



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

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## Inside This Issue...

Never Use Your Debit Card  
In These Places...Page 1

3 Popular Diet Myths...Page 2

Quick Tips To Save On Your Next  
Cruise...Page 2

How To Easily Defuse An Angry  
Person...Page 3

Real Estate Tid-Bits...Page 4

What Landscaping Will Attract  
Buyers To My Home?...Page 4



Brian Walike Presents...

# Service For Life!®

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

## 3 Places To Never Use Your Debit Card

Debit cards help keep your spending in check because you can only spend as much as you have in your account, but they can also be risky to use. Here are three places where you shouldn't use your debit card:

- **Online purchases.** Your debit card number can be stolen at many points, and you may not know you've been hacked for weeks.
- **At pay-at-the-pump gas stations and ATM machines not operated by a bank.** These terminals are vulnerable to being outfitted with illegal "skimming" devices that can capture your information.
- **On big-ticket items.** Most credit cards offer extended warranties on merchandise if there's something wrong after the manufacturer's normal warranty period.

Credit cards can still be lost or stolen, but they have two main advantages over debit cards:

First, credit cards have an **extra layer of defense because the money isn't taken directly out of your bank account.** If someone steals your *debit* card, you may not be able to pay bills, which also can affect your credit score. But fraudulent charges on a *credit* card can be disputed before the money is taken out of your bank account.

Second, under federal law, **your losses from unauthorized charges on your credit card are limited to \$50, without a time limit on reporting the problem.** Many credit card issuers will waive the charge if you ask. If your debit card is missing and you call your bank within two business days, your losses from fraudulent charges are limited to \$50. However, if you wait to tell your bank about a lost or stolen debit card, you could be responsible for up to \$500. What's more, if you don't report the fraudulent withdrawal on your statement within 60 days, you're liable for an unlimited amount.

If you'd rather use a debit card, you should always review your bank statements and ask about your bank's fraud liability protection program. Some banks (such as Bank of America) offer additional protection, including adding your photo to your debit card to prevent others from using it.

### Warning Before You Sell Your Home...

Don't put your home on the market without my Free Consumer Guide titled, "**How To Avoid 7 Costly Mistakes When Selling Your Home.**" My exclusive report will give you all the facts for a fast, top dollar sale. Just call 916-837-1990 and I'll rush a copy out to you for free.

## 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!)

**Captcha** (cap-cha) noun

**Meaning:** a program used to verify that a human, rather than a computer, is entering data

**Sample Sentence:** To fill in the online form, I was asked to decipher the squiggly letters in the captcha as a security measure.

## Yummy Secret Recipes

Do you want to make a "Bloomin' Onion" from Outback Steakhouse or a barbecue chicken pizza inspired by California Pizza Kitchen? Restaurants won't share their recipes but you can find delicious imitations at [www.foodnetwork.com](http://www.foodnetwork.com). Search for "secret restaurant recipes."

## Business Directory Websites

- [www.manta.com](http://www.manta.com) – Find products, services and businesses, including restaurants, contractors, and doctors in your local area.
- [www.yellowpages.com](http://www.yellowpages.com) – Search the same local directory that has been available in print for decades.
- [www.merchantcircle.com](http://www.merchantcircle.com) – Access the largest network of businesses in the nation and use the listings to get advice from experts.

## Quotes To Live By...

Don't judge each day by the harvest you reap but by the seeds that you plant.  
–Robert Louis Stevenson

It's hard to beat a person who never gives up.  
–Babe Ruth

Always remember, your focus determines your reality.  
–George Lucas

# Popular Diet Myths Exposed

You may be depriving your body of the energy and nutrients you need because you believe these diet myths:

**Myth #1: Cut back on the meat in your sandwiches.** The problem isn't the protein – it's the carbs. Try eating one slice of bread (or no bread) and adding vegetables to the meat to cut carbs and calories.

**Myth #2: The less fat you eat the better.** Your body does need fats, but eat them in the form of nuts, seeds, and fish. Limit or avoid saturated and trans fats found in butter, high-fat dairy, and processed foods.

**Myth #3: To lose weight, just cut calories.** The best way to lose weight is to cut calories while still eating the same amount of nutritious food and increasing physical activity. Eat foods that fill you up with fiber and protein instead of calories. For example, substitute higher-calorie ingredients (such as noodles) with lower-calorie fruits and vegetables (like a cup of broccoli).

### 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: 916-837-1990

### 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 Your Next Cruise

Cruises are a great way to see the world on a budget, and here are a few tips to save you even more money:

- **Limit shore excursions offered by the cruise line.** Booking excursions directly can save you 20% or more. Research ports of call in advance for sightseeing and "non touristy" shopping.
- **Don't sign up for onboard internet.** Use an internet cafe at a port of call that is either free or only charges you for the few minutes you spend online. Besides, it's a vacation, isn't it?
- **Check your medical coverage before you go.** If you're not covered for medical care overseas, consider buying travel insurance to avoid a large emergency medical bill.
- **Consider buying beverage packages.** Go to [www.fodors.com](http://www.fodors.com) and search "cruise ship drink packages are they worth it." Some cruise lines let you bring your own water or soft drinks onboard.

## Brain Teaser...

Eskimos are very good hunters, but they never hunt penguins. Why not?

(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: **916-837-1990**.

## Have A Laugh...

Did you hear about the senior citizen driving on the highway? His wife called him on his cell phone and in a worried voice said, "Herman, be careful! I just heard on the radio that there is a madman driving the wrong way on Route 280!" Herman replied, "I know, but there isn't just one, there are hundreds!"

## Sofa Stains? Try This

- **Ink** – Spray hairspray on a towel and blot (don't rub!) stain lightly. Then blot stain with another towel dipped in rubbing alcohol. Test on an inconspicuous area first.
- **Red wine** – Dry stain with a clean towel. Put a little white wine (or club soda) on the stain and blot it up. Repeat until the stain disappears.
- **Pet urine** – Blot with a little vinegar and water and then sprinkle with a bit of baking soda and wipe off.

## Is It A Health Fraud Scam?

You've seen those ads in magazines or on TV or the internet for products that "guarantee" weight loss, promote bodybuilding or are a "miracle cure" for a disease. To get info about any of these products (or report a problem with a product you may have purchased), go to [www.fda.gov/healthfraud](http://www.fda.gov/healthfraud)

## Is Teflon Safe?

Studies show it's unhealthy. The toxic chemical (Teflon) coating of non-stick cookware is absorbed by the food we eat and it gets worse as the pan gets scratched. To be safe, go for anodized aluminum, cast iron, enamel, glass, stainless steel, or 100% ceramic.

# How to Easily Defuse an Angry Person

Have you ever been in a heated argument with a friend, coworker, or your spouse and didn't know what to do? Use the following steps to resolve the conflict and end on a positive note:

### STEP 1: Make a conscious decision not to react.

Instead of fighting back, be prepared to listen and understand their perspective. Don't feed into their anger. They may want a fight. When they shout, stay silent. When they get closer, back away. When they speak fast, just listen, and speak calmly. Never point fingers, both literally and figuratively. Don't get into a "what is right and what is wrong" match with them. Don't make your goal to educate them on what you see is the right way to do things.

### STEP 2: Listen for the underlying issue.

It may not be about you at all, but something you said or did triggered their emotions. Try not to take their words personally and try to understand what they're really trying to communicate.

### STEP 3: Identify a reasonable solution.

If you did do something wrong (such as taking credit for this person's idea in a meeting), acknowledge your mistake and say what you'll do to amend the situation (make it clear who should get the credit for the idea in the next meeting). If you weren't at fault, suggest a reasonable solution that acknowledges you heard what they were telling you, and move on. Demonstrating respect for the other person is the key toward defusing a person's rage quickly.

## Have You Looked At My New Website? [www.brianwalike.com](http://www.brianwalike.com)\*

The website has great new search capabilities for homes and provides quite a bit of real estate information.

- You can access past newsletters.
- Read my blog
- Design your personalized home search
- Look at the testimonial page and see what my clients say

\*Best viewed on Google Chrome and Firefox web browsers.

## 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:

Eskimos live at the North Pole,  
penguins live at the South Pole.

## To Develop Better Habits, Use the SMART Approach

- S:** Set a **specific** goal (for example: beginning to exercise)
- M:** Make it **measurable** (you'll work out so many minutes a day/week)
- A:** Take **action** to achieve it (dive in – exercise regularly, starting today)
- R:** Be **realistic** (don't overestimate your abilities)
- T:** Set a **time** schedule (evaluate your progress at certain time periods)

## That's Pun-ny!

- ◆ This girl said she recognized me from the vegetarian club, but I'd never met herbivore.
- ◆ I stayed up all night to see where the sun went. Then it dawned on me.
- ◆ I'm reading a book about anti-gravity. I can't put it down.
- ◆ They told me I had type A blood, but it was a type-O.

**THANK YOU** for reading my Service For Life.<sup>®</sup> 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.

## Real Estate Tid-Bits

**\*\*After years of no qualifier loans and 100% financing, the home ownership rate in Sacramento for detached homes had risen to 83% in 2007. This was immediately followed by foreclosures and short sales and the ownership rate declined back down to 77%, the lowest level in 40 years. For more information on this Sacramento Bee article go to: <http://www.sacbee.com/2014/05/12/6396844/homeownership-in-sacramento-plummet.html>.**

**\*\*During late 2013 the interest rates had risen from historical lows of 3.25% to nearly 4.5%. As the economy has not rebounded and the gross national product limps along those rates have once again steadily declined back to 4%.**

**\*\*Home values had increased nearly 20% in 2013 in the greater Sacramento area. However, since late fall 2013 prices have flattened out for the last 9 months.**

**\*\*The number of homes on the market last year was extremely low and buyers were having a difficult time finding homes to buy. The number of available properties has slowly increased in 2014 and now represents a 2 month's supply of homes, up 69% over last year at this time.**

## Real Estate Corner...

### Q. What landscaping will attract buyers to my home?

A. Here are some ideas to get more offers on your property.

- **Consider a low-maintenance landscaping concept.** Having little or no natural grass and rock gardens is perfect for busy professionals and retirees looking at your home. Also, consider using native plants because they are colorful, require little fertilizer, and need no additional water or special attention.
- **Keep your foundation plants pruned.** Make sure plants are low enough against the windows and railings. This keeps a well-maintained appearance and makes your home look more secure.
- **If you are short on time, hire a professional.** A professional landscaper can rid your yard of weeds and dead spots. This ensures a healthy-looking yard.

Learn more about selling your home in my Free Consumer Report called **"4 Steps To Stage Your Home For A Fast Sale."** Call me and 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 916-837-1990. Perhaps I'll feature it in my next issue!