



Tom Witzel...

Service For Life![®]

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

Buying A Home Soon? Learn how to save thousands of dollars when finding, buying, or financing your home. Call or email for details.

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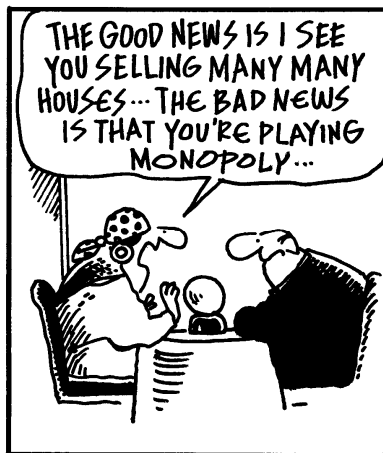
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Is Your Home ‘Fungus Safe’?

Imagine sleeping in a huge bed of mold. That’s what you may be doing if your home has been invaded by the #1 cause of respiratory distress. Everyone from Ed McMahon to Erin Brockovich has dealt with this nasty problem. A newly created database of homes affected by mold across the U.S. has grown to over 11,000 names.

You may think you are immune to household fungus, but what makes it so deadly is the fact that you can’t see it. The fungus grows in walls and ventilation ducts while tiny spores escape and pollute the air. The primary cause of fungal development is water intrusion.

If you’ve ever had a water leak, your home could be harboring fungus. In order for the fungus to attack your home, conditions must be moist with limited ventilation. In as little as 12 hours from the exposure to moisture, the fungus can find a food source and begin to colonize. To help prevent mold from attacking your home, you should quickly fix any roof or plumbing leaks, keep your heating and cooling systems well maintained, and avoid over watering your landscaping. It is also suggested you seal around chimneys and skylights because water often enters homes through these areas.

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!

The toxins created by the mold spores can poison the air and cause debilitating memory loss, respiratory difficulties, internal bleeding, and even tumor like growths. The memory loss is often so severe that it can’t be fully regained without intensive therapy. Early signs of mold toxins include headaches, dizziness, and fatigue. Some medical professionals are even blaming mold for the increase in asthma over the past several years. The toxins not only affect homeowners, but also their pets. Often sensitive little pet lungs are too damaged and premature death is the outcome.

Many families are fighting back and plagued homeowners have won lawsuits for as much as \$32 million. This opens a huge door for homeowners and a giant mess for insurance companies. If a large water break occurs and your insurance company sends out someone to fix the pipe, should they also be required to send out someone to ensure mold has not formed in the area? You need to question these procedures if you find yourself in the position of having a major water leak.

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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!

acumen \ak' ye men or e kyoo' men\
(noun)

Meaning: quickness, accuracy, and keenness of judgment or insight

Sample Sentence: With great **acumen** and forethought, Louisa was able to choose which university to attend.

Newlywed Bliss?

The newlywed wife said to her husband when he returned from work, *"I have great news for you. Pretty soon there are going to be three living in this house instead of two!"*

The husband was glowing with happiness, kissing his wife and said, *"Oh darling, I'm the happiest man in the world."*

To which she replied, *"I'm glad you feel that way because tomorrow morning my mother moves in with us."*

Painting Tips

- To soften hardened paintbrushes, soak them in hot vinegar for a few minutes and then rinse with soap and water.
- Store your partial cans of paint upside down. The paint will form it's own airtight seal, and thus it will last longer.
- If your old paint has lumps or debris in it, stretch a pair of panty hose across the can and pour the paint through them into another container.

Quotes For The Month...

"Anyone who lives within their means suffers from a lack of imagination."

Oscar Wilde

"A budget tells us what we can't afford, but it doesn't keep us from buying it."

William Feather

If you have had past water damage and think dangerous mold spores may have invaded your home, you should contact an environmental air quality company in your area. They will be able to come to your home and test the air for a variety of poisonous toxins. For more information, you can visit www.mold-kill.com.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just email me @ tomwitzel@remax.net with their information, OR just call me at **303-808-2206** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Soothing Your Aching Joints

If your joints often ache after you have slept or sat for a long period of time, then you are probably experiencing some stage of osteoarthritis. Don't despair. Almost every adult over age 40 experiences some degree of symptoms. In fact, over 20 million Americans feel their joints ache because of a past injury or years of use.

Even though it is difficult to prevent the onset of osteoarthritis, there are some things that you can do to control the symptoms.

- **Lose weight.** Obesity exacerbates the aches.
- **Exercise.** Walk, or try low to mid impact activities everyday for short periods.
- **Apply heat and cold.** A 20-minute hot shower or heat pack will relax your muscles. To make your own heat pack, fill a sock with uncooked rice and heat it in the microwave for three minutes. A cold pack can be used to relieve pain.
- **Take pain relievers.** Try acetaminophen or low doses of ibuprophen for pain, and glucosamine and chondroitin to help repair cartilage damage. You can also try topical ointments if your pain persists.

To avoid pain don't squat or sit in low unsupportive chairs. Lift with your legs and wear shoes with good arch supports. Otherwise, just know that you are not alone in your achy joints.

Millions of Americans share your pain. For more information and ideas about soothing your achy joints, you can visit www.arthritis.org or www.arthritis.com.

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Brain Teaser...

My name is spelled the same forwards as it is backwards.

I am a noun, a verb, and an adjective.

I am used to determine increase, decrease, and balance.

I am where elevators take you.

What is my name?

(answer at bottom of last page)

Martha Stewart vs. Us

Martha: To keep potatoes from budding, place an apple in the bag with the potatoes.

Us: Buy a box of instant mashed potato mix and it will keep for years.

Martha: Stuff a mini marshmallow in the bottom of your ice cream cone to prevent drips.

Us: Just suck the ice cream out of the bottom of the cone.

Martha: If you over-salt a dish, add a peeled potato while it is still cooking to absorb some of the excess salt.

Us: Tell your family if they don't like it that's too bad.

Martha: Use a latex dishwashing glove to open a tightly sealed jar.

Us: Ask a cute neighbor to help.

Cold Hard Cash

Did you know that money may make you physically ill? A recent study found 94 percent of the \$1 bills that were examined had some type of harmful bacteria on them. That means only 6 percent of the bills were "clean." The bacteria ranged from staphylococcus to streptococcus. It is believed the bacteria on more than three-quarters of the examined bills would have led to infections in people with weakened immune systems. In fact, 7 percent of the bacteria would even cause illness in most healthy individuals. So, the next time you get change from a cashier you may want to remember that cold hard cash may be what is making you ill.

Great Disinfectant!

Make a solution of three tablespoons liquid soap, two cups water, and 20-30 drops of tea tree oil. The oil is a natural disinfectant and is very safe to use on nearly all surfaces.

A Cure For Common Fatigue?

Did you know 75 percent of Americans are chronically dehydrated? This means you are most likely among those lacking water in their diet.

Dehydration is the main trigger of daytime fatigue and can cause symptoms such as nausea, stomachaches, and confusion. Drinking at least eight servings (8 oz. each) of water each day will increase your energy supply and help you metabolize fat easier. Toddlers should drink 2-3 ounces of water per hour and older children should drink 4-6 ounces.

Among the significant benefits of water is that it can help ease back and joint pain for 80 percent of those individuals who suffer. In fact, only five servings of water a day help reduce colon cancer by 45 percent and cut the risk of bladder cancer by 50 percent. Not to mention it can cut your chances of breast cancer by 79 percent.

Start the day out with a pitcher of water filled with your target amount. Then, you will be able to see exactly the amount you have drunk by the end of the day. Drinking sparkling water with a twist, or using it to dilute wine is a great way to get your water when you are dining out or at a party. And remember to always take a bottle of water with you when traveling.

Drinking eight glasses of water a day suddenly doesn't seem so bad when you weigh the health benefits you may gain now and in the future.

A Heartfelt Message To My Special Clients And Friends...

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Elaine Roller, Amy Fanara, Margaret Skrbina, & Tim Moore.

Expert Decorating Ideas

Before breaking out the paintbrushes or moving furniture try some of these simple tips that will make your redecorating more successful!

- ✓ Use light or vivid colors to brighten the room. Also, try painting the walls and ceiling in the same shade.
- ✓ If you have a real asset in the room, center your furniture around it, and paint it a particularly bright or elegant accent color.
- ✓ Use area rugs to control traffic patterns. If you have a problem point in the room try to arrange furniture and rugs so the problem is avoided.
- ✓ Use color to create separations in a room that is being used for more than one purpose.
- ✓ Try using texture to create warmth and interest points.

The movement of furniture, additions of inexpensive paint and texture, and the use area rugs can help you make the most of your space.

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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!

Crock Pot Cooking Hints

- Remove skin and fat from meat before cooking.
- Put root vegetables like potatoes, carrots, and onions under the meat for a more even cooking pattern.
- Add spices toward the end of the cooking time, so the flavor doesn't get diluted.
- Since the color of slow cooked vegetables tends to fade, garnish your meal before serving it. Sour cream, tomatoes, or red peppers work well.

Insightful Quotation

"To laugh often and much; to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to leave the world a bit better, whether by a healthy child, a garden patch, or a redeemed social condition; to know even one life has breathed easier because you have lived. This is to have succeeded."

Ralph Waldo Emerson

Brain Teaser Answer...

A Level

THANK YOU for reading my Service For Life! personal newsletter. I wanted to produce a newsletter that has great 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 five lucky winners of last month's quiz. And the winners are...drum roll please: **Stefanie Sali, Stan Williams, Sharon Keel, Esta Howell, & Dylan Loucks** were the first five people to correctly answer my quiz question...

Which state is the home of Mount Rushmore?

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

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

In baseball, which player stands on the "mound"?

- a) First Baseman b) Pitcher c) Catcher d) Right Fielder

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

Real Estate Corner...

Q. I want to help my elderly parents find an appropriate retirement home. What should I look for to ensure they will have all of the accommodations they will need in the next few years?

A. Whether you want to help an elderly relative find retirement housing or you are looking to your own future needs, you should weigh the same factors. You must decide what level of care will be needed both in the short-term and in the long-term, and then determine what type of housing situation is appropriate.

1. **Independent living** offers the least assistance in a retirement setting. Usually the person has their own condo or apartment and does not receive any help with the basic activities of daily living. It is private housing with a few optional services available. These services often include transportation, meals, and housekeeping. This type of living arrangement is wonderful for an older person who just needs socialization opportunities and minimal assistance.
2. **Assisted living** is a level below nursing home care. They usually offer the tenant meals, laundry services, and assistance with activities of daily living such as bathing. They still offer a great deal of independence and wonderful socialization opportunities, but begin to give care that is more acute.
3. **Nursing home care** is usually the last level of care before hospitalization. Nursing homes offer full health care 24 hours a day and independence is very limited. They do all of the cleaning, bathing, and medication distribution.
4. **A Continuing Care Retirement Community** offers the spectrum from independent living to skilled nursing care. Often they require an initial fee and then you pay monthly for the level of services you are requiring at the time. Continuing care retirement communities provide their residents with a very stable base that grows as needs change.

If you or your loved one is planning to relocate and needs assistance with finding these types of retirement properties, please call me at **303-808-2206**.

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