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Ronald Brookshire...

Success In Life!

“Insider Tips For Healthy, Wealthy & Happy Living...”

10 Quick Ways To Boost Your Energy Level!

One of the great secrets to boosting your energy is taking action. Just by simply changing something in your life and doing something different you'll increase your energy flow. Action gives you energy.

Sometimes we get bogged down with situations, habits, or people that drain our energy. What can you do? Begin by committing to spend time doing things that support your goals. Surround yourself with people who believe in you, and avoid situations and people who drain you. Here are 10 quick steps you can take *today* to boost your energy:

- 1. Write Down 10 Things That You Like Doing.** You can ramp-up your personal and professional energy level by focusing your attention on what you like doing. Motivation increases energy.
- 2. Take A Walk.** Taking a 10-minute brisk walk will increase your energy level up to two hours, reported by California State University researchers. Experts say increasing your physical activity whether it's swimming, running, dancing, or biking will boost your energy level.
- 3. Organize Your Space.** Clear out the clutter in your workspace. Clear off your desk and keep it organized. When you clear out clutter you are creating space for new things to enter your life and by doing this you'll increase your energy and prosperity.
- 4. Eat Healthy Meals and Take Vitamins.** Eat a balanced diet and take vitamins with minerals to ensure you're getting all the nutrients your body needs. Also, make sure you're getting enough magnesium (300 milligrams) by eating almonds, cashews, whole grains, bran, and fish – particularly halibut.
- 5. Turn Off The Negative News.** Reduce your daily diet of negative news (TV, newspaper, radio, the Internet), which can cause additional stress and fatigue. Focus your attention on the positive things happening in our world, and in your life.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "44 Money-making Tips For Preparing Your Home To Sell." My exclusive report will give you all the facts for a fast, top dollar sale. Just call me at (619) 279-4258 anytime, and I'll rush you a copy.

Word of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

ambient \AM-bee-unt\ (adjective)

Meaning: Encompassing; present or existing on all sides.

Example Sentence: At dawn, the **ambient** light shone through the stained glass window.

Bumper Sticker Chuckles...

Here are some recent sightings:

- Eat Well, Stay Fit, Die Anyway
- Body by Nautilus, Brain By Mattel
- Boldly Going Nowhere
- CAUTION: Driver Legally Blond
- If You Lived In Your Car, You'd Be Home By Now
- Forget World Peace, Visualize Using Your Turn Signal
- HANG UP AND DRIVE!
- Smile, It's The Second Best Thing You Can Do With Your Lips

Helpful Hints Make Homemaking Easier...

Throughout history, people have discovered tricks that can make life easier in the kitchen. Here are a few that have been passed down:

- Stuff a mini-marshmallow in the bottom of a sugar cone to prevent ice cream drips...
- Use a meat baster to squeeze your pancake batter onto a hot griddle and you'll get perfectly shaped cakes every time...
- To keep potatoes from budding, place an apple in the bag where the potatoes are stored...
- To prevent eggs from cracking, add a pinch of salt to the water before hard-boiling...
- To get more juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing.

6. **Explore Your Creative Side.** Do you like to play a musical instrument? Do you like to paint? Is there a hobby you thought you might like to try? Exploring your creative side stimulates your mind and can increase your energy by releasing endorphins (the feel good proteins occurring in the brain).
7. **Watch A Funny Movie.** Think about how you feel after you've watched a really funny movie, or had a big laugh. Laughing is good for your heart, reduces stress, and increases your energy.
8. **Take A Power Nap.** Taking a short 20-minute nap when you're feeling tired can give your brain a rest and invigorate you...and a short power nap won't keep you up late at night.
9. **Pump Up Your Fluids.** Even a little dehydration can leave you feeling tired and lethargic. Pour yourself a tall, cool glass of water.
10. **Get a Good Night's Sleep.** Make sure you get sufficient rest, which, for the average person, is eight hours. Keep your sleep area dark to reduce any disruptions. A good night's sleep goes a long way to keeping your energy level high.

Check out my new insert – Extraordinary Service Providers!

I'm thrilled to welcome some great companies to my newsletter. They love helping people just like I do. You should check them out and give them an opportunity to work with you, or pass their name and number on to a relative, neighbor or friend. They are all local and they really care about their customers!

Choose The Right Water Heater And Save On Energy Costs

Many homeowners consider only the size of the tank when choosing a new water heater—sometimes ignoring the energy factor and other efficiency measures that could cost money in the end.

The first decision in purchasing a new water heater is the fuel source. A natural gas unit will cost less to operate than an electric unit, and the price difference can be paid back in energy savings in a few months. You may also want to consider a tankless instant on hot water system, which is environmentally friendly. If you have an un-shaded, south-facing location, you may also consider a solar water heater, which is also environmentally friendly.

Instead of concentrating on size, estimate how much hot water your family uses. Here are the average gallons of hot water per use: Bath or long shower (20 gallons), dishwasher (12 gallons) and washing machine (32 gallons). Remember, doing research *before* your heater fails will enable you to select one that meets your specific needs.

Get free money-saving real estate tips at my web site: BuySellSDRE.com

Headline Hijinks!

Sometimes headlines found in newspapers and magazines can say more than intended. Here's a selection of headlines with...well, you tell me...

- Lingerie Shipment Hijacked – Thief Gives Police The Slip
- Patient At Death's Door – Doctors Pull Him Through
- March Planned For Next August
- Diaper Market Bottom's Out
- Queen Mary Having Bottom Scraped
- Women's Movement Called More Broad-Based
- Prostitutes Appeal To Pope
- Autos Killing 110 A Day – Let's Resolve To Do Better

Useful Phrases For Use At Work...

It always happens. You're looking for the perfect retort to a dim-witted co-worker, and it comes to you. Problem is, it's long after the opportunity has gone. Here are a few phrases that might help you make your point at the office:

- I don't work here – I'm a consultant.
- Thank you. We're refreshed and challenged by your unique point of view.
- I will always cherish the initial misconceptions I had about you.
- The fact that no one understands you doesn't mean you're an artist.
- I'm out of my mind, but feel free to leave a message.
- I don't know what your problem is, but I'll bet it's hard to pronounce.
- Some day, we'll look back on this, laugh nervously, and change the subject.

Random Thoughts on Stress...

I read this article that said the typical symptoms of stress are: eating too much, impulse buying and driving too fast...

Are they kidding? That's my definition of a perfect day!

Save With This *E-A-S-Y* Energy Tip

When was the last time you cleaned your thermostat coil? One year ago? Five years ago? Are you're asking yourself, "*what in the world is a thermostat coil??*"

Your thermostat regulates your home heating and cooling system. When the coil inside the thermostat cover is dirty and dusty it won't give an accurate reading. The dust interferes with the coil's ability to sense temperature changes. Room temperature changes make the coil curl and uncurl, thus activating your heating or cooling unit to turn on or off.

Here's how to easily clean your thermostat coil. Simply remove the thermostat cover and clean the coil by blowing away the dust or gently wiping it away with a cotton swab. If you have a clock or timer thermostat, make sure to replace the batteries twice a year.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just call me at (619) 279-4258 or drop me an email at RonB@BuySellSDRE.com and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Garage Door Home Safety Tip...

Make sure to test your garage door openers monthly to ensure the safety features are working properly. To run the test, simply place a 2" x 4" board on the floor of the garage in the door's path. If the door does not properly reverse when it strikes the board, you will want to have the door serviced as soon as possible.

And, make sure the wall switch for the door is at least five-feet from the ground. You don't want young children playing with the door and becoming injured.

Finally, keep your automatic door openers safely locked in your automobile away from children or would-be thieves who could use the opener to enter your home.

Generation Gap Insights

During a "generation gap" quarrel with his parents, young Michael cried, "I want excitement, adventure, money and beautiful women! I'll never find it here at home, so I'm leaving. Don't try to stop me!" With that, Michael headed for the door.

His father rose and followed close behind. Michael said, "Didn't you hear what I said? I don't want you to try to stop me." "Who's trying to stop you?" replied his father, "If you wait a minute I'll go with you."

Some Birthday, Huh?

A middle-aged guy took his wife out to dinner to celebrate her 40th birthday. He asked, "So what would you like, Julie? A Jaguar, a sable coat, or a diamond necklace?" "Bernie," she replied, "I want a divorce." "My goodness," he said, "I wasn't planning on spending that much!"

Bounce This Around!

- Eliminate odors in dirty laundry. Place a sheet of Bounce at the bottom of a laundry bag or hamper.
- Deodorize shoes or sneakers. Place a sheet of Bounce in your shoes or sneakers overnight.
- Golfers: put a Bounce sheet in your back pocket to keep the bees away.
- Eliminate odors in wastebaskets. Place a sheet of Bounce at the bottom of the wastebasket

THANK YOU for reading my *Success In 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...

HAVE A GREAT MONTH!

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"Who Else Wants To Win A \$250 Transferable Gift Certificate & Movie Tickets?"

Take my Trivia Challenge and you could win too!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: **Linda A.** from Alpine was the first person to correctly answer my quiz question...

How Many Toothpicks Can Be Produced From A Cord Of Wood?

- a) 75,000 b) 750,000 c) 7,500,000 d) 75,000,000 e) 750,000,000

No need to grab your calculator, because the correct answer is "C," 7,500,000 toothpicks! Thanks for your answer Linda, you won last month's Trivia Challenge Prize. Now...let's move on to this month's trivia question...

In Which U.S. State Are The Most Automobiles Registered?

- a) Texas b) New York c) Michigan d) Florida e) California

Call or me right now with your answer, the first right answer WINS! (619) 279-4258

Real Estate Corner...

Q. Why should I get pre-approved before buying a home?

- A. Years ago, buyers didn't worry about financing their home purchase until after they found the home they wanted to buy. Once they had an accepted offer, they'd shop around for a week or so and then submit a loan application.

Now home buying is highly competitive, especially in San Diego. To compete, most buyers are getting pre-approved for a mortgage. This way, the buyer is viewed as more stable, has greater influence in negotiating a purchase price, and can act quickly when they find a home they really love. A pre-approved homebuyer is considered almost as strong as a cash buyer.

There are two parts to mortgage approval: 1) approval of the borrower, and 2) approval of the property. Mortgage pre-approval is a process whereby the borrower is approved for a specific mortgage amount. The approval is usually good for a limited period of time. A property approval is one with satisfactory appraisal and a clear title report. Final mortgage approval also requires a purchase agreement that is signed by the buyer and the seller.

If you'd like free advice on getting the very best financing for your home, or how to get pre-approved for a mortgage (or even refinancing or a home equity loan), please call me at (619) 279-4258.

Get free money-saving real estate tips at my web site: BuySellSDRE.com

Interest Rates Drop To 50 year Low!... That's Great, but I can't Refi... What Options, If Any, Do I have?

Written by Kent Palmer

Unfortunately this is a conversation I have everyday with local homeowners. It's based on many different factors such as, being laid off a job after 15 years with the same company, income being reduced, poor credit history, but the most common reason I hear is lack of equity in the home. In many cases, the homeowner owes \$100,000 or more than the home is worth. Sound familiar? Well you're not alone. Millions of people are in the same sinking boat and it doesn't appear that we have a bucket to help bail out the water. To make matters worse, then we hear rates are at an all time low and if we could just refinance many of our worries would go away. I am not one to focus on the negative, so let's look at what options may be available right now or in the near future.

I had a conversation with a real estate agent the other day. She had told me she had been up night and day worrying about losing her home because her interest rate was getting ready to adjust on their loan, which had been fixed for the first 3 years. I took a look at her loan paperwork and found that Yes the loan will adjust, however it will adjust to the Fannie Mae 60 day yield + .375%. What does that mean? It turned out that her current 5.625% "interest only" rate, would actually drop to 4.625% and for \$250 with the current bank she could lock in that rate on a fully amortized rate for the remaining 27 years of her loan without any other closing costs. Her payment did go up \$200 per month, because now some of the payment is going to paying down the balance, but she no longer has to worry about losing her home or refinancing again. In fact, this worked out better than if she were able to refinance. Of course not every homeowner will be this fortunate, but the lesson is to have a professional review your paperwork to look for options you may not even know you had.

Another option for homeowners, who currently have an FHA or VA loan in which the value may be less than the loan amount, is what's known as a streamline refinance. This allows you to lower your rate without using your income to qualify, and in many cases the banks don't even need to do an appraisal.

Lastly, if you don't fit into any of these categories and you've fallen behind or are about ready to fall behind on your mortgage payments, then it may be time to start looking into a loan modification. A modification is different from a refinance in terms of financing. This is a rescue plan to help homeowners keep their homes. Quite honestly, without equity in your home the bank doesn't want it, which gives you some leverage with the banks. I've seen some loan modifications in which the homeowner received a 2% rate on a 30 year fixed with a reduction of \$100,000 on their current loan balance. Why doesn't everyone do a loan modification? There is a price to pay. You have to be 60 to 90 days delinquent on your payment, so it will trash your credit. Many people try to negotiate a modification directly with the bank themselves, but let me tell you that is like representing yourself in court on a murder trial. You can do it, but the bank will negotiate what's best for them and not you. Hire a Loan Modification Specialist who is represented by a loss mitigation attorney. It usually costs about one month's mortgage payment and since you will be skipping a couple mortgage payments, it's well worth the investment. It can save you thousands. ***Don't give up, explore all your options, and keep the faith.***



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5:45 AM			TURBO KICK		TURBO KICK	
6:00 AM	FIT BOX	SUPER CIRCUIT		SUPER CIRCUIT		
7:00 AM			YOGA		YOGA	INDOOR BOOT CAMP
8:00 AM					FIT BOX	FIT BOX
9:00 AM						YOGA
10:00 AM						PILATES
2:30 PM	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	
3:30 PM	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	KIDS CIRCUIT	
5:00 PM	SUPER CIRCUIT	SUPER CIRCUIT	SUPER CIRCUIT	SUPER CIRCUIT		
6:00 PM	FIT BOX	FIT BOX	FIT BOX	FIT BOX		
7:00 PM	PILATES	YOGA	PILATES	YOGA		

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