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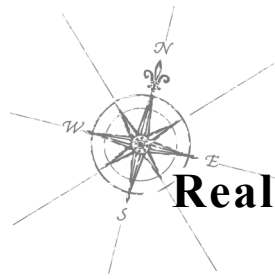
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The Real Estate Navigator

Humor, House & Home

Could Optimism Be The Secret To Living A Longer, Happier Life?

Recent scientific research now confirms the secret ingredient to a longer life—an optimistic attitude. And there’s even better news...anyone can learn to be more optimistic!

A 2004 Dutch study found that optimistic people live longer, in fact, almost 30% longer than pessimists. Scientists found an increased risk of cardiovascular disease, heart attack, stroke, and weakening of the immune system associated with pessimism.

Researchers at the Mayo Clinic, reporting on a 30-year study found that optimistic people live about 19 percent longer than pessimists do. These findings come from studying 839 people living in Minnesota. The researchers found people classified as “optimists” had significantly better survival rates. Optimists were less likely to develop depression, sought medical help when needed, and took better care of themselves.

So how can you become more optimistic? Here are six tips for becoming a more optimistic person:

1. **Set Specific Goals.** A study of self-made millionaires found they set goals and consistently take action.
2. **Project A Cheerful Voice.** Research has shown people feel the emotion they are acting. Use a positive voice.
3. **Use Positive Language.** Use upbeat words: *opportunity, challenge, recharging, success, can do, solution.*
4. **Practice Good Posture.** Optimists have good posture, stand tall, walk briskly, and take big steps.
5. **Focus on Solutions.** When a difficult situation comes up, focus on the solution, and put it into action.
6. **Be A Role Model.** When you act as a role model for your co-workers, employees, family, and friends, you’ll become more optimistic.

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

You might be shocked to learn how much your net worth has *increased* despite the current market. Don't leave your financial well-being up to just anyone. Call me at (757) 353-2786 and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Just by applying these six steps to your life, you can change your thinking, and reduce your risk of physical illness and live a longer, and more fulfilling life.

“Cha-Ching!” Home Affordability Best in Twenty Years!

The Cost of Owning a Home (Last 20 Years)

Year	Mortgage Payment (2011 Dollars)	Payment-to-Income Ratio	Payment-to-Rent Ratio
1990	\$1,183	.28	1.45
2000	\$1,125	.24	1.37
2006	\$1,240	.28	1.44
2011	\$669	.15	.77

Source: THE JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY

Notes from the report: Prices and mortgage payments are based on the median existing single-family home price, averaged from quarterly data to obtain annual prices. Mortgage payments are calculated using the interest-rate average for that year and assume a 20% down payment and fixed 30-year term. Rent is the median gross monthly rent from the 2010 American Community Survey, indexed using the CPI for rent of primary residence. Income is median household income.

Sources from the report: JCHS tabulations of National Association of Realtors®, Composite Affordability Index (NSA) and Existing Single-Family Home Sales via Moody’s Analytics; Freddie Mac, Primary Mortgage Market Survey; US Census Bureau, American Community Survey; Moody’s Analytics, median household income estimates.

Amazing (and a bit strange) Facts!

- ✓ Peanuts are one of the ingredients in dynamite!
- ✓ There are 293 ways to make change for a dollar.
- ✓ No word in the English language rhymes with **orange, silver or purple.**
- ✓ A cat has 32 muscles in each ear!
- ✓ Tigers have striped skin, not just striped fur!
- ✓ Al Capone’s business card said he was a used furniture dealer.
- ✓ A dragonfly has an average life-span of just 24 hours.
- ✓ A dime has 118 ridges around its edge.
- ✓ John Lennon’s first girlfriend was named Thelma Pickles.

Unusual Cleaning Tip!

Here’s the *Cream of Clean*. To clean and polish aluminum pots and pans, simply fill them with water, add two tablespoons cream of tarter. Boil for five or ten minutes, then wash and dry as usual. You won’t believe your eyes!

How To “Bake” A Clogged Drain

Instead of spending money on those harsh drain cleaners, try this home-brew solution: Sprinkle a half-cup baking soda down your drain. Then, add a half-cup white vinegar and cover the drain with a plate or lid for five minutes. Finally, pour five cups of boiling water down the drain. Voila! Your drain will clear.

Is Bigger Really Better?

Some people believe in mind over matter. And that health and wellness are all in the mind. But a study at Ohio State University proved this axiom may indeed be correct.

Subjects complaining of pain were given two treatment forms of the same medication: either three 200-mg tablets, or one 600-mg tablet. Even though the doses and medication were identical, participants reported better pain relief with they took the single, larger tablet.


Maybe bigger is better!

**Please Welcome New Subscribers and Friends
Into Our Real Estate Family...**

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

Dewitt & Clare Davis, Virginia Beach, VA
Sean & Lindsay Betts, Chesapeake, VA (Welcome back!)
Harold & Bonnie Campbell, Virginia Beach, VA
John & Rebecca Gehrs, Virginia Beach, VA

Thanks Rebecca! Your referrals are warmly appreciated!

 **The Real Estate Navigator** is published monthly by David O. Booz, d.b.a. Dave Booz, “The Real Estate Navigator,” a licensed sales agent with Keller Williams Realty Town Center, 4664 South Blvd., Virginia Beach, VA 23452. The information contained herein has been obtained from sources believed to be reliable. While carefully screened, the accuracy of this information cannot be guaranteed. Articles represent the opinions of the authors and not necessarily those of Keller Williams Realty, Inc. Neither the editor nor Keller Williams Realty Town Center is a legal advisor, registered investment advisor, financial counselor or certified accountant. This newsletter reflects the sole opinion of David O. Booz and is not endorsed by Keller Williams Realty, Inc. Each Keller Williams Realty office is independently owned and operated.

Famous Last Words...

If you're prominent in any field, be careful what you say. It just may become a famous quote...

- ✓ "I'm just glad it'll be Clark Gable who's falling on his face and not Gary Cooper" (Gary Cooper on his decision not to take the leading role in "Gone With The Wind.")
- ✓ "Stocks have reached what looks like a permanently high plateau." (Irving Fisher, Professor of Economics, Yale University, 1929)
- ✓ "Everything that can be invented has been invented." (Charles H. Duell, Commissioner, U.S. Office of Patents, 1899)
- ✓ "Who the hell wants to hear actors talk?" (H. M. Warner, Warner Brothers, 1927)
- ✓ "This 'telephone-thing' has too many shortcomings to be seriously considered as a means of communication. The device is inherently of no value to us." (Western Union internal memo, 1876)

Could It Possibly Be TRUE?

Could you imagine working at the following company with a little over 500 employees where...

- ✓ 29 have been accused of spousal abuse...
- ✓ Seven have been arrested for fraud
- ✓ 19 have been accused of writing bad checks...
- ✓ 117 have bankrupted at least two businesses...
- ✓ Three have been arrested for assault...
- ✓ 71 cannot get a credit card because of their bad credit...
- ✓ 14 have been arrested on drug charges...
- ✓ Eight have been arrested for shoplifting...
- ✓ 21 have recently been defendants in lawsuits...
- ✓ In 1998 alone, 84 were stopped for drunk driving.

Can you guess what organization could possibly have this type of record? (see answer on page 4)

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5 Tips For Saving A Bundle On Your Auto Insurance...

Do you remember the last time you shopped for auto insurance? If you can't remember, chances are you're paying too much. Insurance rates vary from category-to-category and from year-to-year. Unless you shop frequently, you could easily be paying double for the very same coverage. Here are five helpful tips you can use to cut insurance costs:

1. **Shop Around.** Most consumers seek insurance quotes from just one or two companies. To get the best rates, check at least four companies or agents. You can make comparisons at www.insweb.com.
2. **Consider A Higher Deductible.** Ask your agent to give you several deductible scenarios and compare the costs of each. *Consumer Reports* magazine reports that most people have a \$250 deductible on collision and comprehensive. And that's too low, given today's repair costs. A \$1,000 deductible, for example, you can save as much as 30 percent on collision and comprehensive.
3. **Consider Your Car's "Profile."** Choose a safe car by checking safety records from the Insurance Institute for Highway Safety at www.iihs.org. A sports car will cost considerably more to insure than a family sedan. Drive a car that costs less to begin with, costs less to repair, and is less popular with thieves.
4. **Ask For Discounts.** Most consumers are unaware of the many discounts available to them. The Insurance Information Institute, at www.iii.org lists many discounts you may not know about.
5. **Drive Safely.** This sounds obvious, but insurers give better rates if you've had no moving violations in the past three years. Without a doubt, it pays to stay alert while driving.

Just For Laughs ☺



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Thought For The Month...

"Make the most of yourself, for that is all there is of you."

Ralph Waldo Emerson

Get A Hot Mama!

An 87-year-old man went to the doctor to get a physical. A few days later, the doctor saw the man walking down the street with a gorgeous young lady on his arm. A couple days later, when the old man had an appointment with the doctor again, the doctor said, "You're really doing great, aren't you?" The man replied, "Just doing what you said doctor, get a hot mama and be cheerful."

The doctor said, "*I didn't say that! I said you've got a heart murmur, Be careful!!*"

Next Time...Jewelry!

An extremely shy fellow once brought his date a bouquet of flowers. She threw her arms around him and gave him a great big kiss. After the kiss, the fellow turned and bolted for the door. "Oh! I'm sorry," she exclaimed, "I didn't mean to offend you." "You didn't," he replied, "I'm going out to buy you jewelry!"

THANK YOU for reading **The Real Estate Navigator**, my insider tips for healthy, wealthy and fun living. I wanted to produce a newsletter that has great content and is beneficial to you. Your thoughtful feedback is always welcome.

AND... whether you're thinking of buying, selling, or investing in real estate (or just want to say "Hi") I'd love to hear from you.

Best Regards

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www.NavHomes.com

Real Estate in Pictures...



kcmblog.com

A reminder that homes *are* selling and banks *are* lending. In fact, 53 houses are selling every day in Hampton Roads. Some national news agencies report that we've hit bottom and are bouncing back, calling it a full-fledged recovery. I'm not quite that enthusiastic. Slow job growth and an anemic economy may hamper full recovery for several years... but, at least, we're heading in the right direction.



From page 3...

Give up? It's the 535 members of your United States Congress...the very same group that perpetually cranks out hundreds upon hundreds of new laws designed to keep the rest of us in line!

"Hey Nav!" (The Real Estate Navigator answers your questions...)

Q. What Should I Consider Before Making An Offer On A Home?

- A. First, determine how much home you can afford. In general, you can afford to buy a home equal in price to three times your gross annual income. More precisely, however, the price you can afford to pay for a home will depend on **six** factors: **1)** Your income; **2)** The amount of cash you have available for down payment, closing costs, and cash reserves required by the lender; **3)** Your outstanding debts; **4)** Your credit score; **5)** Type of mortgage you select; and **6)** Current interest rates (which are still at historic lows.)

The process of buying a home is much easier if you start out by getting pre-qualified with your lender for a home loan (even better... get pre-approved.) This amount will let you know how much home you can buy, and makes you a more credible buyer.

Please call me with ANY real estate question you may have... I'm here to help.

Call for my free money-saving report, "**Things to Consider if You are Buying a Home.**" Discover the real value of owning a home (hint: it isn't money); learn the three questions you *must* answer before buying in today's market; avoid the 6 "don'ts" after you apply for a mortgage; learn about short sales, future price trends, the rent vs. own decision... and much more. The report is **FREE** as part of my consumer service program. Simply give me a call (757) 353-2786 or send an e-mail.

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