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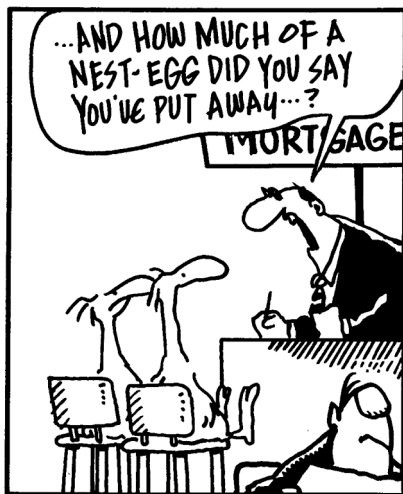
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Alan Hoffman's...

Service For Life!®

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

Low-Carbohydrate Dieting: Miracle or Wishful Hype?

Just looking through the pages of any magazine, you will most likely find at least one mention of a low-carbohydrate/high protein diet. Are they safe? Do they work?

Your body naturally burns carbohydrates ("carbs") before it will begin burning fat. The basic principle of low carb dieting is that if you don't give your body carbohydrates to burn, it will burn fat instead. Thus, weight loss occurs without reducing caloric intake. It is believed that with time, you can use these low carb diets to "reprogram" your body to look for fat to burn instead of carbohydrates when you need energy.

Several different low carb diets have become popular. The **Atkins' Diet**, the **Zone Diet**, **Sugar Busters**, and the **Carbohydrate Addict Diet** are just a few of the well-known versions. These diets are all based on the idea that the USDA food pyramid has been steering our eating habits in the wrong direction for years. The food pyramid suggests a high carb, low fat diet for a healthy body. But in fact, it has been found that higher intakes of the right fat increase good HDL cholesterol and low carbohydrate intake decreases bad LDL cholesterol. So not only do these diets provide weight loss opportunities, they also can improve your heart health.

If you decide to try a low carb diet, you will need to weigh the options. The **Atkins' Diet** is one of the most popular of the low carb diets, but it is also one of the strictest. If you do not follow strict diets well, you may want to consider another low carb diet such as the **Zone Diet**. It will give you a little more flexibility to eat what you are craving.

The low carb diets are often easier to stay on for long periods because they do not limit the amount of food you can eat. They only limit the types of foods. With some persistence, you can find low carb alternatives to almost all of your favorite foods. For example, at snack time you can eat apple chips or beef jerky instead of high carb potato chips. At dinner, try eating more asparagus or broccoli and skip the potatoes.

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at (775) 826-9696. There's never any pressure or hassles - I'm here to help.

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Word Of The Month...

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

serried \ser'eed\ (adjective)

Meaning: pressed or crowded together, especially in rows

Sample Sentence: Lisa began to feel claustrophobic when her tour group was forced into a **serried** line.

What A Difference

Here are some interesting facts about life in the last century (only 100 years ago).

- Sugar cost four cents a pound, eggs were 14 cents a dozen, and coffee was 15 cents a pound.
- More than 95 percent of all births in the U.S. took place at home.
- The American flag had only 45 stars. Arizona, Oklahoma, New Mexico, Hawaii, and Alaska hadn't been admitted to the Union yet.
- The average wage in the U.S. was 22 cents an hour, and the average U.S. worker made between \$200 and \$400 per year.

The Winner!

The winner always has a plan; the loser always has excuses.

The winner says, "Let me do it for you;" the loser says, "That's not my job."

The winner sees an answer for every problem; the loser sees a problem in every answer.

The winner says, "It may be difficult, but it's possible;" the loser says, "It may be possible, but it's too difficult."

Quotes For The Month...

"I have not failed. I've just found 10,000 ways that won't work."

Thomas Edison

"Live so that you wouldn't be ashamed to sell the family parrot to the town gossip."

Will Rogers

Before starting any type of diet, you should consult your doctor. Regular testing of triglycerides, cholesterol, and liver/renal function will help you ensure you are losing weight safely. If you suffer from kidney problems, you should not attempt to go on a low carb diet without close medical supervision.

Are You My *Client Of The Month*?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth, and repeat business.

This month's *Clients Of The Month* are Charlie & Susan Brockus. Charlie & Susan WELCOME to Reno! **"Congratulations"** on your new home and your new position. A small gift is in the mail to show you my appreciation.


You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

How To Discuss Tough Subjects With Your Children...

Sex, drugs, and major world events are just a few of the tough subjects parents need to discuss with children. If you are like most parents, you know you need to talk to your kids about these serious subjects, but you may not know how to go about it. Here are some great strategies that will help you discuss any uncomfortable subject with your kids.

- **Be honest.** Your children will know if you are hiding something from them. Let them know how you feel about the subject you are discussing. If you don't know about something, tell your child you will have to work together to find the answer.
- **Be open.** This means you need to be open both verbally and in your body language. Your children are able to sense if you are not open to discussing certain subjects.
- **Listen to your children.** Be available to talk with your children whenever they come to you. Eliminate any distractions and open your ears. If your children ask for more help understanding a subject than you can give them, consult a professional counselor.
- **Seize opportunities to start discussions.** If you see something on TV or in a book relating to a serious topic, take the opportunity to bring it up with your kids. Often books are a catalyst to discussions with younger children.
- **Set aside time to talk.** Having a one-time discussion about drugs is not going to prevent your child from experimenting. You need to set aside a

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time, like around the dinner table, in which you repeatedly discuss those tough topics.

Brain Teaser...

A certain number consists of two digits. The number is equal to five times the sum of its digits. If you add nine to the number, the order of its digits is reversed. What is the number?

(answer on bottom of last page)

Avoid Deadly Accidents

According to the National Highway Traffic Safety Administration, the deadliest time to be on the road is between 2 a.m. and 6 a.m. This is when most fatal accidents occur. Staying off the road during these early morning hours could save your life.

The Value of Dreams...

"We grow great by dreams. All big men are dreamers. They see things in the soft haze of a spring day or in the red fire of a long winter's evening. Some of us let these great dreams die, but others nourish and protect them, nurse them through bad days till they bring them to the sunshine and light which comes always to those who sincerely hope that their dreams will come true."

Woodrow Wilson

Church Bulletin Bloopers

- "The outreach committee has enlisted 25 visitors to make calls on people who are not afflicted with any church."
- "The Pastor would appreciate it if the ladies of the congregation would lend him their electric girdles for the pancake breakfast next Sunday morning."
- "Remember in prayer the many who are sick of our church and community."
- "The eighth-graders will be presenting Shakespeare's Hamlet in the church basement on Friday at 7 p.m. The congregation is invited to attend this tragedy."
- "The concert held in the Fellowship Hall was a great success. Special thanks are due to the minister's daughter, who labored the whole evening at the piano, which as usual fell upon her."
- "For those of you who have children and don't know it we have

The Power Of Visualization

Have you ever felt overwhelmed with accomplishing your large goals? Well, perhaps you have been concentrating on your body and not your mind. The technique of visualization has been found to improve confidence and prepare the nervous system to perform at optimal levels. This simple technique can strengthen the connection between your body and mind allowing you to achieve things you never thought possible. Here's the technique:

- **Relax.** Set a specific time to close your eyes and breathe slowly and deeply. Make sure to choose an optimum place, like a comfortable chair in a quiet corner. Take about a half hour to consciously relax each of your body parts starting with your toes and working your way up to your head.
- **Concentrate on a success.** Remember an occasion when you experienced great success and then think how confident and happy you felt.
- **Focus on a success associated with the specific action you are trying to achieve.** Visualize the perfect scenario. If you want to improve your basketball game, picture the ball going through the hoop again and again. If you are trying to improve your ability to speak in public, picture the audience reacting with applause as you finish a wonderful speech. For an overall feeling of confidence flash back to your previous successes.
- **Have positive expectations.** Always think of yourself exuding confidence while carrying out your desires with perfection.
- **Repeat your visualization.** For maximum results, visualize your success at least twice each day.

Want To Know How Much Your Neighbor's Home Listed Or Sold For?


Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, I can help...with no "sales pitches" or runarounds. Just give me a call at (775) 826-9696 and I'll give you all the facts – quickly, easily, and professionally.

Drowning In Credit Card Debt?

Do the monthly credit card bills have you feeling like you're drowning in a sea of debt? The average American family has 14.2 credit cards and carries an average balance of \$7,000. That means they pay more than \$1,000 in interest per year on their credit cards alone. Here are five easy steps for getting out of debt:

- ✓ **Stop incurring debt.** It sounds simple, but stopping the spending is often the hardest part. Destroy extra cards that you don't need.
- ✓ **Track your cash.** Keep a log so you can see where you can save.
- ✓ **Make a concise plan for the future.** Set achievable goals and stick to them. Be sure you are making regular deposits into some type of investment account. If you are only able to save \$50 per week while you are paying off your debt, plan to increase that amount once your balances are paid in full.
- ✓ **Don't get discouraged.** Climbing out of debt and up the ladder to financial stability takes time. Keep your goals in mind.

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Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Keen Sense Of Smell

Researchers believe 80 – 90 percent of what we perceive as signaled by our taste buds actually comes from our sense of smell. As we eat, scent molecules leave the food and travel up the nose via a passage at the back of the throat. Sensory cells in our nose and our taste buds let us distinguish between foods.

Humans have 5 million olfactory cells and can distinguish over 10,000 different scents. Women have a keener sense of smell than men do; babies have the strongest sense of all. This enables them to recognize their mothers by scent. By age 60 most people have lost 50 percent of their capacity to taste, and 40 percent have lost some of their ability to smell.

Fix That Frizzy Hair

If your hair is dry and frizzy try this little trick. Add the juice of one grapefruit to your regular shampoo. The acid in the grapefruit will stabilize the pH balance in your hair making it feel smoother and sleeker.

Brain Teaser Answer...

The number is 45.

THANK YOU for reading my Service For Life! personal newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial 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...

Alan Hoffman

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✓ **Seek professional help.** Debt Counselors of America can be reached at 1-800-680-3328, or you can contact Consumer Credit Counseling services at cccs.org.

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

Your chances to win are better than you think!

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: **Irv Zimmerman** was the only person to correctly answer my quiz question...

How many Reno Arches have there been?

a) four b) three c) two d) one

The answer is letter “a,” four. Trivia compiled by D.Brian Burghart with assistance from various Nevada sources. So let's move on to.....

Where is the shrunken head?”

a) Reno Psychic Institute b) Wilbur B. May Museum c) Nevada Mental Health Institute d) it's a rock formation at Pyramid Lake

*The first 4 people to call or e-mail me with the correct answer will win!
(775) 826-9696 or alan@homegaterealty.com*


Real Estate Corner...

Q. My Family Has Outgrown Our Home. Should We Sell Our House And Buy A Larger One, Or Remodel Our Current Home?

A. The decision to sell or remodel requires several considerations. First, ask yourself if you are you happy in your current home with the exception of the space constraints. If you answered “no,” then you should definitely consider a larger home. If you're unhappy with your home now, it's doubtful the remodeling will significantly improve your outlook. If, however, you'd like to stay in your current home, you'll need to weigh a few other considerations.

There are three factors to consider when deciding whether to remodel or expand your home. First, how long do you plan to live in your home? The longer you plan on living there, the more time you have to recoup your remodel investment. Second, what's the growth rate of home prices in your area? The faster homes appreciate in your area, the faster you will recoup your investment. Third, and most importantly, know how much you can spend on your remodel without exceeding the market value of your home. A good REALTOR can access reliable statistics you'll need to address these factors. Here's a general formula that will help in the process: 1) Ask your REALTOR for a current Comparable Market Analysis (“CMA”) of your home; 2) Subtract how much you paid for your home when you purchased it; 3) The “net” of these two values will “approximate” how much you should budget for your remodel without going “upside-down” on your home's value. Of course, the longer you live in your home and/or the faster it appreciates, the more you can allocate for a remodel.

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It also is a good idea to look at the cost of new, larger homes. You can determine what your monthly payment will be and then how it compares in price to your old mortgage plus the remodeling loan. If you are considering relocating and are in need of caring, competent representation, please contact me at 775 826-9696.

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