



Here's free advice if you're buying or re-financing your home. It's my Free Report titled, "7 Secrets For Saving Thousands When Financing Your Home." See my insert to get a copy.

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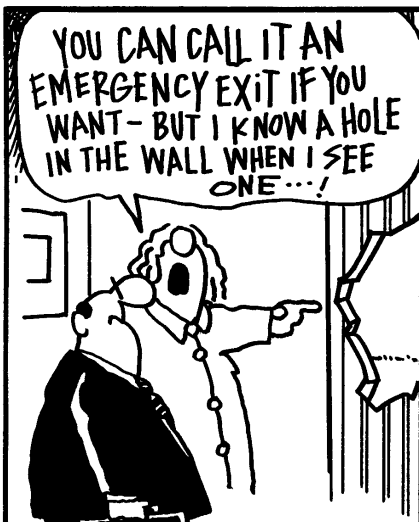
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Guy Giuffre's.....

# Service For Life!®

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

## Secrets For Great Sleep

Do you get eight hours of sleep a night? Probably not. Lack of sleep affects your health, ability to perform your job, attitude and safety (slow response time causes car accidents). A glass of warm milk may help, but here are some other ideas you may not have thought of:

- ◆ **Turn off the gadgets.** Light-emitting TVs, smart phones and computers can suppress sleep-inducing melatonin. Don't take your iPad to bed!
- ◆ **Buy a new mattress and the right pillow.** If you've had your mattress more than 7 years, it's no longer giving you the support you need.
- ◆ **Eat a healthy diet** that includes cherries (they contain melatonin); bananas (potassium and magnesium) and oatmeal (it raises blood sugar naturally). Avoid smoked meats, chocolate (caffeine!), energy drinks (no Red Bull), spicy foods (heartburn) and alcohol (it dehydrates you). Try natural sleep remedies such as 30-120mg of wild lettuce or hops, or 200 mg of valerian.
- ◆ **Exercise during the day.** Commit to 30 minutes of moderate cardio activity five days a week, but don't do it within two hours of bedtime. At least 10-15 minutes before bedtime, try practicing such techniques as yoga, meditation, visualization and mindfulness.
- ◆ **Be aware of these sleep myths:**
  - *You can make up for lost sleep on weekends.* Doing that only upsets your biological clock and prevents deep sleep.
  - *Older people need less sleep.* They often get less sleep due to more physical ailments. They need naps to make up for sleep loss at night.
  - *The main cause of insomnia is worry.* Worrying can keep you awake (set aside time after dinner to make a "to do" list, plan your next day and try to release yourself from your worries), but persistent insomnia may be caused by medications, depression, or a sleep disorder. If you can't sleep, talk to your doctor or get more information at a site such as [www.sleepeducation.com](http://www.sleepeducation.com).

### Are You Feeling Scrunched In Your Current Home?

Maybe you just had a child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, I can help. My service programs can help you find the perfect home. It's easier than you think. Just give me a call at **831-531-7414** My promise: there's never any pressure or hassle – I'm here to help!

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

**Locavore** (lo-ka-vor) noun

**Meaning:** one who primarily eats locally grown food.

**Sample Sentence:** One of the ways to become a locavore is to shop at the farmers' markets in your area.

## That's Funny

A woman was trying to get the ketchup out of the jar. During her struggle the phone rang so she asked her 4-year-old daughter to answer it. "Mommy can't come to the phone to talk to you right now. She's hitting the bottle."

## Did You Know...

While it is the color of nature, the color green isn't really "green." Because it's a difficult color to manufacture, toxic chemicals are often used to stabilize it. Pigment Green 7, used to color plastics and paper, for example, contains chlorine. As Kermit says, it's not easy being green.

## Road Trip!

Want to take a road trip this summer? Rand McNally has 40 trips around the U.S. spelled out for you complete with maps and attractions you should see. More trips are added all the time. Go to [www.randmcnally.com](http://www.randmcnally.com)

## Quotes To Live By...

Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time.

—Thomas Edison

My psychiatrist told me I was crazy and I said I want a second opinion. He said okay, you're ugly too.

—Rodney Dangerfield

The sole purpose of a child's middle name is so he can tell when he's really in trouble.

—Justin Vogt

# Things The Airlines Can't Do To You Anymore

If you're flying this summer on pleasure or business, you'll have more consumer protections, effective Aug. 23.

- ◆ **Lost bags.** U.S. airlines will be required to refund any fee for carrying a bag if the bag is lost. (Sounds like a no-brainer!)
- ◆ **Full disclosure of additional fees.** They will have to prominently disclose all potential fees on their web sites. Plus, they have to include all government taxes and fees in every advertised price.
- ◆ **Bumping.** Involuntarily bumped passengers on oversold flights who are subject to short delays (within two hours of scheduled arrival time domestically and four hours internationally) will receive double the price of their tickets, up to \$650. Passengers subject to longer delays will get paid four times the value of their tickets, up to \$1,300.
- ◆ **Tarmac delays.** The existing rule on tarmac delays (domestic airlines can't allow aircraft to remain on the tarmac for more than 3 hours except for safety reasons; 4 hours for international flights) is being extended to foreign airlines operating at U.S. airports. Those airlines also have to make sure passengers stuck on the tarmac are provided food and water after two hours as well as working lavatories. (Double no-brainer!)
- ◆ **Fare lock-in.** If you make a reservation at least one week before departure, airlines will hold the reservation at the quoted fare without payment, or let you cancel it without penalty, for at least 24 hours after it is made.

Good news: In defense of the airlines, since the first consumer protection rule went into effect in December 2009, lengthy tarmac delays have practically been eliminated and involuntary bumping rates are down.

**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!

## Brain Teaser...

You can eat plenty of this food because it's a source of negative calories (it provides fewer calories than it takes to eat it). What is it?

(See page 4 for the answer.)

## Have A Laugh With Lily Tomlin

- Reality is the leading cause of stress among those in touch with it.
- The trouble with the rat race is that even if you win, you're still a rat.
- I always wanted to be somebody, but now I realize I should have been more specific.

## Kitchen Tip

If you have a grease fire, douse the flames with salt. Don't use water – that will only splatter the grease.

## Cool Vacation Rentals

Looking for a unique place to stay, from a castle to a B&B by the sea? Check out [www.airbnb.com](http://www.airbnb.com). If you need a location for your next company retreat, you can even rent a mountain village in Switzerland (only \$60,000 a night).

## That's Ice Cream?

Try these unusual flavors this summer:

- Baskin-Robbins French Toast
- Cold Stone Strawberry Basil
- MaggieMoo's Buttered Popcorn
- Denny's Maple Bacon Sundae
- Baskin-Robbins Creole Cream Cheese
- MaggieMoo's Caramel Apple

## Do You Agree?

In MSN Money's annual survey, these companies topped the list in the customer service Hall of Shame:

1. Bank of America
2. AOL
3. Capital One
4. Sprint
5. Time Warner
6. Comcast

## About To Move?

Beware of the scam involving "official looking" websites that claim to change your address for a fee. You should do it for free at your post office or for \$1 on the U.S. Postal Service web site.

# 4 Documents You Need To Have

Estate planning is probably not how you want to spend your weekend. But it's one of those things you need to do *before* it's too late. AARP says every adult should have these four documents:

- **A will.** This legal document lets you, rather than the state, decide how your estate will be distributed. Having one helps your heirs avoid hassles and costs and will give you peace of mind.
- **A durable power of attorney.** This document lets you delegate power to handle your financial affairs if you become disabled or incapacitated.
- **Advance directives.** This is a term for health care directives, living wills, and health care powers of attorney that allow you to state your preferences for health care if you become physically or mentally unable to make decisions. Do this so your family doesn't have to agonize over decisions.
- **Letter of instructions.** This informal document outlines special requests you want carried out. It's a good way to clarify your intentions.

You can prepare these documents yourself, but you're better off having an attorney do it. An attorney can advise you on regulation changes and discuss other documents, such as trusts, you may want to have. A key point: Tell your loved ones you've done these documents and where they can find them.

## Here's A Free Resource For Investors!

Now You Can Get A Customized List of Local Short Sale or Foreclosure Properties That Match Your Investment Criteria At [www.SantaCruzBankrepos.com](http://www.SantaCruzBankrepos.com)

## Lights Out For Incandescents?

Should you stock up on your favorite incandescent light bulbs? Although there's plenty of debate on the subject, they're not being banned by the U.S. government, they're being phased out. Here are the basics:

**The Energy Independence & Security Act of 2007, effective Jan. 1, 2012, sets new standards in efficiency for light bulbs.** On that date, 100W incandescent bulbs may no longer be manufactured or imported, but stores will be able to sell their remaining inventory. 75W bulbs will be affected Jan. 1, 2013 and 60W/40W will be affected Jan. 1, 2014.

**The law doesn't apply to a host of bulbs**, including appliance, 3-way, colored and 19 other less commonly used incandescents.

**Watch for new labeling and a campaign** called LUMEN (Lighting Understanding for a More Efficient Nation) that should enlighten everyone!

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

## 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:

Celery! It contains 6 calories per 8-inch stalk, but our bodies use more energy trying to extract those calories because they come in the form of cellulose.

## Fill Your Plate

Ditch the food pyramid and pass the plate. The USDA has introduced a new icon to help people understand the components of a healthy meal. The plate is divided into 4 sections – fruits, vegetables, grains and protein with a glass of dairy on the side. For details, go to [www.choosemyplate.gov](http://www.choosemyplate.gov)

## You Know You Hired The Wrong Kid To Mow Your Lawn When...

- He shows up with a pair of nail clippers and a Ziploc bag.
- He stops frequently to nap inside the grass catcher.
- He has no toes.

## Problem Pet?

Does your pet have a problem? Learn some possible solutions by visiting the virtual pet behaviorist at [www.aspcbehavior.org](http://www.aspcbehavior.org)

**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...

**Guy Giuffre**

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## “Who Else Wants To Win A \$20 Gift Card?”

This is one of my favorite sections. Each month I'll give you a new trivia question. The first person who contacts me with the correct answer wins a \$20 Gift Card. Take your best guess.

Here's This Month's Trivia Question...

### What is the world's largest desert?

- a. Gobi
- b. Sahara
- c. Arabian
- d. Antarctic

### What is the world's largest desert?

- a) Gobi b) Sahara c) Arabian d) Antarctic

*Call Me At 831-531-7414 OR Email Me At [guy@guygiuffre.com](mailto:guy@guygiuffre.com)  
And You Could Be One Of My Next Winners!*

## Real Estate Corner...

### Q. What questions should I ask at an Open House?

**A.** While an Open House gives you a chance to see a house (and its neighborhood) for yourself, it's also an opportunity to ask questions that will affect your decision to make an offer. Here are some relevant questions that you can ask (or have your agent ask for you).

- **How long has the home been on the market?** If it isn't selling, there are probably good reasons why.
- **Why are the homeowners selling?** The answer (moving out-of-state, they bought another house etc.) can help you determine how motivated the owners are to sell.
- **Do you have any current offers?** You need to know if other buyers are competing for the property.
- **Has the house been in escrow?** If it didn't sell, was it an appraisal or inspection issue?
- **Are there any special costs of ownership (condo fees, etc.)?** If there's a Homeowners' Association, ask for the phone number of someone from the Association so you can find out about covenants, fees, and assessments.
- **What other houses in the neighborhood are for sale, and what have other houses sold for in the past 90 days?**

If you have any questions, or need capable and trustworthy representation, please call me at 831-531-7414.

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