



Glenn Loper's...

Desert Dwellers!®

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

Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 602-565-9688 to get a copy...

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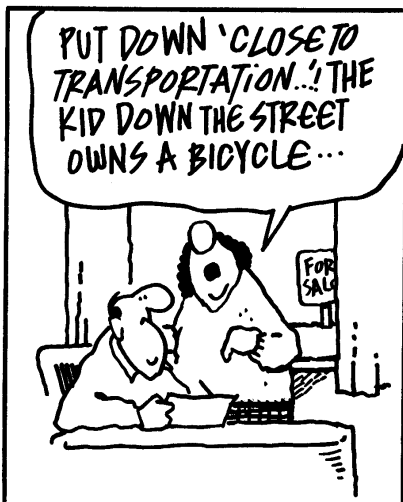
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10 Worst Places For Germs In Your Kitchen

Get ready to cringe because a recent study by NSF International, the most respected health and safety research organization, discovered the top ten germiest places in your kitchen.* What's shocking is five of these are in your refrigerator next to the food you put in your mouth!

What kind of germs? Salmonella, E. coli, yeast and mold were found in moist and dark areas of your fridge – literally setting up their own breeding ground. They're not even stopped by the cold temperature inside! Here's exactly where to clean in your refrigerator:

- Water dispenser:** Check the manual, but most manufacturers recommend disconnecting the water supply and using vinegar to flush the system once a year. Let the vinegar sit in the line for 10 minutes, then reconnect and turn the dispenser on to flush the vinegar out.
- Door seal:** Wipe this area clear of sneaky germs monthly using a damp soapy cloth and then wiping dry.
- Icemaker:** Disconnect monthly, remove if possible, wash with warm soapy water, and then dry.
- Meat containers and veggie containers:** Every month, mark your calendar and clean these germ-harboring trays with warm soapy water. To minimize odors, baking soda can be added to the sink while you're washing them. Dry with a clean towel and replace.

* The other gummy areas include: your blender seal, knife block, can openers, rubber spatulas, and any food storage containers with a rubber seal. Vinegar is a safe and all-natural sanitizer for these and other items around the kitchen.

How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy by calling me at...602-565-9688.

Word of the Month...

Studies have shown 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 (and maybe even fatten your wallet!)

Cynosure (sy-na-shoor) adj.

Meaning: a person or thing that attracts attention or acts as a guide

Sample Sentence: The North Star was the cynosure for centuries of sailors.

5 Foods That Counter Gas

Everyone knows beans are the musical fruit, but did you know you can eat these foods to fight bloating and gas?

- Cook with **spices** like ginger, bay leaves, or rosemary to help break down sugars in foods that cause bloating.
- **Melons** contain high volumes of water and potassium, a combination that's a real gas-reducer.
- Drink tea made from **peppermint** to help soothe stomach grumbles.
- Eat **yogurt** to add beneficial bacteria to break down food, but be careful – if you're sensitive to dairy it may have the opposite effect!
- Some people stop drinking water when they feel bloated, but you should actually drink more **water** to flush salts out of your system.

Quotes To Live By...

I attribute my success to this: I never gave or took any excuse.

– Florence Nightingale

The power of imagination makes us infinite.

– John Muir

Try to be like the turtle - at ease in your own shell.

– Bill Copeland

4 Checks Before You Hire A Financial Adviser

When it comes to money advice, who do you trust? When looking for a financial adviser it's important to partner with a trustworthy and compatible person. Here's how to do the extensive background research before you make a decision:

1. **Opt for a "fee-only" or hourly financial adviser.** You want someone focused on your investments, not a commission each time they advise you to buy or sell stock. Find fee-only advisers listed on: www.napfa.org, www.fpanet.org, and www.cfp.net.
2. **Check for this credential.** Just like any profession, there are a slew of certifications, but every financial adviser should have their Certified Financial Planner (CFP) designation at a minimum. This means they've passed a 10 hour financial planning exam, have 3 years of full time experience, and have had a comprehensive background check.
3. **Verify their background.** You can find more information about a financial adviser's background, like membership associations, professional designations, and the types of services they provide at www.brightscope.com. Also, www.sec.gov (select Investment Adviser Search) and www.finra.org (look for a tool called BrokerCheck) allow you to view a financial adviser's record and any complaints listed against them.
4. **Assess their personality.** Do they make you feel uncomfortable, talk over you, or make you feel stupid? If so, it's probably not a good fit. Go with someone who you can speak freely with and who can explain investments clearly.

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

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

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!

**Michele Kalchert
Jeff Blair
John & Barbara Hoy**

Brain Teaser...

Can you guess what words match these definitions?

The number of letters for the first word is given, and the second word is the first word with an extra letter added (example: band & brand)...

A simple machine for lifting & ingenious or quick witted
(first word is 5 letters).

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at: **602-565-9688**.

Name That Group...

You may have heard of a school of fish, but have you ever heard of:

- A grist of **flies**
- A brood of **hens**
- A shrewdness of **apes**
- A siege of **herons**
- A crash of **rhinoceroses**
- An unkindness of **ravens**
- A murmuration of **starlings**
- An ostentation of **peacocks**
- A smack of **jellyfish**
- A pitying of **doves**
- A knot of **toads**

Websites To Enjoy The Great Outdoors

www.garden.org – This site provides a wealth of gardening information, including regional zone reports for the U.S. and Canada, and a Q&A library. Find advice from the experts, and determine the zone you live in so you always know what types of plants will grow best.

www.discovertheforest.org – Plan your outdoor activities like camping, biking, or hiking in national forests and parks all over the country.

www.diynetwork.com/outdoors – Line up your favorite DIY projects with how-to guides for fountains, planters, storage benches, and much more around the house.

Throw A Blow-Out Bash On A Budget

Does planning a party on a budget kill your party excitement? Bring back the fun using these thrifty party planning tips:

- ◆ **FRIENDS** – Digital invites are free, customizable, and instant. Great digital invite services such as **Celebrations.com**, **Evite.com**, or **Punchbowl.com** often include planning help and ideas. If you don't have someone's email address, print a few digital invites and give them out in-person.
- ◆ **FOOD** – One-dish meals like pastas or casseroles are easy and inexpensive. A potluck is always a good solution for variety of both food and beverages. Also, choose a signature party drink that fits your theme and only buy the ingredients for that one drink.
- ◆ **FUN** – Make your own playlist instead of hiring a DJ. Use your party theme to pick songs, then plug your music player into an external speaker and let it run all night. Use pretty desserts like cakes as centerpieces, or design your own table decor with inexpensive but fresh flowers from the grocery store.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At
www.searchSEvalleyhomes.com

Stop Distractions At Work

Constant interruptions such as emails, phone calls, instant messaging, and unexpected visits make it more likely you'll have errors in your work and be exhausted at the end of the day. Try these 3 productivity-boosters:

Have a designated time to check your email. Emails are one of the biggest distractions at work. Disable the instant notification and pick two to three pre-determined times a day to check your email.

Wear headphones or earplugs. Deter interruptions by ensuring anyone approaching your desk can see you wearing them. You don't even need to listen to anything unless music helps you concentrate.

Know exactly what to say. You may need different lines for different co-workers, but be prepared with a quick response. If you need to answer an email, say, "Saw the email, I'll respond in 15 minutes once I finish this project." If it's a chatterbox co-worker, say something like "In the middle of closing this contract – I'll stop by your desk on the way out."

Get Free money-saving home tips at my web site: www.searchSEvalleyhomes.com

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

The words are:
lever & clever

Payback for Big Talkers...

A businessman flying first class is sitting next to a parrot. The plane takes off, and the parrot orders a Glenlivet, neat. The businessman asks for a Coke. After a few minutes, the bird yells, "Where's my scotch? Give me my scotch!" The flight attendant rushes over with their drinks.

Later, they order another round. Again, the bird gives the crew grief for being slow, and the businessman joins in: "Yeah, the service stinks!"

Just then, the flight attendant grabs the pair, opens the hatch, and throws them out of the plane. As they hurtle toward the ground, the parrot says to the terrified man, "Wow, that took a lot of guts for a guy with no wings!"

THANK YOU for reading my Desert Dwellers!, 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.

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...

Glenn Loper, CRS

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

"Who Else Wants To Win \$50. Cash?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is...drum roll please: Tim Hill of Queen Creek, AZ was the first person to correctly answer my quiz question.

What is the longest running animated series on U.S. television?

a) The Flintstones b) South Park c) The Simpsons d) Scooby-Doo

The answer is c) The Simpsons. The series started on Dec. 17, 1989. In December 1999, Time magazine named it the 20th century's best television series. So, let's move on to *this* month's trivia question.

Who was the original bassist for the Beatles, sometimes called the "fifth Beatle"?

a) Keith Richards b) Ringo Starr c) Pete Best d) Stu Sutcliffe

Email Me At gloper@realtyexecutivesloper.com or

Call me at 602-525-2447

And You Could Be My Next Winner!

Real Estate Corner...

Q. How do I select the right contractor for work at my home?

A. Hiring a bad contractor to work on your home could cost you thousands, so here's a handy checklist to make sure someone is the best person for the job:

- Get a written **estimate** of the exact charges for labor and materials.
- Verify with the State License Board that they are a **licensed and insured contractor**. On www.contractors-license.org you can find a link to the licensing board and search by the contractor's name.
- Ask if they carry **workers compensation** insurance, in case anyone gets hurt on your property.
- Ask the contractor for their **building material suppliers** and verify their account is up to date to see if they are financially responsible.
- Ask for and check their list of **references**. Ask their references a few clarifying questions, such as: "Would you hire them again?," "Were you satisfied with the quality of work performed?" and "Did they clean up each day?"

Want to learn more tips for fixing up your home? Ask for my Free Consumer Report called "**Make Your Home Show Like a Model Without Breaking the Bank.**" I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **602-565-9688**. Perhaps I'll feature it in my next issue!

Get Free money-saving home tips at my web site: www.searchSEvalleyhomes.com