



Alan Hoffman's...

Service For Life![®]

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

Get my Free Consumer Guide revealing 44 money-making secrets for "dressing" your home for top dollar! See my enclosed insert...

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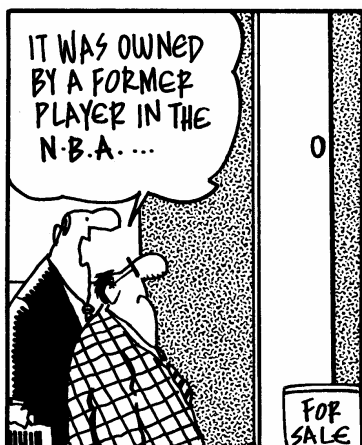
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7 Secrets to Wealth-Building by TRUE Millionaires

The tech boom and the stock market "bubble" of the 1990s have come and gone like a bright, shining dream. And visions of "instant millionaires" created by stock options and killer web sites have all but evaporated. So what really defines being "wealthy" in the 21st century and who has it...for real?

Thomas J. Stanley, author of the bestseller "*The Millionaire Next Door*," interviewed 1,000 millionaires to find out what traits, attributes, and habits they have in common.

Stanley sorted through the "showboat" wealthy (those living affluent lifestyles but actually burdened with debt) to find the genuine "balance sheet" millionaires—those with solid assets between \$2 and \$5 million. And what he found is that the basic rules for creating and keeping wealth are still driven by old-fashioned, common sense values.

Here are seven key factors that make a "real" millionaire:

1. They started their own business and acquired wealth by finding a profitable niche in the market. They also love what they do for a living, and are motivated by building a business—not by amassing wealth for its own sake.
2. "Real" millionaires live comfortable lifestyles, but they are not extravagant or wasteful. On the average, they live in homes valued at \$350,000 and drive mid-priced cars.
3. They stay married to responsible, stable spouses who run tight, efficient households. Their mates clip coupons, buy household items in bulk, and keep track of the household expenses.
4. They spend less than they earn, and follow a savings plan as a life-long habit.
5. TRUE millionaires do not speculate when it comes to investments. Once their businesses have reached maturity, they invest wisely to grow capital. They rarely visit a casino to gamble, and almost never buy lottery tickets.
6. Most of the millionaires were average students who had little encouragement to succeed in life. They developed leadership skills through sports and nurtured determination and a will to succeed—on their own.
7. Two strong characteristics the TRUE millionaires all had in common were an unwavering belief in themselves and their abilities. They dared to think differently from the crowd!

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at (775) 826-9696 and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Buyers Have HOT new listings e-mailed to you the hour they hit the market!



Not intended to solicit currently listed properties

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!

Prevaricate \pre-var'-i-kāt\ (verb)

Meaning: To evade the truth; quibble. Prevaricate comes from the Latin word meaning "walk crookedly."

Sample Sentence: The CEO **prevaricated** still further by shredding the company's records.

Kitchen Wisdom

- When freezing ahead for daily use, package food items in the measured amounts you will need for your daily recipes...less waste!
- If you have a fisherman in the family, or buy a quantity of bulk fish, here's how to keep it from drying out and losing its flavor in the freezer:
Clean and prepare the fish for cooking then layer fish in a loaf pan as tightly as possible. Pour cold water over it; be sure to cover the very top fish. Freeze. When frozen solid, run warm water over the pan to release the block of fish. Bag tightly and store in the freezer.
- A little vinegar kept boiling on the stove while cabbage, cauliflower, or broccoli are boiling will prevent odor.
- In preparing greens for salads, never cut them! Tear them into pieces. Cutting bruises greens and makes them limp.
- Grease your spoon or cup when measuring syrup, molasses, or honey and the sticky foods will roll right off.

A Pet-Safe Bug Chaser

Sprinkle borax at baseboards and on shelves. It is non-toxic and your pets won't be tempted to taste it.

Roaches don't like the stuff. And ants won't walk through it because it sticks to their feet and totally disrupts their chemical trail.

Save BIG On Prescription Drugs

Anyone who buys medications from their local pharmacy can't help but wonder about the high cost of prescription drugs. By applying a little knowledge and forethought at the doctor's office—and at the pharmacy counter, you can save BIG money...and get the medications that you need to stay healthy! Here are a few practical strategies to help you SAVE on your health care needs:

1. This one is simple...don't take medications you don't really need. If a change in diet, more exercise, and weight loss will get the job done, then by all means try that approach first.
2. Buy in bulk when possible. The larger the quantity, the greater the savings. Ask your doctor for a 90-day prescription if you are on a daily medication.
3. Routinely ask your doctor or pharmacist if there is *generic equivalent* for a prescribed medication. Generics can be as effective and cost less.
4. If you are starting a new drug, ask your doctor for free samples. Then if you have a bad reaction and can't continue, you haven't wasted money on a full bottle of pills or ointment.
5. Ask your doctor for a higher dose, and then cut the pills in half by scoring them with a kitchen knife or pill-splitter. Not all drugs can be split, so consult with your doctor first.
6. Compare prices at your neighborhood drug stores. Many of the "big box" stores feature pharmacies that have lower prices on prescription drugs.
7. Check out mail order drug companies and the blossoming internet outlets. Medications can be 20 percent cheaper and shipped to you.
8. Use discount cards promoted by pharmacies and consumer groups (like AARP). The savings can be up to 40 percent with these special programs.
9. If you can't afford medication, at least 30 states now have active prescription drug assistance programs for the low-income and elderly.

Do You Have A Real Estate Question You Want Answered?

Maybe you want to learn how much equity you've gained in your home. Or perhaps you have a tax or easement problem that requires professional assistance. 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 who enjoy reading my monthly letter. And I'm always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call me at (775) 826-9696. I'm here to help!

Friends—The Key To A Longer Life

According to Harvard's School of Public Health, men who have lots of friends, social contacts, and relatives live longer, more satisfying lives. In a study of 28,000 men in their early 40s to late 70s, researchers found that men who were socially isolated loners were 20 percent more likely to die prematurely. The socially isolated group also was 53 percent more likely to die from heart related diseases and stroke. Unmarried men included in the study had markedly higher death rates than married men with a strong family support system did.

It appears that making friends and nurturing social relationships not only will make you healthier, but it could make you a lot happier too!

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Brain Teaser

What am I? I am the only thing that always tells the truth. I show off everything that I see. I come in all shapes and sizes. So tell me, what I must be!

(answer at the bottom of last page)

The Safe Way To Jump-Start Your Car

Jump-starting a vehicle can be very dangerous to the person doing it and to the vehicle. Read the car owner's manual first before touching a dead battery because some directions are unusual. **Improper jump-starting can cause electrical surges through the vehicle's electrical system.**

When working with a battery, wear splash-proof goggles. If the battery explodes, eye protection can prevent injuries from flying fragments or chemicals.

Here's how to attach the cables:

1. Connect one positive cable (+ or red) to the positive terminal of the *dead* battery.
2. Clamp the remaining positive cable to the positive terminal of the *good* battery.
3. Clamp the negative cable (- or black) to the negative terminal of the *good* battery.
4. Make the last connection by clamping the black or negative cable on the engine block (not on the negative post of the dead battery) of the stalled vehicle.

Now you are ready. Start the car with the good battery and then the disabled car. When finished, remove cables in reverse order.

Quotes to Live By...

Dreams come true; without that possibility, nature would not incite us to have them.

John Updike

Welcome new tasks as tests that you will pass.

Robert Heller

So much depends on reputation—guard it with your life.

Robert Greene

Ah... Yes, Chocolate— The New Miracle Health Food

If you love chocolate, you don't need to feel guilty anymore! Here's why. Nutritionists at Penn State University have discovered that chocolate has powerful (and very healthy!) antioxidant properties. Chocolate (especially the very dark chocolates) have been found to have high levels of the antioxidant flavonoids called flavanols. Long-term studies have shown that people with high blood levels of flavonoids have a lower risk of heart disease, lung cancer, prostate cancer, asthma, and type-2 diabetes.

Researchers found that Dove Dark Chocolate packed a walloping amount of the heart-healthy flavanols. It reduced bad LDL cholesterol, boosted antioxidant levels in the blood and raised good HDL cholesterol by 4 percent. In the lab, they discovered chocolate reduces blood clotting, and may stabilize arterial plaque, making it less likely to travel and cause stroke and heart attack. "The chocolate flavanol factor" also triggers production of nitric oxide, which maintains flexible arteries and increases blood flow – great for controlling high blood pressure! So the next time you unwrap a savory piece of dark chocolate and offer some to a friend, you can say, "To your health and long life!"

Please Welcome New Clients Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and friends. And special thanks for everyone who thought of me with your referrals!

Robin Herman, Congratulations on your new home!

Josh Dragon referred by Joe Balkenbush. Many thanks Joe!

Dr. Guenther Godehard, Welcome to your new Reno home!

Kayley Eddy, referred by Jaime Reyes, Thanks Jaime ☺

Carol Ann Carroll. Your referrals are warmly appreciated

How To Boost Your Brain Power

Have you lost your keys lately? Have you recently put something down, and now you can't find it? Or, maybe you just want to be more efficient and productive at work. Well now there are some new herbal products available at your local health food store that can increase oxygen and glucose to the brain—triggering more brain power!

1. **Bacopa** (Bacopa Monnieri) – Rich in antioxidants, this herb has been found to improve memory and information processing.
2. **Cordyceps** (Cordyceps Sinensis) – Cordyceps has been used to treat exhaustion, weakness, poor sexual appetite, and aging. It has been shown to help the adrenals function better and stimulate the liver to release stored energy in the form of glucose.
3. **Periwinkle** (Vinca Minor, sold as vinpocetine) – Periwinkle is a European herb that delivers more blood to the brain and acts as a powerful free-radical destroyer. It may prevent senility and dementia.

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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!

Is There a Necromancer In The House?

“What’s your father’s occupation?” asked the school secretary on the first day of registration.
“He’s a magician,” said the new boy.
“How exciting. What’s his best trick?”
“He saws people in half.”
“How impressive! Now, do you have any brothers or sisters?”
“Yep...one half brother and two half sisters!”

Brain Teaser Answer...

A Mirror

Fun Trivia

- A goldfish has a memory span of three seconds.
- The name for Oz in the “*Wizard of Oz*” was thought up when the creator, Frank Baum, looked at his filing cabinet and saw A-N, and O-Z, hence “Oz.”
- The microwave was invented after a researcher walked by a radar tube and a chocolate bar melted in his pocket.
- The average person falls asleep in seven minutes.

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...

Alan Hoffman

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“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 three lucky winners of last month’s quiz. And the winners are...drum roll please: **Bill Hesser, Randy Hatch, & Mike Kelly** were the first three people to correctly answer my quiz question...

What famous American Landmark is constantly moving backwards?

a) Mt. Rushmore b) Grand Canyon c) Old Faithful d) Niagara Falls
The answer is “D,” Niagara Falls. So let’s move on to this month’s trivia question...

What do you do when you “mud up”?

- a) Take a mud bath b) Have the last drink before the campfire goes out
c) Get everyone involved in a mud fight

The first three people to call or e-mail me with the correct answer will win! 826-9696 or Alan@HomeGateRealty.com

Real Estate Corner...

Q. We are taking the first steps in getting our home ready for sale. Our REALTOR[®] says we need to have a pest inspection. Is this really necessary?

A. Most states (especially in regions prone to termite infestation) will require that the seller or buyer obtain a **Wood-Destroying Insect Report**. Termites can devastate a dwelling to the point it needs to be demolished. It’s best to get the report from an independent, reputable expert rather than the company that treats homes for termite problems. A termite problem is not always visible and a trained entomologist (insect specialist) may be needed to spot evidence of termite nests and activity.

Hire only experienced, licensed, and insured exterminators. There are freelancers out there who are not properly trained to apply chemicals. (This could easily damage your home and your health!) Avoid any company that offers a contract containing a disclaimer against water damage. This is an “out” if their treatments aren’t effective, because termites need a 98 percent humidity level to thrive and survive. Moisture and termites go hand-in-hand and only a thorough extermination will get them.

Check with your local Better Business Bureau for reputable exterminators. Americans spend \$4.5 billion a year on termite extermination and 2 billion to repair termite damage. The right exterminator could save your home and avoid extensive repairs. Here are some tips on hiring exterminators.

1. Ask someone you trust for a reference (your agent is a great place to start!).
2. Find out if the company belongs to a national, state, or local pest control association.
3. Ask the company exactly what the pest is, what treatments are needed, and how long it will take *before* they go to work.
4. Thoroughly read and understand the company’s guarantee.
5. Expect to pay for a good extermination job. Go by value and not price.

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