



Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." Call me right now at 916-837-1990 to get a copy...

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Brian Walike Presents...

Service For Life![®]

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

"Is My Donation Used Well?"

At this time of year you may be approached by charities to make an "end of year" contribution. Here's what to look for to evaluate charities, along with a few creative ways to make your contribution go further:

- ◆ **Spend time on these websites:** www.charitynavigator.org, www.bbb.org/charity, www.greatnonprofits.org. Search for a charity and look at complaints, reviews, and ratings (5-star, etc.).
 - **Check for IRS 501(c) 3 status**, which makes your contribution tax deductible and holds the charity to a non-profit standard.
 - **Look at the overhead ratio** (the percentage of expenses that goes to administrative and fundraising costs) to see if it raises any "red flags." The majority of charities evaluated by Charity Navigator spend 10 percent or less on fundraising fees and 15 percent or less on administrative costs.
 - **Check the charity's financial health by visiting its website and looking at its annual report.** For the charity's results, look for its Charting Impact report at www.chartingimpact.org. The report gives the charity's answers to five basic questions, such as "What have and haven't you accomplished so far?"
 - **Beware of charities that won't share information.** These might be scams (usually by phone or email).

- ◆ **Look for other ways to give.** Ask your tax advisor for any financial implications but consider the following:
 - **Donate to Stanford Youth Solutions (formerly Stanford Home).** Yours truly is on the board of directors and they do terrific work with troubled youths. Check them out at www.youthsolutions.org. The holiday season is a terrific time to donate, as many foster families are in need.

 - **Give to your child's school.** Ask them to designate your donation for a specific department, such as the music program.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's called the "*Homeseller's Guide To Money-Making Fix-Ups*," and it's great even if you're not planning on selling soon. You can get a free copy by emailing me at brianwalike@comcast.net.

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!)

Probity (pro-bi-tee) noun

Meaning: integrity and uprightness; honesty

Sample Sentence: The association president was known for his intellect and indisputable probity.

Gourmet Food Websites

- **www.goldbely.com** -- Have famous dishes (Like Chicago's Lou Malnati's deep dish pizza) shipped right to your door.
- **www.igourmet.com** -- Great for specialty items, cheeses, olive oils, and gift baskets.
- **www.abesmarket.com** -- Features organic or natural foods, including gluten-free, vegan and kosher. Prices are comparable to your supermarket.

Good News for Flyers

Now you can play "Angry Birds" on the runway. The FAA says passengers may now use electronic devices to listen to music, read and play games in all phases of flight (except during the safety briefing). You still won't be able to use your phone to text and talk. And you can't browse the web and check email until the Wi-Fi network is turned on (usually above 10,000 ft). Check with your airline for details.

Quotes To Live By...

A moment's insight is sometimes worth a life's experience.

—Oliver Wendell Holmes

Let me win, but if I cannot win, let me be brave in the attempt.

—Special Olympics Motto

The best way to find out if you can trust somebody is to trust them.

—Ernest Hemingway

Heart Attack Symptoms For Women

Common heart attack symptoms for both men and women are chest pain, shortness of breath, dizziness, and cold sweats. But studies show **women** are more likely to experience these additional symptoms:

- **Pain in the arm, back, neck, abdomen, or shoulder blades.** The pain radiates to many places, feeling like a tightness or ache.
- **Jaw and throat pain.** It may feel like someone's choking you.
- **Nausea and vomiting.** Women are more likely to think they have a stomach flu.
- **Unusual fatigue.** Beyond feeling tired, this is an overwhelming feeling of fatigue and exhaustion.

If you have chest pain or any of these other symptoms of a heart attack that last longer than five minutes, call 911 and ask for an ambulance. You're more likely to get faster treatment at a hospital if you arrive by ambulance than by private car.

Here's A Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At www.BrianWalike.com

Was Your Mom Right?

Here are three "myths" your Mom might have told you growing up. Was she right or wrong?

"Turn down the music or you'll lose your hearing."

She was right! Prolonged loud music and noise can lead to ringing in the ears or some hearing loss. Tip: If you can hear the music from your headphones when you're not wearing them, it's too loud.

"Going out in the cold with a wet head will make you sick."

No! You do lose heat from the top of your head but covering it won't protect you from catching a cold. A cold is a virus you catch from someone else who is infected.

"Spicy foods will give you ulcers."

Close! Spicy foods can aggravate ulcers you may already have but they don't cause them. Ulcers are a bacterial infection you can get from contaminated food or water, or frequent use of pain medication.

Brain Teaser...

You can have me but cannot hold me.
Gain me and quickly lose me. If treated
with care I can be great, and if betrayed
I will break. What am I?

(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
analysis by calling me at:

916-837-1990.

What's The Safest Seat In Your Car?

The middle seat in the back! It offers
the most distance from impact during a
collision (the "crumple zone"). It's also
safest for kids, but you want to have a
full 3-point seat belt, not just a lap belt
in the middle seat.

More Tongue Twisters!

Can you say these three times fast?

- Irish wristwatch
- Lesser leather never weathered
wetter weather better
- Preshrunk silk shirts
- Six slippery snails slid slowly
seaward
- Which witch wished which wicked
wish?

What To Do If Your Cell Phone Drops In The Toilet

Apparently it happens frequently.
Here's what you can do to save your
phone:

STEP 1: Turn the power off, and don't
turn it back on. Don't try to charge it.

STEP 2: Remove the battery if you can.

STEP 3: Try putting it in a bag of
uncooked rice to absorb the moisture
overnight. That's not always enough to
fix it.

STEP 4: Take it to a phone repair shop
ASAP (within 24 to 48 hours).

Avoid These 4 Annoying Fees

Are you tired of paying fees on practically *everything*? Here are 4
fees you might have paid and what you can do to avoid them next time.

- 1. Out-of-network ATM fee.** The average fee is \$4, including the fee
from the owner of the ATM and from your bank.
Avoid it: Find ATMs in your network by checking your bank's
website. Or switch to a bank that belongs to the ATM surcharge-
free Allpoint network. Learn more at: www.allpointnetwork.com.
- 2. Cell phone texting fee.** Most big carriers charge 20 cents per text
sent or received (OK if you use it infrequently).
Avoid it: Buy a fixed or unlimited text plan for \$10 to \$20 a month.
If you use texting as your primary means of communication, you
and your friends can download a free app such as WeChat,
WhatsApp Messenger or TextFree (all iPhone and Android). These
apps work over your phone's existing data plan or any Wi-Fi
connection to send text messages for free.
- 3. Hotel Wi-Fi fee.** Many luxury hotels and resorts charge \$10 to \$20
for in-room Wi-Fi.
Avoid it: Many hotel chains now offer free Wi-Fi, such as Holiday
Inn and Best Western. But you can also join a hotel's loyalty
program to get free Wi-Fi.
- 4. New car dealer fee.** Some dealers charge vehicle or dealer-prep
fees, advertising fees, and administrative fees.
Avoid it: If the fees are listed on the factory "invoice sheet," pay
them since they come directly from the manufacturer. If they aren't
listed, negotiate to have them removed or buy the car from another
dealer.



First Time Buyer of the Month

Congratulations to Erika Delgado who just bought her first
house in Roseville.



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Brain Teaser Answer:

Trust

Have A Laugh

In class one day, Mr. Smith said, "Johnny I think you cheated on your test. The first question was, 'Who was our first president?' and Mary who sits next to you put George Washington, and so did you. The next question was, 'Who freed the slaves?' Mary put Abraham Lincoln and so did you."

"Well, I read the history book last night," said Johnny. "Wait," said Mr. Smith, "The next question was 'Who was president during the Louisiana Purchase?' Mary put 'I don't know,' and you put 'Me neither.'"

Did You Know?

A survey found that almost 40 percent of American babies under age 2 use a smartphone or tablet before they can speak full sentences! The American Academy of Pediatrics recommends that children this age should have no screen time at all.

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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“Who Else Wants To Win Movie Tickets For Two?”

Guess who won last month's Trivia Question? I'm pleased to announce that Ed Melia was the lucky winners of last month's quiz.

Ken Jennings won over \$2.5 million as a contestant on what popular TV game show in 2004?

- a) Jeopardy b) Wheel of Fortune
c) The Price Is Right d) Deal or No Deal

The answer is a) Jeopardy. So, let's move on to *this* month's trivia question.

What beverage was originally known as “Brad’s Drink”?

- a) Coca-Cola b) Mountain Dew c) Pepsi d) Dr Pepper

Please email me at brianwalike@comcast.net

And You Could Be One Of My Next Winners!

Real Estate Corner...

Q. I'm wasting money on rent and want to buy a home. How can I get help with a down payment?

A. There are ways to get a down payment, including the following:

- **Look into local or federal government programs.** They expire or change frequently, so ask your REALTOR[®] about any programs that may apply to your area and situation.
- **Have the seller pay your closing costs.** With an FHA loan you will only need 3 1/2 % down.
- **Use a financial gift from a friend or relative.** Tax law allows gifts of up to \$14,000 a year to be given without tax consequences to the giver or recipient (see IRS publication 950). You can get a gift from each parent or two friends without them having to pay a gift-tax, which brings it up to \$28,000.

Check out the included statistics for real estate in the Sacramento area. It shows the increase in price for a median priced home up over 27% in the last 12 months!! Average days on the market and other useful information are also included. Email me if you want to discuss any of this further.

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.