



Licensed in MD and PA

*Member of the Fredeking Barton Team*

*WARNING: Don't even think of selling your home without my Free Consumer Guide titled, "How To Avoid 7 Costly Mistakes When Selling Your Home." Call me right now at 703-888-9182 to learn more...*

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*Lovell Casiero Presents...*

# **Service For Life!**®

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

## **How To Make Your Emails More Effective**

Estimates are that 269 billion emails are sent every day worldwide, many by professionals in a working environment.

While you may know proper email etiquette, follow these tips to make sure your business emails aren't deleted.

- **Use a concise, compelling subject line.** "More information" and "new program" only ask the recipient to say "about what?" Better to say "Action Items On Project XYZ." Say "urgent" if necessary.
- **Don't use long lists of email addresses if the subject only pertains to some of them.** Type the relevant addresses into the address line ("To" line) and use the BCC line for the others.
- **Keep your message to the point.** Say why you're writing within the first two lines and try to limit yourself to one topic. Using bullet points helps you organize your thoughts. Re-read or print your email out (if you have time) before you send it.
- **Be careful with humor and irony.** Emails aren't good at conveying emotions, and humor, inside jokes or over-used phrases don't build a dynamic business relationship. Avoid phrases like "can I pick your brain" (what are you offering in return?); or "please advise" (better to say "can we discuss this further?").
- **Respect confidentiality.** Should everyone read this?
- **As a recipient, do not "reply all" unless everyone needs to know.** You know this but people still do it, sometimes accidentally.
- **Respond promptly.** Don't leave people hanging. Include your signature and phone number for follow-up.

### **Learn How To Maximize The Value Of Your Home**

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called *"Make Your Home Show Like A Model Without Breaking The Bank"* and it's an essential guide to homeowner profits. You can get a free copy by calling or texting me at...**703-888-9182**

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## 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!)

**Freemium** (FREE-mi-uhm) noun

**Meaning:** A pricing model in which the basic product or service is free, but extra features must be paid for.

**Sample Sentence:** I downloaded a game that was a freemium. It was free to download but required a fee to access advanced features.

## Computer Error Messages

- You have been online for 1 year. Do you want to Log Off and Get a Life?
- Windows cannot find the file. Would you like some wine instead?
- Random Error just to annoy you.
- Your mouse has stopped working. Click OK to continue.

## At Last: A Good Reason To Exercise

After age 40, human brains shrink by about 5% every 10 years. A study reported in **ScienceDaily.com** suggests you can slow this deterioration with aerobic exercise, which appears to "dramatically increase the size of the left region of the hippocampus." This part of the brain plays an important role in storing memories and connecting them to our emotions.

## Quotes To Live By...

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young."  
—Henry Ford

"Respect your efforts, respect yourself. Self-respect leads to self-discipline. When you have both firmly under your belt, that's real power."  
—Clint Eastwood

"I looked up my family tree and found out that I was the sap."  
—Rodney Dangerfield

# Signs Your Parents Need Help

The elderly population is expected to double by 2025. It's a fact of life we have to face sooner or later: At some point, one or both of your parents, as independent as they seem to be, are going to need extra help at home.

Approach the situation carefully, but keep an eye out for these early signs you may notice when you visit them.

- **Difficulty getting around.** Are they having trouble with the stairs or getting in the shower or bathtub? There are adjustments you can make to their home to make it safer, such as removing small area rugs, installing grab bars in the shower and using nightlights to light the path to the bathroom.
- **Physical health issues.** Are they making their doctor appointments? They may be limiting their social activities because they can't hear or see as well as they should. Do they keep a list of their medications? Some older people are, in fact, over-medicated. Offer to go with them on one of their next appointments.
- **Forgetfulness.** Do they remember things you talked about? Do you see unpaid bills on the table? Is the house clean and is the dirty laundry under control? Is there food in the refrigerator? Work with them on solutions, such as hiring a cleaning service or considering a meal delivery option.

There are many resources available to help you help them. Check out sites such as the National Council on Aging ([www.ncoa.org](http://www.ncoa.org)), [www.care.com](http://www.care.com) and [www.agingcare.com](http://www.agingcare.com). To engage their minds and keep them (or anyone over 50) up-to-date on aging issues, take a look at [www.aarp.org](http://www.aarp.org).

## 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 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!

**I would like to recognize Kimberly Yates and thank her for her confidence in allowing me to list her home. Stay tuned for a very nice listing coming soon in Regent's Glen a gated community in the York Suburban school district.**

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## Brain Teaser...

In a year, there are 12 months. Seven months have 31 days. How many have 28 days?

(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: **703-888-9182**

## Dryer Hacks

- Add a dry towel in with light-colored wet clothes for 15 minutes. The towel absorbs moisture.
- To remove wrinkles from a shirt, throw it in the dryer with an ice cube and a dryer sheet for 10 minutes.
- Get fluffy towels by adding a couple of balls of aluminum foil to the dryer instead of a dryer sheet.

## Who Can Access Your Credit Report?

It is limited but these businesses (and others) may check your credit report, depending on the circumstances and your state laws:

- Banks, if you're opening an account
- Creditors, such as credit card issuers, auto and mortgage lenders
- Insurance companies, to determine your rates
- Employers, but not without your written consent

## Great Websites For Fun

You're probably familiar with **theonion.com**, but consider these other sites for interesting tidbits and laughs:

**www.mentalfloss.com** – Articles cover unusual topics from "performing the Star Wars theme on a calculator" to "how to kill bed bugs."

**www.howstuffworks.com** – Do you wonder how airbags really work? Find out here.

**www.maps.google.com** – Click on the "Pegman" in the right-hand corner and browse Street View images. Search locations around the world and you'll see amazing things.

# 4 Ways To Save Online

Does anyone pay full price for an online purchase anymore? You know how to search for coupon codes, but here are four more clever ways to save money on your purchases.

1. **Use a cash-back app.** Ebates offers up to 40 percent cash back when you buy through its app (or site), which links to 2,000+ retailers. Similar options are BeFrugal and Paribus. The sites get a commission from the stores and then share it with you.
2. **Apply for a rewards credit card.** You see the commercials: There's every kind of rewards credit card out there that could save you from 1-5 percent on your purchase. Do your research, and make sure you can pay your bill off every month.
3. **Sign up for your favorite retailer's mailing list.** You'll get lots of emails, but you'll also get sales announcements and discount codes.
4. **Leave an item in your online shopping cart.** The retailer may offer a discounted price if they see you haven't hit the "Buy" button over a period of time.

## 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 or text me at **703-888-9182** and I'll give you all the facts.

## Easy Ways To Add Curb Appeal

The first impression of your house is from the street. If you want to sell or just add some new style, try these ideas:

**Focus on your front door** with a new color, updated light fixtures and easy-to-read house numbers.

**For more charm, add window flower boxes or shutters around the windows.** Learn to build a window box on **YouTube.com**.

**Clean out the clutter, and trim the overgrown bushes and trees (this also makes your home safer).** For quick color, add container gardens. You can buy them pre-planted.

**Add lighting accents to trees or to illuminate the pathway (another safety feature).** You can go solar to eliminate wires.

**Pressure-wash the exterior.** If it doesn't look better, consider new paint or siding. Don't forget the garage door. Repair it, paint it or replace it to make your house look like new.

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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:

They all do!

## Say No To Robocalls

- Don't answer if you don't recognize the number. A new trick is "neighbor spoofing" or calls from your own area code and prefix so you think it's local. It's not!

- List your number with

**DoNotCall.gov.** Spammers may call you anyway. If they do, report them.

- Get a screening app such as Truecaller or Nomorobo (subscribe to have it block telemarketers from your phone).

- Some pre-recorded calls are allowed, including calls about a flight delay, reminders about an appointment or prescription etc. But they can't try to sell you something.

## Have A Laugh...

Q. Why don't scientists trust atoms?

A. Because they make up everything.

**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...

**Lovell Casiero**

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**Homesale Realty**

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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 \$10 Starbucks Gift Card?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is, drum roll please: Ashley Price was the first person to correctly answer my quiz question.

**What is the geographical term for a relatively shallow body of water separated from the open sea by a barrier?**

a) Lake b) Loch c) Lagoon d) Lacrosse

The answer is c) Lagoon. Let's move on to this month's trivia question.

**In 1999 Time Magazine named Albert Einstein as "Person of the Century." Who did they say was one of the two runners-up?**

a) Franklin D. Roosevelt b) Winston Churchill c) Sigmund Freud d) Pope John Paul II

*Call or Text Me At 703-888-9182 OR Email Me At lcasiero@homesale.com And You Could Be One Of My Next Winners!*

## Real Estate Corner...

**Q. A seller offered to finance me. What does that mean to me?**

**A.** This is one of the options you might consider if you want to buy a home but can't afford a significant down payment. In a "seller take-back," the seller holds a second mortgage for you and becomes your lender. You would make your monthly mortgage payments to the seller.

Other ways to buy a home with little down include using local or federal government programs, using a tax refund, and asking a relative or friend for a financial gift. Before you do any of the above, consult a professional REALTOR® about your options. A REALTOR® also will provide you with direction and connections to a lender and help you avoid costly traps and pitfalls in the home-buying process.

For more information on down-payment options, ask for my Free Consumer Report "**4 Quick Ways To Buy A Home With Little Down.**" I'll send a copy right to you.

Do you have a question related to real estate or home ownership? Please call me at **703-888-9182**. Perhaps I'll feature your question in my next issue!

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