



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 703-888-9182 to get a copy...

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Licensed in MD & PA

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Lovell Casiero Presents...

# Service For Life!®

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

## How Good Posture Can Make You Happier

Have you noticed that you slump or hunch over when you're feeling down and do just the opposite – stand up straight and tall – when you're feeling good? Studies show that your mind (or mood) influences your body (posture) and vice versa – your body language influences your confidence and energy. Once you realize this, you can make it work to your advantage. Here's what you should know:

**How good posture looks and feels, and what you can do to improve yours.**

- Go to a site such as [www.acatoday.org](http://www.acatoday.org) and search for "tips to maintain good posture."
- Exercise (stretching, walking, running, yoga) to improve your mobility and flexibility. Get away from "couch slouching."
- Watch Amy Cuddy's popular 2012 TED Talk. Just search for "Amy Cuddy Ted Talk" on [Youtube.com](http://Youtube.com). She explains how doing certain "power poses" every day will actually change your hormone levels and relieve stress.

**The benefits of avoiding "computer hunch."** Sitting at a computer or looking down at a phone causes a natural slump and ultimately fatigue. If you learn to sit properly, move your eyes away from the screen and take breaks from the computer and phone, you're bound to clear your mind, and feel refreshed and more energetic.

**"Fake it 'til you make it" might just work.** It sounds funny, but even if you're not in a good mood, try adjusting your posture, holding your head up and projecting confidence. People will react to you accordingly, sending positive feelings to your brain.

### 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 report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: 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!)

**Online trolling**, verb or noun

**Meaning:** To antagonize others online by deliberately posting inflammatory, irrelevant, or offensive comments or other disruptive content; a person who does this.

**Sample Sentence:** I was trolled on the internet by a person who posted mean comments about my cat video on YouTube. Why would anyone want to be such a troll?

### Do You Need Probiotics And Prebiotics?

**Probiotics** are "living" bacteria (like lactobacillus acidophilus) that help maintain healthy levels of good bacteria in our intestines. They're naturally found in cultured or fermented foods such as yogurt, buttermilk, kimchi and sauerkraut.

**Prebiotics** are "non-living" food ingredients that feed the good bacteria in our intestines. They're found in carbs (mostly fiber) that humans don't digest like onions, garlic, bananas, oats, beans and peas.

**The final answer:** You should eat foods with balanced amounts of both (or talk to your doctor about taking them as supplements) to support good health and well-being.

### Quotes To Live By...

"Life is not a matter of holding good cards, but of playing a poor hand well."  
—Robert Louis Stevenson

"A two-year-old is kind of like having a blender, but you don't have a top for it."  
—Jerry Seinfeld

"Tell me and I'll forget. Show me and I may remember. Involve me and I learn."  
—Benjamin Franklin

# Make A Habit Of Being Smart With Your Money

Are you smart when it comes to money? Since many of us would say "probably not," here are some basic bad money habits and good ones you should adopt to replace them.

**Bad:** *Using the same credit card for years.*

**Good:** Get a new card with terms and rewards that are appropriate to your life style. Use the credit card tool on a site like [www.nerdwallet.com](http://www.nerdwallet.com) to choose the best card to meet your needs.

**Bad:** *Not tracking your spending.*

**Good:** Make a budget and have a plan. Track your spending and be prepared for major purchases that may lie ahead. Check out sites like [www.youneedabudget.com](http://www.youneedabudget.com), [www.budgetsimple.com](http://www.budgetsimple.com), and the free app **Debts Monitor**.

**Bad:** *Doing everything manually.*

**Good:** Take advantage of technology by setting up automatic payments tied to your credit card for bills that can be paid online. You'll avoid late payments that can lower your credit score.

**Bad:** *Not investing your money.*

**Good:** Invest in yourself now by contributing to your employer's 401(k) program, and putting money into a mutual fund or trading account. Consider talking to a financial advisor who can help you make investment decisions. It might be a good time to consider investing in real estate if it works for your portfolio!

**Bad:** *Going it alone.*

**Good:** Hang out with successful people. Their good habits can rub off on you!

## 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!

**Thank you to all of my friends and clients that think of me when you hear of someone buying or selling a home. I build my business 100% through referrals.**

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## Brain Teaser...

You are in a room with nothing else but two identical iron rods. You know one of them is a magnet; how can you figure out which one, using no other instrument?

(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**

## Say These 3 Times Fast

- A proper copper coffee cup.
- Which wristwatches are Swiss wristwatches?
- He threw three free throws.
- Five frantic frogs fled from fifty fierce fishes.

## Oops! You're About To Fall

Here's how to do it safely:

- **Bend elbows & knees** – Don't hold them straight - try to tuck in a bit.
- **Avoid FOOSH** – That means "fall on outstretched hands." Try not to hold yourself rigid.
- **Land on your muscles or thighs to soften impact** – Stay away from your bones.
- **Keep rolling** – Spread the impact and don't try to stop suddenly.

## Have A Laugh...

Did you hear about the new restaurant called Karma? There's no menu: You get what you deserve.

## Websites For Coordinating Events With Friends

You've probably used **Evite.com** to send invitations but here are other great options:

**www.doodle.com** – Makes it easy to see what dates will work for everyone.

**www.ping.com** – Choose original invitation designs for free or pay for a one-time use or membership plan to remove ads.

**www.punchbowl.com** – Provides free invitations especially appropriate for kids' events.

# Tech Help For Seniors...

Older adults are one of the fastest growing segments of the online community. Do you know a senior (or are you one yourself) who's interested in computers/tablets/smartphones but doesn't know where to start? Here are some of the best resources:

**Look for beginner computer classes** at your local library, senior center, college/university or computer store.

**Check out (or ask someone to look up) [www.seniornet.org](http://www.seniornet.org)**. For a membership fee, this non-profit offers online courses and instructor-led workshops at learning centers in the U.S. and other countries.

**Search for "computers" at [www.aarp.org](http://www.aarp.org)** for articles on all tech topics geared for seniors.

**Hire a kid.** Ask a younger friend or relative to teach you what you want to know. They've grown up with this stuff!

## 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 703-888-9182 and I'll give you all the facts.

# Time To Organize Your Home

Need quick tips for organizing your home? Let's focus on the living room this month:

- Remove everything on the floor that doesn't belong there. Kids' toys go back to their rooms.
- Return food items (half-eaten snacks?) to the kitchen.
- De-clutter the coffee table and other flat surfaces.
- Group your framed photos. Consider a creative wall display.
- Put similar objects (like TV remotes) in one place.
- Purge the magazines and assorted papers. Place relevant items on a rack or in a bin.
- Add an attractive wastebasket.
- Cut your favorite collectible collection by at least half. Put the rest in storage and rotate the items to keep it fresh.

Stay tuned for checklists for other rooms in your house in upcoming Service For Life!® issues. **Next month: The bedroom!**

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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:

Touch the middle of the first rod with the end of the second rod. If the two rods get attracted to each other, then the second one is the magnet. If not, then the first one is the magnet.

## Did You Know...

You can wear out your clothes by how you wash them. Natural (cotton, wool) and synthetic (polyester, spandex) fibers need different care.

-**Read those little labels.** They give good advice but you may need to study up on the symbols.

-**Wash colorful cottons inside out.** It will reduce the friction.

-Use only **low-heat in the dryer** for synthetics. Better, try to line dry.

-Get the best of both worlds. **Look for clothes with a blend of cotton and polyester.**

-If you can get away with it, **launder less often.** Clothes will keep their color and shape longer.

**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**  
**Berkshire Hathaway HomeServices**  
**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: Carolyn Vosnick was the first person to correctly answer my quiz question.

**Ernest Evans, who still performs at age 77, is the real name of what singer?**

a) Bob Dylan b) Chubby Checker c) Eden Kane d) Engelbert Humperdinck

The answer is b) Chubby Checker. Let's move on to this month's trivia question.

**One of the largest diamonds ever found in North America was found in what U.S. state, which also names diamonds as its official state gem?**

a) Georgia b) Iowa c) Alabama d) Arkansas

*Call Me At 703-888-9182 OR Email Me At [lcasiero@homesale.com](mailto:lcasiero@homesale.com)  
And You Could Be One Of My Next Winners!*

## Real Estate Corner...

**Q. What's the most important thing I should do before I decide to make a real estate investment?**

**A.** Your homework! Three key areas to focus on are:

- **Your financial situation.** Can you afford to make this investment? Learn everything you can about cash flow, appreciation, tax benefits, and loan amortization.
- **Your motivation.** Buying real estate isn't necessarily an easy way to make money. Do you really want to be a landlord, with the responsibilities that entails, or should you hire a property management company?
- **Your expertise.** Add to your own knowledge by working with a REALTOR® who is an "Investor Specialist." He or she will help you research the best buys and work with you on documentation, such as purchase contracts etc.

To learn more about investing in real estate, ask for my Free Consumer Report called "**How To Avoid 8 Dumb Mistakes Even Smart Investors Make.**"

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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