



Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 914-720-7699 to get a copy...

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Inside This Issue...

Eat These Foods To Increase Brain Power...Page 1

How To Get What You Want From Customer Service...Page 2

Follow These Tips To Save Money Using Priceline.com...Page 3

3 Ways To Give Your Kitchen A New Look...Page 3

Answer This Trivia Question and You Could Win a \$20 Gift Certificate For Dunkin Donuts...Page 4

How Can I Make My Property Attractive To Buyers?...Page 4



Bob Santa Morena's...

Service For Life!®

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

What Men & Women Should Eat To Boost Brain Power

New research shows that men's and women's brains are different! Women produce more dopamine, which helps organization and focus. Men produce more serotonin, making them relaxed and less worried. While men and women need *both* serotonin and dopamine, there are foods you can eat to increase your levels of these brain chemicals.

WOMEN: Serotonin controls your sense of well-being; without it, you may experience depression and sleep disorders. Eating these foods can help increase your serotonin levels (for detailed info search the internet for a "serotonin diet"):

- **Protein:** Three servings/day of foods like turkey, cheese, and pork.
- **Veggies:** Four cups/day of foods such as leafy greens and tomatoes.
- **"Good" carbs:** Garbanzo beans, blueberries, and sweet potatoes.
- **Omega 3 fatty acids:** Eggs, flaxseed (1 - 4 tbs/day), and salmon.
- **Dark Chocolate (but not too much!):** Consume 1.5 to 3 ounces (in moderation) of a bar that consists of at least 70 percent cocoa beans. Dark chocolate contains flavonoids, magnesium and copper, and enhances mood and energy levels.

MEN: Dopamine affects your focus, movements, and emotions. Eat more of these foods to increase your dopamine levels:

- **Protein:** Replace some meat in your diet with healthier sources such as salmon and beans.
- **Fruit:** Eat more apples and bananas (even watermelon) weekly.
- **Other essential foods:** Eggs, beets, avocados, Brazil nuts, and sesame or pumpkin seeds.

Increased exercise and meditation also will help you raise serotonin and dopamine levels. Talk to your doctor about your particular dietary needs.

How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, **"7 Insider Tips To Net More Money Selling Your Own Home."** This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy by calling me at...914-720-7699

Get Free money-saving home tips at my web site: 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!)...

Spoonerism, noun

Meaning: a transposition of usually initial sounds of two or more words in a phrase. It was named after William Archibald Spooner, a nervous man who frequently made this mistake.

Sample Sentence: An example of a spoonerism is "You hissed my mystery lecture," instead of "You missed my history lecture."

Creative Excuses

CareerBuilder.com reports that 28 percent of workers called in "sick" last year. Here are some of the excuses managers said they heard:

- I just put a casserole in the oven.
- I accidentally got on a plane.
- I woke up in a good mood and didn't want to ruin it.
- I got stuck in the blood pressure machine at the grocery store.

Things You Should Probably Clean (Or Replace)

- ♦ **Reusable grocery bags** – 97% of people never wash them. It may be time to buy new ones!
- ♦ **Trash cans** – Sprinkle a little cleanser (like Comet) in the bottom to absorb spills and cover odors.
- ♦ **Doormats** – Wash with a hose. Better yet, ask guests to leave their shoes at the door.

Quotes To Live By...

Do one thing every day that scares you.
—Eleanor Roosevelt

It has been my observation that most people get ahead during the time that others waste.

—Henry Ford

The secret of life is honesty and fair dealing. If you can fake that, you've got it made.

—Groucho Marx

How To Get What You Want From Customer Service

Do you get frustrated when you talk to company customer service representatives? Here's how to get what you want (if it's reasonable):

STEP 1: Before explaining your situation...

- Be friendly. The rep may be more inclined to help someone who is courteous after dealing with rude people all day.
- Tell them the general nature of your problem. For example, you think you've been overcharged on your cell phone bill.
- Ask if they are the right person who will work with you to resolve the situation.

STEP 2: Explain your problem...

- Share what happened (with specific numbers/facts) and what you'd like to have happen, such as a refund or some added service. If you've had the problem before, ask them to look up your record.
- Be reasonable. Ask for instead of demanding a resolution.

STEP 3: Address their response...

- If what you want is "against their policy," ask about options.
- Don't make threats. Ask if there's someone else you can talk to about it, such as a supervisor.
- When you talk to the supervisor, don't criticize the rep you just talked to. Explain what happened and ask for their assistance.

If you only get an apology, thank the representative anyway. Who knows? You may get a call back. Go ahead and research other companies to work with. If you are completely dissatisfied, report the company to the Better Business Bureau (www.bbb.org) so the problem doesn't happen to someone else.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors! Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

A very special thanks goes to Angela Chiulli for referring *Fran Cassarella and her uncle Michael to me for help finding "Uncle Michael a place to call home. Thank you very much*

Brain Teaser...

I go in dry and come out wet. The longer I'm in, the stronger I get. What am I?

(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 home value analysis by calling me at: **914-720-7699**

So True!

- Best text message: "I'll be there in 5 minutes, if not read again."
- If you want people to remember you, borrow money from them.
- If at first you don't succeed, then never try skydiving.
- A bank is a place that will lend you money if you can prove that you don't need it.
- People who say they sleep like a baby usually don't have one.

Know Your Scam Terms...

- **Malware** – "Malicious software" cybercriminals use to access your computer to get your personal info.
- **Scareware** – Malware that displays on-screen warnings of nonexistent viruses intended to trick you into buying "protection" software.
- **Spyware** – Malware on your computer or cellphone that tracks your actions and/or collects information without your knowledge.
- **Ransomware** – a program that restricts or disables your computer and then demands that you pay a fee to fix the problem.

Use These Tools To Manage Your Fitness

On your computer: Watch free workout routines by searching "workout videos" on YouTube.com

On your smartphone: Download diet- and exercise-tracking apps like MyFitnessPal.

On your wrist: Try a fitness activity monitor such as Fitbit Flex (find it at big box stores or online).

Save \$\$\$ with Priceline.com

You can save money on www.priceline.com by naming your own price (essentially bidding) on hotels (up to 60 percent off), airlines and rental cars (both up to 40 percent off), but you need to do your research. Here are tips to use it effectively.

- ◆ **To determine your bid, check other sites (like Expedia or Orbitz) for current rates.** Look for winning Priceline bids others have shared on Priceline's own forum as well as sites such as www.biddingfortravel.com and www.flyertalk.com.
- ◆ **Read the fine print.** Reservations are non-refundable. The site says rooms will accommodate up to two people, and requests for bed types or other needs (smoking/non-smoking) should be made through your hotel and cannot be guaranteed. Regarding flights, you may not get the airline you want.
- ◆ **Note that you can save up to 55 percent on Priceline Express Hotels Deals.** These don't require bidding and have fewer restrictions.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At my website
www.AllRealtyInfo.com

3 Ways To Update Your Kitchen

Does your kitchen need a new look? Here are three ways to give it a makeover without spending a fortune.

1. **Paint your cabinets and change your hardware.** You may choose to hire a professional or paint your cabinets yourself. Search for "best way to paint kitchen cabinets" at www.hgtv.com/design/rooms/kitchens. When you buy new cabinet and drawer handles, take your old ones to the hardware store to ensure the new set matches the holes.
2. **Add a backsplash.** Again, have the job done professionally or do it yourself by checking out a YouTube video or searching for "how to install a tile backsplash" at www.lowes.com.
3. **Swap your countertops.** Estimate the cost of materials and installation by using www.homedepot.com/countertopestimate. Granite countertops can cost \$100-\$225 per square foot but you can spend less by looking at concrete, stainless steel, or laminate.

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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:

A teabag!

Websites For Book Lovers

- **www.goodreads.com** – Great site for sharing book recommendations with your friends.
- **www.paperbackswap.com** – List books you'd like to swap or request a book from 4.4 million titles.
- **www.shelfari.com** – Amazon's book site lets you talk about your favorite books with friends and join book clubs.

Take Surveys, Get Rewards

Take polls and share your opinions at **www.harrispollonline.com**. You'll earn HIpoinTs rewards you can redeem on such sites as Amazon, iTunes, iCard and Restaurant.com. Note: you *join* this site. Letters and ads that promise cash and gifts from Harris Interactive in exchange for doing mystery shopping or quality assurance studies are scams!

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...

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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 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.

“Who Else Wants To Win A \$20 Gift Certificate for Dunkin Donuts?”

Guess who won last month's Trivia Question? I'm pleased to announce the two lucky winners of last month's quiz. And the winners are...drum roll please: Rich Narog of Yonkers and Jeff La Grotte of Harrison NY were the first two people to correctly answer my quiz question.

What was blond bombshell Jayne Mansfield's IQ?

a) 120 b) 135 c) 150 d) 168

The answer is d) 168

Now for this Month's Trivia Question:

**It occurs Once in a minute Twice in a week and Once in a year
what is it?**

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

Real Estate Corner...

Q. How can I make my home attractive to buyers?

A. When selling your home, look at your home through a potential buyer's eyes, and follow these steps to make it show well and receive a good offer:

- **Clean and repair.** Your buyer's first impression is from the street. Clean up the yard, the landscaping and check your exterior paint job. On the inside, shampoo the carpets, scrub the floors and clear off all the counters. Remove old wallpaper and paint the walls a neutral color. Fix things that need fixing, like squeaky doors, broken tiles etc.
- **De-Clutter.** Get rid of all that “stuff” you've accumulated in the garage, the backyard and the basement. And don't forget the closets!
- **“Stage” it to look like a model home.** Put away your personal items and remove large pieces of furniture. Ask your REALTOR[®] for ways to “dress up” your home (candles, new linens etc.) to maximize your selling potential.

For more tips, ask for my Free Consumer Report called **“Make Your Home Show Like A Model Without Breaking the Bank.”** I'll get a copy 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 it in my next issue!

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