



Call me right now at 967-1000 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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Jacob Kurtz's...

# Service For Life!®

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

## Avoid The 'One-Ring' Scam

When you miss a cell phone call, do you automatically call the number back to see who called? If you don't recognize the number or it's "unknown," it may be a big mistake. If the phone rings once (or sometimes more than once) and you return the call, you may be charged a \$19.95 international fee plus \$9 a minute for the duration of the call on your next cell phone bill. Here's how to avoid being a victim:

- ◆ **Look at the area code.** These calls are primarily coming from Antigua and Barbuda (268), the British Virgin Islands (284), the Dominican Republic (809), Grenada (473), Jamaica (876) and Turks & Caicos Islands (649). If you call back, you'll be asked to "hold for the operator," incurring more charges.
- ◆ **Search the number online to see if there are scam reports.** But when in doubt, don't call back.
- ◆ **If you do return the call, notify your cell phone carrier immediately.** Tell them you've been a scam victim, give them the details, request a refund, and ask if you can restrict "third-party billing" on your account. Verizon, for example, offers a free service called "Bill Block," but you need to *ask* for it. Get it for both your cell phone and landline.
- ◆ **Monitor your phone bills.** These costs may show up as "premium services." You should also check your mobile phone carrier's policy on refunds for fraudulent charges. Some carriers may have a 60-day period for refund requests.
- ◆ **File a complaint with the Federal Trade Commission.** Go to [www.ftc.gov/complaint](http://www.ftc.gov/complaint) and click on the FTC Complaint Assistant icon. While the FTC can't resolve individual complaints, they use the information to crack down on scammers.

### Save Thousands When Buying A Home!

Did you know there's a free consumer report revealing ways to save time and money when buying a home? It's called "8 Secrets For Saving Thousands When Finding and Buying Your Next Home," and it's great even if you're not planning to buy soon. Get your free copy by calling me at 967-1000.

## 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!)

**Pecuniary** (pih-kyoo-nee-air-ee) adj.

**Meaning:** consisting of or measured in money

**Sample Sentence:** I was delighted to babysit the neighbor's new puppy without any pecuniary compensation.

## Legal Information Websites

- ◆ **www.nolo.com** – Get answers to your business and legal questions.
- ◆ **www.allLaw.com** – Access legal articles, estate planning apps, legal forms and legal calculators.
- ◆ **www.findLaw.com** – Find a lawyer or watch videos on legal topics.

## Cleaning Tip

Is there mildew on your vinyl shower curtain liner? Put the liner in the washer with a couple of old towels and a dose of bleach. Wash in hot water and hang to dry. To keep mildew from building up, air out the bathroom for 20 minutes after you've showered.

## Waist-To-Height Ratio

Studies show that to be healthy, your waist circumference should be less than half your height. For example, if you are 5-feet 6-inches tall (66 inches), your waist measurement should be 33 inches or smaller.

## Quotes To Live By...

When you're at the end of your rope, tie a knot and hold on.

–Theodore Roosevelt

Don't tell me the sky's the limit when there are footprints on the moon.

–Paul Brandt

Everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.

–Andy Rooney

# Read Faster To Free Up Time

How much more time would you have if you could read faster? Here are tips to "speed read" that anyone can do:

**Train yourself not to re-read.** Break the habit of needing to re-read to find the meaning of the text. Instead, start to follow something with your eyes to keep focused. You can drag an index card down the page to cover what you just read. You can also glide or sweep your fingers around the page to follow.

**Stop reading to yourself.** You do this by either saying the words out loud or in your head or moving your lips while reading. Break this habit by placing your finger or a pencil on your lips to keep them from moving. You also can hum to prevent yourself from saying the words.

**Practice reading groups of words.** Train your eyes to read a block of words, possibly three or four, at a time. As you progress, focus on an entire line. Eventually you can increase to a few lines at a time. With practice you should be able to just focus on the center of a paragraph.

## 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 a 967-1000 and I'll give you all the facts.

## 3 Natural Allergy Remedies

If pollen and other allergens are making you sneeze, sniffle, and itch, then try these home remedies before turning to over-the-counter or prescription medications:

1. **Saline nasal rinse.** By flushing your sinuses with a saltwater solution, you'll help wash away allergens and irritants. Buy a Neti Pot or a pre-packaged kit at your drugstore. Ask your doctor or pharmacist for recommendations.
2. **Lavender oil.** The scent of lavender is a natural antihistamine that can help reduce inflammation and nasal congestion. Put some on a handkerchief and sniff every few minutes.
3. **Honey.** Provided you're not allergic to bees, eat local honey. You'll ingest small amounts of pollen (that the bees have eaten), which acts in your system like an allergy shot. Find local honey at a health food store or farmers market.

## Brain Teaser...

You may enter, but you can't come in,  
I have space, but no room,  
I have keys, but open no lock.  
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 analysis by calling me at:

**916 967-1000.**

## In Between Jobs?

A great way to fill that space in your resume is to do volunteer work. Offer to do what you're good at – marketing, technology, office management, etc. – especially to nonprofits, which are looking for this kind of help. Added plus: You'll keep your professional skills sharp.

## Trendy Social Media...

Teens aren't using Facebook as much as they used to (probably because so many adults use it). These free mobile apps (for iPhone and Android devices) are what's popular now:

- **SnapChat** – Send "snaps" (photos, videos and captions) that self-destruct a few seconds after they've been viewed.
- **Vine** – Create 6-second videos to share with friends. (Owned by Twitter)
- **Instagram** – Take a picture or video, add a filter to make it look cool, and post it instantly for others to see. (Owned by Facebook)

## Have A Laugh...

Six-year-old Susie complained, "Mother, I've got a stomach ache."  
"That's because your stomach is empty," her mother replied. "You'd feel better if you had something in it." That afternoon, her father complained that he had a bad headache all day. Susie perked up. "That's because it's empty," she said. "You'd feel better if you had something in it."

# Think Twice Before Renovating

If you're planning a home renovation, do it for your own enjoyment. But if you might move in a few years, know that some projects won't generate the return you hoped for. Here are some do's and don'ts.

### *Do consider these upgrades:*

- **Replace your kitchen countertops with stone or granite** (check material cost calculators at [www.homewyse.com](http://www.homewyse.com)). Paint your cabinets and add new handles.
- **Modernize the bathrooms.** A total renovation can cost thousands, but just replacing the vanity in one bathroom with a granite top and dark-wood cabinets will make a huge difference. For example, you can find one at Costco for about \$600.
- **Make your home more energy efficient.** Buy energy-efficient appliances, insulate your attic, seal air leaks around the house, and install a programmable thermostat. While these upgrades may not be obvious, they will save you money and buyers will appreciate them.

### *Enjoy these, but you may not get a return on your investment:*

- **Installing a pool.** A pool is entertaining, but it can be a liability when you sell. Buyers worry about safety and maintenance.
- **Creating a dedicated home office.** It's appropriate if you work at home and use it everyday, but if you just use it to pay bills, make sure the room can also be used as a den or spare bedroom.
- **Over-renovating for your neighborhood.** If you spend \$25,000+ on a new kitchen, you may price yourself out of the local market when it comes time to sell.

## 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 100% 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 a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!  
Jack Noble, Rebekah Kurtz (yes...one of my daughters), Todd & Marcie Schaffer, Bill Healey

## 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 computer keyboard!

## Follow These Directions?

These are actual instructions found on real product labels:

- **On canned peanuts:** "Warning, Contains Nuts!" (good thing they told me!)
- **On packaging for an iron:** "Do not iron clothes on body." (but it would save me time!)
- **On a bar of soap:** "Use like regular soap" (as opposed to irregular soap?)
- **On the bottom of a box of tiramisu dessert:** "Do not turn upside down" (too late!)

## Create A Health History

Your family health history can help your doctor take better care of you. Use the tool at: [familyhistory.hhs.gov](http://familyhistory.hhs.gov) and share the results with your family members.

**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...

**Jacob Kurtz**

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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 Laughs Unlimited Tickets For Two?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winners are ...drum roll please: Ralph & Cindy Wilson were the first people to correctly answer my quiz question. Congratulations!

## Who holds the record for the most consecutive victories on the PGA Tour?

- a) Jack Nicklaus b) Tiger Woods c) Byron Nelson d) Arnold Palmer

The answer is c) Byron Nelson. He had 11 consecutive wins in 1945. Following him is Tiger Woods with 7 consecutive wins in 2006-2007. So, let's move on to *this* month's trivia question.

## Which weekly television series on NBC was the first to air completely in color in 1959?

- a) Dennis The Menace b) The Twilight Zone c) Hawaiian Eye d) Bonanza

## Real Estate Corner...

### Q. What big mistakes should I avoid when selling my home?

**A.** There are plenty of mistakes you can make when you sell your home but most can easily be avoided. Here are three important ones:

- **Pricing Your Home Incorrectly.** You need to set the right price when you put it on the market. If you start high, you may keep buyers and other real estate agents away. If you lower your price in increments, it may be too late, as the home may already be viewed as "overpriced."
- **Failing To Stage Your Property.** You don't get a second chance to make a first impression! Look at your home from a buyer's point of view: clean it up, clear the clutter and get it in model-home shape.
- **Selecting The Wrong Agent.** You need to hire a REALTOR<sup>®</sup> who understands your goals and will meet your needs.

Learn more about selling your home in my Free Consumer Report called "*How To Avoid 7 Costly Mistakes When Selling Your Home.*" Call me and I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at 967-1000. Perhaps I'll feature it in my next issue!

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