

Call me right now at **609-936-9760** and ask for my Free Consumer Guide to homeowner profits titled, "Make Your Home Show Like A Model Without Breaking The Bank"...

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## **Inside This Issue...**

**Bert Gets to Live His Dreams...Page 1**

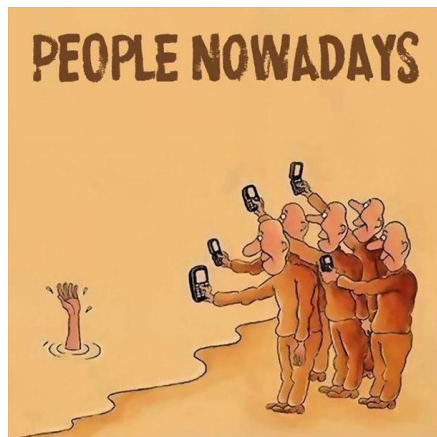
**6 Surprising Ways To Make Your Food Healthier...Page 2**

**Don't Use Your Smartphone To Pay Bills Until You Read This...Page 3**

**You're Being Overcharged For These Items At Supermarkets ...Page 3**

**Answer This Trivia Question and You Could Win Movie Tickets For Two...Page 4**

**What Should You Consider Before Selling Your Home?...Page 4**



*Brian Wittlin's....*

# **Golden Hands Service!**

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

## **Bert Gets to Live His Dreams...**

At a recent meeting of the Geriatric Advisory Council I am a member of, our reverse mortgage specialist talked to us about the advantages of this loan product. As he spoke, it reminded me of a personal encounter I had in 2002 with my neighbor, Bert. I'd like to share it with you....

Bert was retired and had a chair caning retirement business. In 2002, I had him re-cane our dining room chairs. When he delivered them, we sat over a cup of coffee and I remember Bert bemoaning that he didn't put aside enough money to be able to do the things he really wanted to do in retirement. I asked if he had considered a reverse mortgage which, at that time, was a new concept just coming into the mainstream. He was not aware of how it worked, so I explained that he could use the equity in his paid up home to get monthly payments from the bank that could improve his monthly cash flow and he might even qualify for a lump sum payment at the start. I referred him to my mortgage specialist and left it with him to follow up.

About a month later, Bert rang the doorbell and he had a grin from cheek to cheek. He said his reverse mortgage loan application was approved, that he would be getting a sizable lump sum in several weeks and that he would be getting monthly income that would almost double his cash flow. He was silly with excitement and the possibilities this opened up to him.

In the following months, Bert bought a grand piano so that he could play his beloved Chopin all day long if he wanted. He began traveling and on one of his jaunts to Florida, he met a 95 year old widow. They struck up a lasting friendship. She would come stay with Bert in New Jersey during the late spring and summer and he would go stay with her in Florida in the late fall and winter. Bert lived for 3 more years after that and I must say that his last three years were likely the best three of his long life.

If you know people like Bert who are struggling because they didn't put enough away for retirement, give me a call at 609-936-9760 and I will be happy to introduce them to my mortgage partner who may be able to take their financial struggle and turn it into happiness.

*May your holidays and the New Year...  
be full of caring for others!*

## 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!)

**Crowdsource**, verb

**Meaning:** a way of obtaining funding, labor, or ideas from a large group of people, often online.

**Sample Sentence:** The college students used Kickstarter.com to crowdsource the money to build a sculpture for our public park.



When Mom or Dad are no longer able to care for themselves and they need help, call me at **609-240-6088**. As a member of the Geriatric Advisory Council of Mercer County, I can introduce you to professionals and service providers who specialize in eldercare solutions. To learn more, see the attached flyer.

## Quotes To Live By...

It is not how much we have, but how much we enjoy, that makes happiness.  
—Charles Spurgeon

Successful people are those who can lay a firm foundation with the bricks others have thrown at them.  
—David Brinkley

Exercise is a dirty word. Every time I hear it I wash my mouth out with chocolate.  
—Charles M. Schulz

# 6 Easy Ways To Make Food Healthier

These little-known tips from nutritionists and food experts can actually boost the nutrients in food you already have – all you have to do is store or prepare them differently!

- **Let garlic rest after crushing or chopping.** It takes up to 10 minutes for prepared garlic to create an enzyme that studies show has cancer-fighting properties.
- **Tear up lettuce before storing.** When you tear it up and let it sit for a day, lettuce produces four times as many antioxidants, substances that protect our cells from damage.
- **Poke holes in your broccoli's plastic bag.** Letting the broccoli "breathe" means you'll get over 100 times the antioxidants.
- **Store asparagus in a vase.** Keeping asparagus spears upright with a little water in a jar or vase in the refrigerator. They will stay fresher, and be higher in nutrients.
- **Use avocados instead of butter or oil.** Did you know you can scoop an avocado right out of its shell and add to baked goods? The difference in taste is slight, and you'll be substituting unhealthy saturated fat for unsaturated fat. Substitute at a 1:1 ratio for butter, and if you're substituting the avocado for an oil, then add a little more liquid.
- **Try sprouting beans or lentils before cooking.** Legumes will become more nutritious and easier to digest if sprouted. Soak them overnight in a covered jar or pot. Rinse them well every 12 hours, and you'll see tiny roots or tail appear in 2 to 3 days. You can eat them raw or add them to cooked or baked foods.

## A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus all of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank **Raghav Sabbella, Bidzina Kebabze, and Kishore Vallabhaneni** who are just a few of the special people in my life who've helped build my real estate practice with their support and introductions. I couldn't do it without good friends like them!

## Brain Teaser...

During a visit to a mental asylum, a visitor asked the director what the criteria are that define whether a patient should be institutionalized.

“Well,” said the director, “we fill up a bathtub. Then we offer a teaspoon, a teacup, and a bucket to the patient and ask the patient to empty the bathtub.”

Okay, here’s your test:

1. Would you use the **teaspoon**?
2. Would you use the **teacup**?
3. Would you use the **bucket**?

(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**. You can request this “no charge” in-depth home value analysis by calling me at: **609-936-9760**.

## Ain’t It the Truth...

A **clear conscience** is usually a sign of a bad memory.

**Junk** is something you throw out three weeks before you need it.

**Artificial intelligence** is no match for natural stupidity.

**Bills** travel through the mail at twice the speed of checks.

## Find Fido Fast

Losing a pet is something no animal lover wants to think about. You can microchip your pet to identify them, but they still need to be found and brought to a shelter or vet’s office to be scanned so your contact information can be retrieved. If your pet is a little escape artist, try one of these GPS trackers:

- The Tagg Pet Tracker is \$100 plus around \$10 per month for the use of the Verizon network. It clips to your pet’s collar and you can track him via mobile device or web browser.
- The PocketFinder is \$130 plus \$13 per month, and features a well-designed app for mobile phones as well as a tiny clip-on tracker about the size of a cracker.
- RoamEO is another option at \$179, which includes a hand-held receiver and a special GPS-fitted collar.

# Avoid Identity Theft When Using Your Smartphone

Shopping online or paying bills with your mobile device is convenient, but how can you make sure your financial data is secure? Here’s how to safeguard your bank account information:

- ◆ **Be cautious with free Wi-Fi access points.** Don’t use your phone over a public Wi-Fi network when handling financial matters. If it can’t wait, create your own hotspot on your phone. Check with your mobile service provider to see how to enable a hotspot.
- ◆ **Use your bank’s mobile app.** Your bank has the proper security settings for their smartphone applications. You can set up your bill pay options online using your home computer, and then use your mobile phone in the future to pay instantly.
- ◆ **Use trusted vendors for all apps.** Only download applications, even those not related to paying bills or shopping online, from well-known vendors such as Apple or Google. Hackers may have infected other apps with a program to steal your information.

**If you suspect your identity was stolen, go to the Federal Trade Commission Website [WWW.FTC.GOV/IDTHEFT](http://WWW.FTC.GOV/IDTHEFT) and request the manual *Taking Charge...What To Do If Your Identity Is Stolen*. It gives you step by step processes to follow with forms and letters. It’s the best guide I’ve come across to take charge & regain control!**

### 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. Use the attached “**Insider’s Free Resources**” form or, better yet, call me at: **609-936-9760**

### 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; and I spend most of my business investment on resources that help clients get their homes sold **FAST** and get homes found and purchased more successfully.  
THANKS for your introductions!

## Never Purchase These Items At Grocery Stores

These four items are more expensive at supermarkets:

- **Pre-packaged spices.** Often you can buy these in bulk from health or ethnic food stores, get just the amount you need, for half the cost.
- **Bottled salad dressing.** Try making your own dressing with pre-mix packages found in the same aisle, or one with oil and vinegar.
- **Pre-paid credit cards.** These are the gift cards with a credit card logo that take a big chunk for fees (it can be up to \$5 per card). You can buy a gift card from a store or restaurant directly and save.
- **Batteries.** You might be tempted to grab a pack as you’re checking out, but buying at bulk stores can save you up to 70%.

## 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 introductions...and spreading the word about my **Golden Hands Service**.

## Brain Teaser Answer:

I'm afraid we may have to have you committed! "Of course, a sane person would pull the drain plug to empty the tub," says the director as he leads you to your new room.

## Learn To Dance Online

**www.ballroomdancers.com** – Great free learning site with videos and to teach you dance positions for ballroom dance, including the tango, waltz, and cha-cha. You can even purchase music and participate in forums with other dance students and instructors.

**www.idance.net** – Nearly 2,000 lessons for all kinds of dance, from Bollywood to the Charleston. Lessons aren't free, but for about \$30 you can have around 18 short lessons on a particular style.

**www.dancetothis.com** – Learn basic steps and advanced moves for hip-hop, ballet, jazz and more, from instructors all over the world. Then, be brave and take a video of yourself dancing and upload to the site to share!

**THANK YOU** for reading my **Golden Hands Service** 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 reconnect, I'd love to hear from you...

**Brian D. Wittlin, GRI**  
**Keller Williams Realty,**

**Princeton**

**609-936-9760**

**Brian@BrianWittlin.com**  
**www.PrincetonLiving.com**

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.

## “Win Movie Tickets For Two”

Last month, the contest winners were *Norbert and Mary Mendes* and *Deborah Anderson*. Congratulations!

If you would like to win movie tickets for two, call, text, or email me with the answer to this trivia question:

**What broadcaster reported over 80 years ago that “there was no news” and played piano music instead?**

a) WNBC b) BBC c) CNN d) CBS

*Call or Text At 609-240-6088 OR Email Me At Brian@BrianWittlin.com  
And You Could Be One Of My Next Winners!*

*Season's Greetings  
Hope your holidays are filled  
with peace and joy!*

## Ask Rhea LeState...



### Q. What key factors should I consider BEFORE selling my home?

A. Here are a few factors to consider:

- **Make sure you are ready.** You should be able to afford to get your house sale-ready as well as pay for the move to a new home.
- **Consider the condition of your home.** You may need to make upgrades or repair cosmetic defects because homebuyers may not be able to get past the look of an outdated home. Updating by bringing in new appliances, painting, and making exterior repairs can improve first impressions and increase your home's value.
- **Finding the right price point.** You don't want to price your home too high or too low when it is first listed on the market. An experienced REALTOR® can help you find a price range that buyers might pay for your home, given its location and condition.

Learn more about how to sell your home quickly and for the most money by calling and asking for my Free Consumer Report called **“How To Avoid 7 Costly Mistakes When Selling Your Home.”**

# THE DICTIONARY OF ELDER CARE

*Your Guide To The Products & Services Offered by GAC Members*

- A** Adult Day Care  
Assisted Living  
Audiology Services  
Alert and Alarm Systems  
Banking Services  
Bookkeeping Services & Medical Claims Processing  
Business Management Services  
Behavioral Services
- B** Bankkeeping Services & Medical Claims Processing  
Business Management Services  
Behavioral Services
- C** Cognitive Care  
CPA Accounting Services  
Counseling Services  
Captioned Telephones  
Dental Services at Home  
Estate Planning Services  
Energy Conservation  
Eye Care at Home  
Financial Planning Services  
Funeral Services  
Geriatric Care Management Services
- D** Dental Services at Home  
Estate Planning Services  
Energy Conservation  
Eye Care at Home  
Financial Planning Services  
Funeral Services  
Geriatric Care Management Services
- E** Estate Planning Services  
Energy Conservation  
Eye Care at Home  
Financial Planning Services  
Funeral Services  
Geriatric Care Management Services
- F** Financial Planning Services  
Funeral Services  
Geriatric Care Management Services
- G** Geriatric Care Management Services
- H** Handicapped Accessibility  
Health Care Products  
Hearing Aids  
Hospice Care  
Home Care—Age In Place Services  
Home Improvements  
Insurance  
Interior Design for Safety and Accessibility  
Investigations—Elder Abuse and Fraud
- I** Insurance  
Interior Design for Safety and Accessibility  
Investigations—Elder Abuse and Fraud
- J** Jewelry Brokers
- L** Legal Services for Elder Care  
Lighting  
Long Term Care Services  
Laboratory Services
- M** Massage Therapy  
Medical Equipment and Supplies  
Medicaid Management and Services  
Medical Waste Disposal  
Nursing Care  
Nursing Home Care
- N** Nursing Care  
Nursing Home Care
- O** Optometric Services at Home  
Orthopedic Products and Services  
Pharmacy Services  
Property Management  
Psychological Services  
Ramps and Accessibility Products  
Real Estate Services  
Rehabilitation Services  
Reverse Mortgages
- P** Pharmacy Services  
Property Management  
Psychological Services  
Ramps and Accessibility Products  
Real Estate Services  
Rehabilitation Services  
Reverse Mortgages
- R** Ramps and Accessibility Products  
Real Estate Services  
Rehabilitation Services  
Reverse Mortgages
- S** Senior Planning Services  
Senior Residence  
Technology Services  
Therapy Services  
Transportation
- T** Technology Services  
Therapy Services  
Transportation
- V** Visiting Nurse Services  
Visiting Physician Services  
Wellness Products
- W** Wellness Products

**GAC is your Gateway to all solutions for Elder Care!**  
 GAC members will help remove fear and uncertainty from care givers and loved ones .....  
 and put the focus back on quality and purposeful living.  
 To access any of these product and service providers, call me anytime at **609-240-6088**  
*Brian Wittlin - Your Golden Hands Realtor for Life*

**GERIATRIC ADVISORY COUNCIL**

**Geriatric Advisory Council**  
*Empowering current and future caregivers*

*www.geriatricadvisorycouncil.com*

**Brian Wittlin's.....**

# ***Insider's FREE Money-Saving Resources***

***"Here's Free Advice And Services For My Friends And Clients To Help Save You Valuable Time And Money. Never Feel Obligated, I'm Here To Help..."***

**Brian, Please  Mail,  Fax, Or  Call Me Immediately With The Following Free Info:**

## **Free Consumer Reports:** *(order one or all)*

- Special Home Seller's Booklet: ***"How To Avoid 7 Costly Mistakes When Selling Your Home"***
- Special Home Seller's Booklet: ***"How To Sell Your Home For Top Dollar, With Or Without A REALTOR®"***
- Special Home Seller's Booklet: ***"44 Money-Making Tips For Preparing Your Home To Sell"***
- Special Home Buyer's Booklet: ***"8 Secrets For Saving Thousands When Finding, Buying And Financing Your Next Home."***
- Special Consumer's Booklet: ***"12 Revealing Questions You Should Ask Before Hiring ANY Realtor"***

## **Free Consumer Resources:** *(money-saving guidance is just a phone call or fax away!)*

- Please send me your special ***Insider's Market Analysis*** showing home features, listing and sales prices for the most recent homes listed and sold in \_\_\_\_\_ (area or street).
- Please call me to share your Free, no obligation ***Maximum Home Value Audit*** to determine the top dollar market value of my home, and share strategies for selling it fast.
- Please call me to talk about your Free, no obligation ***Preferred Home Locator Service*** where your computers will search the market on an on-going basis for homes meeting the exact features, prices and areas I'm looking for.
- Please tell me the listing price for the home at \_\_\_\_\_.
- Please tell me how much the home at \_\_\_\_\_ Sold for.
- Please call me to talk about the many ways to affordably finance my next home.
- I need help finding a competent Service Provider for \_\_\_\_\_.

## **Thank You For Thinking Of Me!**

*Brian, I know someone thinking of buying or selling a home soon, and know you will provide them with an outstanding level of service as a caring and competent REALTOR.*

Name: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

## **Share A FREE Subscription...**

*Brian, Please send a Free monthly subscription of your "**Golden Hands Service!**" newsletter to the following person. Please also send them a friendly note with my best wishes, and explaining they can cancel any time they wish.*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_

Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

## **4 Ways To Contact Me For These Helpful Resources And Services:**

- CALL or TEXT My Fast Response Line at 609-240-6088**
- FAX This Form To My Private Fax Line at 609-987-8750**
- SCAN This Form and Email To: [Brian@BrianWittlin.com](mailto:Brian@BrianWittlin.com)**
- MAIL This Form To: Brian Wittlin, 100 Canal Pointe Blvd., Ste. 120, Princeton, NJ 08540**

Get Free money-saving home tips at my web site: [www.PrincetonLiving.com](http://www.PrincetonLiving.com)