much for thinking of me with your referrals when you, your family, or friends need a caring and competent REALTOR®.

**S & S Floor Surfacing Company**  
**Amy & Perry Fanara**

**How To Curb Food Cravings:** If you find yourself with a craving to eat throughout the day, here are a few tips to help stave off those feelings: 1) Drink several cups of green tea daily. Green tea contains *polyphenols* that boost metabolism; 2) Eat spicy foods. People who do find it easier to avoid weight gain; 3) Eliminate sugary foods. They boost your sugar levels, causing your pancreas to secrete insulin, which causes blood sugar to drop, making you hungrier; and 4) Eat turkey. Turkey contains amino acids that send fullness signals to your brain.

**Emergency Car Tool May Save Your Life!** Every car owner should have an automatic center punch for breaking windows. If your auto were to be submerged in water, getting out could be nearly impossible. The center punch will allow you to break your windows to escape safely. Simply press the tool against window until glass breaks. Store the punch in a quick-access location, such as driver's door side pocket or center console. They cost about \$15 and are available at most hardware stores.

**The Best Houseplants For Clean Indoor Air.** Selecting the right plants can significantly increase your indoor air quality. They include *Lady Palm*, *Rubber Plant*, and *English Ivy*. These plants also resist insects and disease, and are easy to grow. To improve your indoor air quality, for a 150 sq. ft. room, you'll need three full-sized plants in 10 to 12 inch containers.

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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!

## Avoid Credit Surprises!

So much depends on your credit rating, so why not check it from time to time for discrepancies or blemishes. If you're curious about your credit history, you can order a copy of your report by calling the three main national credit reporting agencies: Equifax (800) 685-1111; Experian (888) 397-3742, or Trans Union (800) 916-8800. The cost of the reports are nominal.

## Talk About Easy to Please!

A little eight-year-old boy had never spoken a word in his life. One afternoon, as he sat eating his lunch he turned to his mother and said, "Soup's cold."

His astonished mother exclaimed, "Son, I've waited so long to hear you speak. But all these years you never said a thing. Why haven't you spoken before?"

The boy looked at her and said, "Up until now, everything's been okay!"

## Quick-Quote...

"May the forces of evil become confused on the way to your house."

**George Carlin**

## Brain Teaser Answer

Charcoal

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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.

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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 6 lucky winners of last month's quiz. And the winners are...drum roll please: **Jeff Sali, Carol Knight, Tom Holman, Robert Boaz, Shannon Marshall, & John Simms** were the first six people to correctly answer my quiz question...

## How many times a day is a broken clock correct?

- a) twice b) once c) three times d) never

The answer is letter "A," twice. A clock that stops at 1:15 is correct at 1:15 a.m. and 1:15 p.m. So let's move on to this month's trivia question.

## Which state is the home of Mount Rushmore?

- a) Idaho b) Wyoming c) North Dakota d) South Dakota

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

## Real Estate Corner...

**Q. We're thinking about buying a home, but can't decide whether to get a single-family residence or a condominium. What are the pros and cons?**

**A.** Condominiums are often the answer to finding a low-cost, low-maintenance home. However, there are a few downfalls to consider.

First, you'll have to be comfortable with the idea of being in close proximity to your neighbors. Chances are you'll share at least one common wall with another family. So you'll need to decide whether you're willing to lower your noise level and deal with the occasional noise made by your neighbor.

Second, most condominiums require tenants to pay special assessments for common items such as roadwork or roof repairs. Generally, the tenants vote on these items, which means you'll want to become involved with tenant meetings association projects.

Condos can be an attractive option because they are generally kept in good repair by enforced rules called CC&R's. You'll need to become familiar with these rules and agree to follow them before buying a condominium. If you like the benefits of CC&R's, but decide you want a single-family residence, you can look for a subdivision with a homeowner's association that enforces such rules.

If you aren't turned off by the downfalls, condos can offer some great perks. Besides being less expensive, they also allow you to share maintenance and repair responsibilities. Most complexes also offer pools, clubhouses, and other amenities.

If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **303-808-2206**.

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