



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." Call me right now at 301-379-5338 for details...

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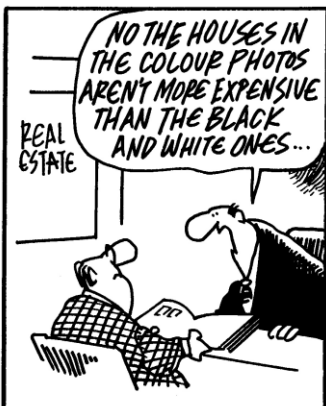
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Service For Life!

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

How To Keep Your Healthy Habits "Healthy"

Sometimes overdoing a healthy habit can have the opposite of the intended effect. Here are 5 ways to keep your healthy habits "healthy"...

- ◆ **Working out.** U.S. Health and Human Services recommends that the *average adult* get at least 150 minutes/week of moderate aerobic activity or 75 minutes/week of vigorous aerobic activity. Generally, that's 30 minutes of physical activity every day. Too much exercise can result in exhaustion, muscle fatigue and injury. Average adults should aim to break a sweat – if you're completely exhausted after the gym, you might be going too hard.
- ◆ **Walking.** It's great exercise but if you do it too much, you may end up with chronic foot pain. The repetitive motion can cause plantar fasciitis (also common in women who wear high heels). Your best bet is to get good orthotic inserts with sturdy arch support for your walks.
- ◆ **Getting consistent sleep.** Aim for 7-9 hours (for adults) per night. Oversleeping on weekends builds up carbon dioxide and doesn't make up for lack of sleep during the week. Think daily, not weekly cumulative hours.
- ◆ **Dieting.** People who try different "fad" diets often gain back more weight than they've lost. If you want to lose weight, talk to a nutritionist or your doctor for a long-term diet that's right for you.
- ◆ **Taking supplements.** Many adults take one or more vitamins or supplements every day. However, too many supplements (without your doctor's approval) can interact with other medications and have serious side effects. Vitamin K, for example, can reduce the effectiveness of blood thinner medication. For more info, go to: <https://ods.od.nih.gov>

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, "6 Steps For Selling Your Home For Top Dollar." My exclusive report will give you all the facts for a fast, top dollar sale. Just call 301-379-5338 anytime, 24 hours, and I'll rush a copy out to you for free.

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

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!)

Ostensible (os-ten-suh-buhl) adj

Meaning: Appearing to be true but not necessarily so.

Sample Sentence: I listened to the speech, but the ostensible reasons she gave didn't convince me.

Are You In The "Cloud"?

You are if you store and access data and programs over the Internet instead of your computer's hard drive. Simply put, the cloud is a buzzword that means data is stored remotely, not on your device.

Strange But True...

Some animals smell like foods. Mother Nature Network cites these examples:

- **Copperhead snakes** (when touched) smell like cucumbers. (Don't try this at home!)
- **Domestic dog paws** smell like corn chips or popcorn. If the smell is strong, better check with your vet.
- **Honeybees** release an alarm pheromone that smells like bananas. Time to back away!
- **Bed bugs** release a scent that smells like coriander. If you have lots of them, they smell more like musty gym shoes.

Quotes To Live By...

The key is not to prioritize what's on your schedule, but to schedule your priorities.

—Stephen Covey

Strength is the capacity to break a chocolate bar into four pieces – and then eat just one of the pieces.

—Judith Viorst

Aging is an extraordinary process whereby you become the person that you always should have been.

—David Bowie

Do This Before You Rent A Car

So you're renting a car and the agent asks if you want to pay for the Collision Damage Waiver, which lets you off the hook for damage to the vehicle or car theft. Here are the two things you should check before you answer that question:

- ✓ **Your own car insurance policy.** If you have collision and comprehensive coverage on your own policy, it generally extends to a rental car. You'll still have to pay the deductible. The same is true for supplemental liability protection if you would damage another vehicle. If your policy doesn't include rental car coverage, see if a "rider" can be added (for a fee) to the policy.
- ✓ **The terms of the credit card you will be using to rent the vehicle.** Call your credit card company in advance to make sure it provides this coverage, which varies by card in benefits and requirements. Keep in mind that this is mostly secondary coverage – your own car insurance policy would pay first.

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.scottswingler.com

Timely Medication Reminders...

Do you ever forget to take your medication? Try these tips to make sure you don't miss a dose.

- ◆ Group medications together and set an alarm on your smartphone reminding you to take them.
- ◆ Choose from a number of smartphone apps such as Medisafe Meds & Pill Reminder (iOS and Android).
- ◆ Make a written checklist (or use an app like Evernote) and check off the pills as you take them.
- ◆ Associate taking your pills when you do specific tasks, e.g., before you brush your teeth in the morning or before you go to bed at night.
- ◆ Ask a family member to remind you to take your meds.
- ◆ Consider renting an electronic pill dispenser for a monthly fee (like www.MedMinder.com).
- ◆ When in doubt, use an old-fashioned weekly pillbox!

Brain Teaser...

I'm named after nothing, though I'm awfully clamorous,
And when I'm not working, your house is less glamorous. 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 happy to help 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 **301-379-5338**. I'm here to help!

Make Flowers Last

Readers's Digest suggests these tricks for an average-sized vase:

- **Sugar & vinegar:** Dissolve 2 tbsp sugar in warm water with 2 tbsp white or apple cider vinegar.
- **Vodka:** Add a few drops to the water to inhibit bacteria growth.
- **Aspirin:** It's true! Add a crushed aspirin to the water to make flowers last longer.

Have A Laugh...

A tourist was heading to the savannah for his first safari. Having read up on survival techniques, he was sure he was prepared for any emergency. He walked up to the guide and said, "I know that carrying a torch will keep the lions at bay." The guide nodded wisely and said, "That's very true. But it also depends on how fast you carry that torch!"

Great DIY Websites

- **www.instructables.com** – Learn how to make everything from a telescope to flip-flops (out of car tires).
- **www.familyhandyman.com** – Find home projects, repairs and how-to videos. To get full resources, subscribe to the print edition for \$10 and get digital access.
- **www.apartmenttherapy.com** – Get ideas on how to make the most of your apartment space.

Monthly Home Maintenance Checklist

Keeping up with home maintenance tasks will save you money, preserve the value of your home, and prevent headaches down the line. There are tasks that you should do quarterly, seasonally and annually, but this month we'll focus on a handy list of basic things you should do *monthly*:

- Inspect, clean and possibly change the furnace filter.
- Vacuum heat registers, vents and refrigerator coils.
- Use vinegar to clean mineral deposits from faucets and showerheads.
- Clean kitchen sink disposal. *Tip:* Freeze vinegar in an ice cube tray and run cubes through the disposal.
- Clean kitchen exhaust fan filters and fan blades. *Tip:* Use a degreaser (buy at an auto parts store) mixed with hot water.
- Inspect dishwasher for leaks. If you find problems, search for info on YouTube or consider calling a plumber.
- Pour boiling water down drains. *Tip:* If clogged, add a cup of baking soda.
- Inspect all fire extinguishers to make sure the gauges show adequate pressure. Most extinguishers last between 5 and 15 years. It's also a good time to review how to use them.

Note: Save this copy. Next month we'll feature things you should do *quarterly*.

Real Estate Mobile App- For Free!!!

Homesnap – is a mobile app that will allow you to search and view the status of all homes currently or recently on the market within the **Multiple Listing Services** in the D.C. Metropolitan Area and around the country (even homes that have sold). As you are house hunting, you will be capable of pulling this app up on your mobile phone, and see pictures and the full details of a home right from your car as you drive through a neighborhood of interest, or even search and view from home. With this App, you can also snap a photo of a home that is not on the market to immediately obtain its estimated value. This app will provide you the most accurate status of any home on the market, than any other Real Estate Web Site on the Web. Email or call me and I will send you a link to download to your mobile phone. (**301-379-5338** or **sswangler@aol.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:

A vacuum!

Reading Nutrition Labels

- In general, it's best to find foods with at least 3 grams of fiber. It's great for digestion.
- Say no to "trans fats." Substitute words are "partially hydrogenated oil" and "shortening."
- Don't focus on "calories from fat." Olive oil and nuts are healthy sources of monounsaturated fats.
- Compare the serving size with what you're actually eating. You may be getting much more or less!

Host A Holiday Party On A Budget

- Limit the number of guests. Or organize a "pot luck" party with your neighbors.
- Visit dollar stores for decorations.
- Stick to your food-shopping list.
- Have a theme: Ask guests to bring a holiday photo of themselves from younger days.

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.

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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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 AMC Movie Card for 2?"

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: **Jason Michaels** was the first person to correctly answer my quiz question.

What does "M&M's" stand for?

- a) Mickey & Minnie b) Mars & Mercury
c) Mr. & Mrs. d) Mars & Murrie

The answer is d) Mars & Murrie. These are the last names of the candy's founders. So let's move on to *this* month's trivia question.

What movie cast Kevin Spacey just two days before filming began?

- a) Se7en b) American Beauty c) The Usual Suspects d) 21

**Call Me At 301-379-5338 OR Email Me At sswingler@aol.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

Q. What's the purpose of a home inspection?

A. A home inspection is generally performed after the buyer and seller have entered into a written contract. It's a review of the home's condition, including the heating system, attic, foundation, and a mold review. The point is to identify any area of the home that needs replacement or repair. Some buyers use the report to negotiate the final price of their purchase.

You may choose to buy a home and make repairs, or you may walk away from the property if the costs would be too high for your budget and the sellers refuse to lower the price or make the repairs. You can get your earnest money back provided your contract has a "sale contingent on inspection" clause.

You'll also need to get an appraisal, which serves to assess a value to the property for financing purposes. You need to know that the property you've selected will appraise at or above the amount you've contracted to pay/finance for it.

Want to learn more? Ask for my Free Consumer Report called "**Top 10 First-Time Homebuyer Mistakes To Avoid.**" 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 **301-379-5338**. Perhaps I'll feature it in my next issue!

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