



*WARNING: Don't even think of selling your home without my Free Report titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at <<number>> to learn more...*

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*Bob Santa Morena's...*

# **Service For Life!®**

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

## **Don't Be Fooled By The Common "Relative In Trouble" Scam**

You get a phone call that one of your relatives has had an accident, been robbed, or is stranded in another country. Your loved one needs cash and asks that you wire the money. This scam has been around a while, but the number of people (particularly the elderly) who are falling for it is rising. Do the following so you don't get scammed:

- **Question the caller about the family member in trouble.** The call may start with "Hi Grandma!" (Scammers may get family information from social networking sites.) Before saying a name, ask the caller for their middle name. If the caller says, "It's about your granddaughter," ask "Which one?" before saying a name.
- **Don't let the caller instill fear.** Fear that something bad will happen if the money is not sent can be a motivating factor to comply with the request. Fear can cloud rational thinking.
- **Don't keep the call a secret.** Posing to be your relative, the caller may say they are too embarrassed and to not tell others. But don't be fooled by this trick – let others know about the request immediately. Ask the caller if you can call back – they won't want to give you a number.
- **Try to make contact with the "real" person.** Hang up with the imposter and call, email, or text your real relative. If they are on vacation, contact other relatives to find out their itinerary.

If you get a "relative in trouble" call or fall for something else you think is a scam, report it to the Federal Trade Commission. Go to **[www.ftc.gov/complaint](http://www.ftc.gov/complaint)** or call **1-877-FTC-HELP**. You also can contact your State Attorney General's office.

### **Thinking Of Buying A Home Soon?**

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, ***"7 Secrets For Saving Thousands When Financing Your Next Home."*** My exclusive report will help you avoid frustrations and costly pitfalls when buying a home. To get a copy, simply call me at...914-720-7699

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

## 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!)...

**Scurrilous:** (sker-a-less) adj.

**Meaning:** offensive, defamatory and vulgar

**Sample Sentence:** The scurrilous online attack was hurtful and untrue.

## Buyer Beware

U.S. Customs seized \$1.26 billion worth of counterfeit goods coming into the country last year. These were the top 6:

1. Handbags/wallets
2. Watches/jewelry
3. Wearing apparel/accessories
4. Consumer electronics
5. Footwear
6. Pharmaceuticals/personal care

## Useful Health Websites

- **www.spinehealth.com** – Thousands of articles and videos from doctors about back pain, neck pain, and related disorders. A forum for discussion and doctor profiles too.
- **www.kidshealth.org** – Most visited site about kid's health. It's divided into info for parents, kids and teens.
- **www.agingcare.com** – Learn about all aspects of getting older from caregiver information to specific challenges older people experience.

## Quotes To Live By...

The young man knows the rules, but the old man knows the exceptions.

—Oliver Wendell Holmes

Success is not final, failure is not fatal: it is the courage to continue that counts.

—Winston Churchill

Wisdom is the quality that keeps you from getting into situations where you need it.

—Doug Larson

# Save \$\$\$ On Your Phone Bill

Have you reviewed your phone situation lately? Consider one or all of these options to save hundreds of dollars a year:

**Eliminate your landline.** First, study your phone bill to see if you're paying for extras (like caller ID) you may not need. If you decide to ditch your landline because you have a cell phone, make sure you have excellent cell coverage at home. Another option is to switch to VOIP (voice over internet protocol) like Vonage, Skype, Ooma and even MagicJack. Unlimited local and long distance calls can range from \$5 to \$20 a month, that can save you over \$100 per year.

**Bundle your services.** You can save \$20 or more per month if you get your cable, Internet, and landline from the same provider. There's an extra \$240 each year in your pocket for the same services.

**Ask your cell phone provider for a cheaper plan.** If you talk to the same people daily, a "favorites" plan may better suit your needs. If you're sending more text messages, go to an unlimited texting plan. Or, consider a pre-paid cell phone where you only pay for minutes you use. Depending on your talking time, that could save you up to \$500 a year.

## Would You Like 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 your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at **914-720-7699** and I'll give you all the facts.

# Detecting "Unwanted" Visitors

Could you be sharing your home with uninvited visitors – like mice, squirrels, birds, or even termites? Pests are a common problem for everyone, so here are a few tips to spot them and what to do:

**Where you might find them.** Look for animal droppings, signs of chewing, and odor in your kitchen, basement, closets, and attic. Check any moist areas like around air conditioning units. In the case of termites, look for "dirt tubes" around your home's perimeter, particularly in cracks or crevices.

**What to do.** You know how to trap mice in the kitchen. After you trap them, be sure to clean up crumbs and keep food sealed up. When it comes to larger animals, like squirrels, birds, or snakes, don't try to remove them yourself. They can be dangerous when cornered. If you suspect you have the larger visitors or tiny bugs like termites, hire a professional animal catcher or pest control company.

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

### Brain Teaser...

Julie was born on December 14, yet her birthday is always celebrated in the summer. Why?

*(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**. Request this "no charge" in-depth analysis by calling me at: 914-720-7699.

### Learn From The Best Colleges For Free

These schools offer free courses online for various subjects including history, law, and math:

- Notre Dame: [www.ocw.nd.edu](http://www.ocw.nd.edu)
- Duke Law Center:  
[web.law.duke.edu/cspd/lectures](http://web.law.duke.edu/cspd/lectures)
- MIT Sloan School of Management:  
[www.ocw.mit.edu/courses/sloan-school-of-management](http://www.ocw.mit.edu/courses/sloan-school-of-management)
- Oxford University:  
[www.maths.ox.ac.uk/opencourseware](http://www.maths.ox.ac.uk/opencourseware)

### Have A Laugh

Excited about his new BMW, a man was out driving at top speed. Soon he saw the flashing red and blue lights behind him.

The cop examined his license and asked, "If you can give me a good excuse for your speeding that I haven't heard before, you can go."

The man responded, "Last week my wife ran off with a cop. I was afraid you were trying to give her back."

The cop handed back the license and said, "Have a nice weekend."

### Computer Skills Resource

Whether you are new to computers and need basic training or just want to learn some new skills, you can get free tutorials at: [www.GCFlearnfree.org](http://www.GCFlearnfree.org)

## 7 Ways To Get Your Child Excited About Reading

Does your child spend too much time watching TV or playing video games and not enough time reading? Here are 7 quick tips to make reading fun and exciting:

1. **Let your child choose books they're personally interested in.** This way they won't get bored right away. If they can't decide, help them by matching a book topic with one of their interests.
2. **Encourage them to act out the book as a play.** Kids love to perform for others, and this will help them remember more.
3. **Ask your child to draw pictures of the characters.** This gets them to really think about the details, plus it's fun!
4. **Read chapter books.** These have more surprises and character development, which will help your child visualize the words more.
5. **Take turns reading and let them ask questions.** Also, have them read aloud to their siblings or friends.
6. **Work with other parents to start a book club for kids.** Here's a video: [www.howdini.com/howdini-video-14452277.html](http://www.howdini.com/howdini-video-14452277.html)
7. **Get your child an eReader.** If you can't get them away from video games, at least make their time in front of a screen more productive. If you have an iPad, go to [www.progressbythepage.com](http://www.progressbythepage.com) to find a reading app. It comes with a list of free eBooks, and ways to monitor their time spent reading.

### 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 110% of my efforts on giving such outstanding service, 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 family, friends, colleagues and past customers who've helped build my business with their enduring support and referrals. Special thanks go out to Joe Almeida who referred one of his colleagues to me. I couldn't do it without you!

### 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 referrals...and spreading the word about my services.

### Brain Teaser Answer:

Because she lives in the southern hemisphere!

### What New Car Dealers Won't Tell You

- Negotiate from the invoice price up instead of from sticker price down (find prices at [www.kbb.com](http://www.kbb.com)).
- Make an appointment to look at cars on Tuesday or Wednesday, when they'll spend more time with you.
- Pay attention to overall costs and not just the monthly payment.
- Get all promises in writing or the salesperson might "forget."

### The Formula For Water

**Teacher:** "George, what is the formula for water?"

**George:** "H, I, J, K, L, M, N, O"

**Teacher:** "Is that the formula I gave you yesterday?"

**George:** "Sure. I remember. You said H to O."

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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...

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Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical and 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.

## "Who Else Wants To Win A \$20 Dunkin Donuts Gift Certificate?"

Guess who won last month's Trivia Question? I'm pleased to announce that **Guy Miata** was the lucky winner of last month's quiz. Nice going Guy!!

**What famous singer was told that he should "stick to driving a truck, because you'll never make it as a singer"?**

a) Johnny Cash b) Elvis Presley c) Rod Stewart d) Brad Paisley

The answer is b) Elvis Presley. Elvis was 19 when he auditioned for Eddie Bond, a 21-year-old singer who had his own band. A few months after Bond rejected him, Elvis recorded "That's All Right (Mama)," and the rest is history. So, let's move on to *this* month's trivia question.

**Other than the regular cast members, what character will you notice on almost every episode of the Seinfeld TV series?**

a) Batman b) Garfield c) Superman d) Winnie the Pooh

**Call Me At 914-720-7699 OR Email Me At [rsm1@optonline.net](mailto:rsm1@optonline.net) And You Could Be One Of My Next Winners!**

## Real Estate Corner...

**Q. What are some mistakes I should avoid when I invest in real estate?**

**A.** Even smart investors make mistakes. Here are three common mistakes and what you should do instead:

- **Not Doing Your Homework.** Evaluate your financial situation and understand the right numbers to calculate. Learn the basics about cash flow, appreciation, and loan amortization.
- **Not finding the right property.** Do a thorough search, including "off MLS" deals and best buys, to find the right property for you. Work with a REALTOR<sup>®</sup> who is an Investor Specialist. He or she can help find a good investment property.
- **Failing to get a professional inspection.** You need to know if there have been problems with the property and that they've been properly addressed.

To learn more about owning investment property, call and ask for my Free Consumer Report called "**How To Avoid 8 Dumb Mistakes Even Smart Investors Make.**" I'll be glad to send a copy right to you.

Do you have a real estate question you want answered? Feel free to call me at 914-720-7699. Perhaps I'll feature your question in my next issue!

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