



Buying A Home Soon? Get my **Free** Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call free recorded message at 1-855-565-9688 ext 808...

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Glenn Loper's...

Desert Dwellers!®

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

7 Major Financial Mistakes & How To Avoid Them

Watch out for these seven mistakes that could cost you big time:

1. **Not having an emergency fund.** Keep at least three months' worth of your expenses in an account so you're not using credit cards to pay for unexpected events, such as a job loss or medical expense.
2. **Not having a budget.** Take your income minus your fixed expenses, and the difference is what you can spend each month. Track your spending using tools like www.mint.com.
3. **Not saving for retirement.** Be sure to take advantage of your employer's retirement savings plan, and open your own retirement savings account.
4. **Not paying bills on time.** Late payments affect your credit score. Sign up for a free service such as www.manilla.com, which lets you organize your bills in one place and sends you bill pay reminders.
5. **Not planning for your children's education.** Consider investing in a 529 education savings plan or look at a program such as www.Upromise.com, which lets you save money for college by purchasing from major online retailers. Also, research scholarship opportunities for your student at www.fastweb.com.
6. **Not monitoring your credit history.** Get a free credit report every year from the three credit reporting companies by going to www.annualcreditreport.com. Check it for accuracy to ensure you're not a victim of ID theft or fraud.
7. **Not paying down credit card debt before everything else.** If your credit card interest is 20% and your mortgage interest is 5%, pay off the credit card debt to avoid paying more in interest over the long term. To see how long it will take to pay off your credit card, use the www.bankrate.com calculator under "credit card".

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "**Make Your Home Show Like A Model Without Breaking The Bank**" and it's an essential guide to homeowner profits. 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!)

Voluble (vol-yuh-buhl) adjective

Meaning: speaking incessantly, talkative

Sample Sentence: We couldn't hear the movie since we sat next to the most voluble couple in the theater.

Cut Your Energy Bill With Refrigerator Maintenance

- Wipe the coils on the back of your refrigerator at least twice a year.
- Set your refrigerator temperature between 34-37 degrees F and your freezer between 0-5 degrees F.
- If you buy a new model, don't hook up your old one in the garage – running an inefficient refrigerator will cost you as much as \$280/year in electricity.

Have A Laugh...

An elderly man had hearing problems for years. He went to a doctor who fit him with hearing aids that allowed him to hear 100%. When the man went back to see the doctor a month later, the doctor said, "Your hearing is perfect. Your family must be pleased that you can hear again."

The man replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

Quotes To Live By...

Imagination is the highest form of research.

—Albert Einstein

What you do makes a difference, and you have to decide what kind of difference you want to make.

—Jane Goodall

Do you want to know who you are? Don't ask. Act! Action will delineate and define you.

—Thomas Jefferson

Full Body Workout At Home

You don't need expensive gym memberships and equipment to get an effective workout. Here are three exercises you can do almost anywhere:

- ◆ **Exercise #1: For a cardio burst (increased heart rate while also strengthening your legs and back).** Start in a squat position, arms bent in front of you, and then jump up, rotating your body 180 degrees to the right and land in a squat. Repeat, rotating to the left. Going to the right and then the left is one rep. Try 10 reps in a row. **If turning is too challenging:** Do the squat jumps in place and skip the rotation.
- ◆ **Exercise #2: For tightening your stomach and abs.** Lie down on your back with both hands behind your head. Crunch up so your shoulders are off the ground. Cross your ankles, then lift your legs and try to touch your knees to your elbows. Lower your legs down slowly. Try 15 reps or until you can't do any more. **To make it less intense:** Sit with your legs stretched in front of you. Bend your knees, lift your legs, then lower your legs slowly.
- ◆ **Exercise #3: For strong shoulders, chest, and back.** Do a pushup, but pause at the top and put your weight on your left arm, then extend your right arm out. Hold for a second, then lower your right arm back to the floor. Repeat the pushup and raise your left arm. Alternate arms and do 10 reps for each side. **To make it easier:** Do a modified pushup on your knees.

Go slowly and gradually build your fitness level. If you have an injury or medical condition, talk to your doctor or a physical therapist about designing a fitness program that's right for you.

Please Welcome New Clients And Good Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks for everyone who thought of me with your referrals!

Melissa Leonard

Latoya Wallace

Evelyn & Mike Cruz

Valerie Cohen referred by Bill Lytle & Judy Cooper

Your referrals are warmly appreciated!

Brain Teaser...

People are hired to get rid of me. I'm often hiding under your bed. In time, I'll always return you see. Bite me and you're surely dead. What am I?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm always looking to answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **602-565-9688**. I'm here to help!

Great Travel-Planning Websites

- **www.tripit.com** – Create a detailed itinerary of car rentals, restaurants & hotels, and even keep up with the weather.
- **www.lonelyplanet.com** – Follow the discussions of those who have just come back from your travel destinations.
- **www.plnnr.com** – Create free automatic travel itineraries for major cities in the U.S. and Europe.

Yearning For Knowledge?

Check out the Digital Public Library at **www.dp.la** (yes, that's the right website address). It's a portal that provides innovative ways to search through millions of items by timeline, map, bookshelf, format, and topic.

Remember These Classic Candies?

- ◆ Bit-O-Honey – Honey-flavored taffy guaranteed to remove your fillings.
- ◆ Bubble-gum cigars & cigarettes – Yes, they sold these to kids!
- ◆ Little Wax Bottles filled with a sugary liquid – you can still find them out there!
- ◆ Clark's Teaberry Gum – It even had its own song – The Teaberry Shuffle.

Fast Fixes For Hacked E-Mail

If your friends and family say they got a spam message from you, your email may have been hacked. Try these fixes:

- **Change your e-mail account password.** Use phrases, upper/lower case letters, numbers, and symbols. Don't use your birthday!
- **E-mail your contacts immediately.** Tell them your account was hacked and they shouldn't open your e-mails containing suspicious links or requests for money.
- **Check your security levels.** Firewalls usually block hackers. Do an anti-virus update and run a scan on your system.
- **Don't click on anything in suspicious e-mails.** That's probably how your e-mail got hacked in the first place.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Ask about my "Insider's Free Resources" by calling me at: **602-565-9688**

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS for your referrals!

Save \$\$\$ On Home Repairs

Sometimes you can just do-it-yourself. Here are three simple home repairs almost anyone can do:

Caulking. Save energy costs by using caulk to seal air and water leaks. Use 100% silicone caulk (available at a hardware store), because it's waterproof and shrink-resistant. Remove old caulk with a razor blade, outline the area with masking tape, and use a caulk gun to apply new caulk. Smooth it with your finger and remove the tape.

Cleaning grout. If you're tired of scrubbing, buy a grout color restorer at Home Depot or Lowes. Stone Care International's Grout Ink, for example, comes in white, earth tone, or gray for about \$8 a tube. Clean the surface, apply a coat and let dry. Do a second coat.

Fixing squeaky doors. Shut the door and pull out the center pin from one hinge. Clean the pin with a scrubbing pad and coat it with petroleum jelly. Put the pin back in and open and close the door a few times. Repeat with other hinges if necessary.

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:

Dust

It Is Impossible To...

Lick your elbow. 90 percent of people who just read this will attempt it.

How To Make A Healthier Smoothie

- Use yogurt to make it creamy.
- Add frozen fruit for thickness.
- Add protein (peanut or almond butter) for energy.
- Instead of sugar, add fruit juice, honey, or vanilla to make it sweet.
- Add fresh baby spinach to a veggie smoothie for a boost in antioxidants.

Personalized E-Books

Make e-books for your iPad starring your child! Go to the iTunes store and look for StoryBots by JibJab. Download the app for free but you may need to buy a membership (\$4.99) for multiple stories.

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 was...drum roll please: Mary Strumberg of Gilbert, AZ was the first person to correctly answer my quiz question.

Which of these contenders did the Oxford Dictionaries choose as the Word Of The Year for 2013?

- a) Binge-watch b) Selfie c) Bitcoin d) Twerk

The answer is b) Selfie. It's an informal photograph you take of yourself, typically with a smartphone or webcam, and upload to a social media website. So, let's move on to *this* month's trivia question.

Who holds the record for the most consecutive victories on the PGA Tour?

- a) Jack Nicklaus b) Tiger Woods c) Byron Nelson d) Arnold Palmer

Email Me At gloper@realtyexecutivesloper.com

OR Call Me At 1-855-565-9688 ext 801

And You Could Be My Next Winner!

Real Estate Corner...

Q. I just took my home off the market because it didn't sell. What can I do now to try to sell it again?

A. The biggest things to consider are the home's price and its condition.

You may have set the price too high, keeping buyers and real estate agents away. If you lowered your price in increments, it may have been too late since it was already viewed as an "overpriced" home. Also, look at your home's condition from a buyer's perspective. Is there more you can do to make it stand out from other homes for sale?

It may be time to hire not just a REALTOR[®], but a Home Marketing Expert. This is an agent who understands your needs and can use their expertise to re-evaluate the price plus share easy ways to make your home appear more attractive to buyers.

To learn more about how to sell your home quickly, call toll free at **1-855-565-9688 ext 802** for my Free Consumer Report called "**4 Tips To Guarantee Your Home Sells The Second Time.**" I'll send a copy right over to you.

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