



Jack, Tracey & Joshua Edwards'

# Service For Life!<sup>®</sup>

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

Selling Your Home Soon? You'll need my Free Report titled, "44 Money-making Tips For Preparing Your Home To Sell." Call me right now at 916-240-9302 and get all the facts for a fast, top dollar sale...

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## Is It A Cold Or The Flu?

You feel lousy. Does it matter whether it's a cold or the flu? Yes. It's important because the influenza virus can have very serious complications, such as pneumonia, and can be deadly. While both colds and the flu are caused by viruses that produce some of the same symptoms (sore throat, headache, nasal congestion), there are some definitive symptoms you should look for. Ask yourself these questions:

*Do I have nasal congestion, a stuffy nose or frequent sneezing?*

*Do I have a runny nose with thick discharge?*

*Do I have a moist cough?*

**If your symptoms are from the "neck up" and come on gradually, it's probably a cold, caused by the rhinovirus or more than 200 other viruses.**

*Do I have a high-grade fever (102 degrees or above)?*

*Do I have chills, extreme fatigue, muscle aches, and pains?*

*Do I have difficulty breathing or shortness of breath?*

**If your symptoms come on suddenly and your body feels weak and tired, it may be the flu.**

## What You Should (And Shouldn't) Do...

*If you have a cold:*

- **Rest and drink water, juice, broth or warm lemon water with honey to loosen congestion and prevent dehydration.** Avoid alcohol, coffee and caffeinated sodas, which are dehydrating.
- **Eat chicken soup.** Even the Mayo Clinic says it might help by acting as an anti-inflammatory and speeding up the movement of mucus.

Continued on Page 2...

### 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, call or text me at...916-240-9302

## 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!)

**Felicitous** (fi-lis-i-tuhs) adjective

**Meaning:** well suited; pleasing

**Sample Sentence:** We all enjoyed our family reunion, which was a felicitous occasion.

## Kitchen Tip

How do you put out a grease or oil fire on your stovetop or oven? Water only makes it spread. Instead use baking soda or salt. They will absorb the liquid that is causing the flames.

## Take The Perfect Nap

To sleep during the day without feeling groggy, time your nap one of three ways:

1. **For improved alertness and performance**, take a 10 to 20 minute power nap, ideally between 1-4 p.m.
2. **If you find yourself sleeping longer than 20 minutes**, try to go for a 90-minute nap. This will take you through a full sleep cycle, which aids creativity and procedural memory.
3. **Try to sleep less than 45 minutes or more than 90 minutes** because if you wake up during the middle of a slow-wave cycle you may feel more tired.

## Quotes To Live By...

Do not go where the path may lead; go where there is no path and leave a trail.  
—Ralph Waldo Emerson

An investment in knowledge always pays the best interest.  
—Benjamin Franklin

I find that a great part of the information I have was acquired by looking up something and finding something else on the way.  
—Franklin P. Adams

# Is It A Cold Or The Flu?

...Continued from Page 1

- **Gargle with salt water** (1/4 to 1/2 teaspoon salt dissolved in an 8-ounce glass of warm water) to temporarily relieve a sore throat.
- **Try an over-the-counter medication** to ease your symptoms, but read the labels to make sure you don't overdose on acetaminophen (Tylenol).
- **Don't take antibiotics** (they attack bacteria, not viruses). If your symptoms don't improve after a week, however, you may have a bacterial infection that could be treated with an antibiotic.
- **Use a saline nasal spray** to rinse the virus out of your nasal passages.
- **Put a humidifier in your room.** Cold viruses thrive in dry conditions (that's why colds are more common in winter).
- **Consider herbal remedies** like Echinacea, vitamin C and zinc (some people have great success), but talk to your doctor first.
- **Don't believe the adage "starve a cold, feed a fever"** or vice versa. There's little scientific evidence either way works.

*If you have the flu:*

- ◆ **Try to avoid it in the first place by getting a flu shot.** The U.S. Centers For Disease Control recommends that everyone over six months of age be vaccinated annually.
- ◆ **Get to a doctor fast.** He or she can take a nasal or throat swab to see if you test positive for the flu. Prescription anti-viral medications like Tamiflu and Relenza, which shorten the length and severity of the illness, should be taken within 48 hours of the onset of the symptoms.
- ◆ **Don't take antibiotics -- unless you have a complication.** If you're coughing up green phlegm spotted with blood, you may have a bacterial infection and antibiotics could be appropriate.

**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!

**Ed & Gayle Mooney, Alice Bai & Gary He**

## Brain Teaser...

If nine-thousand nine-hundred and nine dollars is written as \$9,909, how should twelve-thousand twelve-hundred and twelve dollars be written?

(See page 4 for the answer.)

## Real Estate Question?

Maybe you want to know how much your home is worth. 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. And I'm always looking to answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **916-240-9302**. I'm here to help!

## Useful First-Aid Apps For Apple & Android Devices

- **Pocket First Aid & CPR** – Updated with CPR info from the American Heart Association and includes 34 helpful videos. (\$1.99)
- **First Aid-American Red Cross** – Expert advice for everyday emergencies plus you don't need Wi-Fi to access it. (Free)
- **GotoAID** – First aid for you and your pets plus disaster preparedness (\$4.99 for advanced version).

## Have A Laugh...

A policeman stopped a motorist who had just gone through a four-way stop sign and was about to give him a ticket when the motorist said, "Officer you can't give me a ticket for that!" "Why not?" asked the officer. "Because although I didn't stop, I slowed down and it's almost the same," said the motorist. "But the sign doesn't say SLOW, it says STOP," said the officer.

To make his point, the officer pulled out his baton and started hitting the motorist.

"What are you doing!" yelled the motorist. The officer replied, "Do you want me to slow down or stop?"

# Turn Unused Gift Cards Into Cash

If you recently received a gift card as a present, here's some good advice: Use it as soon as possible. Why? More than \$1 billion on gift cards goes unredeemed annually. Gift cards make great presents, but you may receive some you aren't excited about. If you don't want the card, you can sell or exchange it at websites like:

- ◆ **www.plasticjungle.com**. Sell gift cards worth at least \$25 for *approved merchants* for a percentage of the face value. Receive your funds through PayPal, by check, or in the form of an Amazon.com gift card.
- ◆ **www.cardpool.com**. Use this worldwide exchange to sell your gift cards for cash and earn up to 92 percent cash back.
- ◆ **www.raise.com**. Choose your own price rather than relying on the website to tell you what percent of the face value you can earn. Review the marketplace to see prices for similar cards.

## 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 916-240-9302 and I'll give you all the facts.

## Should You Give Your Zip Code At A Store?

When you buy something and you've swiped your card, the salesperson may ask for your zip code. The store has your name, card number and expiration date, but with the zip code it can figure out your address and phone number. It's beneficial for both you and the store because the store may send you discount coupons and catalogs.

The downside is some states say it violates privacy laws. The store could possibly sell your profile to a data broker, a business that sells information to other companies. You can opt out, however, by just saying "No thanks, I'd rather not" when they ask for it.

**Here are three times that you do need to give it:** American Express, for example, may want you to key in your zip code for security purposes. You still need to give it when shopping online so they know where to ship your purchases. And gas stations use it as a verification system to fight fraud when you pay-at-the-pump.

## 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:

\$13,212

## Best Time To Drink Coffee

Do you have a cup of coffee to wake you up first thing in the morning? Turns out your cortisol levels naturally peak between 8 a.m. and 9 a.m. So have your coffee between 9:30 a.m. and 11:30 a.m., which should give you an energy jolt before your body's next natural energy spike at noon.

## Do You Have Any Of These?

- **Pentheraphobia** – The persistent fear of your mother-in-law
- **Technophobia** – Fear of technology
- **Pteronophobia** – Fear of being tickled by feathers
- **Arachibutyrophobia** – Fear of peanut butter sticking to the roof of your mouth
- **Phobophobia** – Fear of phobias

**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 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 <<Movie Tickets For Two>>?”

**What beverage was originally known as “Brad’s Drink”?**

- a) Coca-Cola b) Mountain Dew c) Pepsi d) Dr Pepper

The answer is c) Pepsi. Caleb Bradford, a North Carolina pharmacist, invented the drink made of carbonated water, sugar, vanilla, rare oils, pepsin and kola nuts at his soda fountain in 1893. He renamed it Pepsi Cola a few years later after the digestive enzyme pepsin and kola nuts used in the recipe. So, let's move on to *this* month's trivia question.

**The first 2 people to contact me with the correct answer wins!!**

**Which of these contenders did the Oxford Dictionaries choose as the Word Of The Year for 2013?**

- a) Binge-watch b) Selfie c) Bitcoin d) Twerk

**Call or text Me At 916-240-9302 OR Email Me At  
jack.edwards@cbtnorcal.com  
And You Could Be One Of My Next Winners!**

## Real Estate Corner...

### Q. How can I net more money selling my own home?

A. Here are three important tips:

- **Set the right price from the start.** Homes that sell for the most money are priced right when they go on the market.
- **Create a comprehensive plan to market your home.** You can target buyers through flyers and open houses, but your home should be listed in the official MLS database by a REALTOR<sup>®</sup> so more buyers see it and you get a price closer to what you're asking.
- **Hire an experienced Home Marketing Expert.** A REALTOR<sup>®</sup> who knows how to effectively market your home can net you more money. Plus, they can save you time by assisting you with every aspect of the sale, from pricing your home to coordinating the closing process.

You can learn about these tips and more in my Free Consumer Report called “7 Insider Tips To Net More Money Selling Your Own Home.” Ask me for a copy and I'll send it right over.

Do you have a question you want answered? Just call me at 916-240-9302. Perhaps I'll feature it in my next issue!

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