

Brad and Benjamin's Home News

News To Help You Save Time And Money

July 2008

When Less Is More

The Battle of Gettysburg, July 1 to 3, 1863, is considered one of the bloodiest of the American Civil War. In November 1863 a cemetery was dedicated at Gettysburg, and the highlight of the ceremony was speaker Edward Everett, who spoke for two hours. His oration was later praised on the front pages of the nation's newspaper.



Another speaker followed, who delivered a two-minute address. Here is what he said, in part:

Is Brad's phone number
(858-204-8002)
in your cell phone? Next time you see
him show him his number and get a free
gift card!

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*We can not dedicate, we can not
consecrate, we can not hallow this ground.
The brave men, living and dead, who
struggled here have consecrated it far
above our poor power to add or detract.
The world will little note nor long
remember what we say here, but it can
never forget what they did here.*

*It is for us the living, rather, to be
dedicated here to the unfinished work
which they who fought here have thus far
so nobly advanced. It is rather for us to
be here dedicated to the great task
remaining before us - that from these
honored dead we take increased devotion
to that cause for which they gave the last*

Thank You for Not Keeping Us a Secret...

full measure of devotion - that we here highly resolve that these dead shall not have died in vain, that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from the earth.

The second speaker was President Abraham Lincoln, and the world has long remembered what he said.



**Often, less is more -
much more.**

Brad and Benjamin

Go Blue!

July is Blueberry Month and a great time to celebrate this native American species that adds so much to our breakfast cereal, pancakes, muffins, desserts, and makes a great snack all year round.

But did you know that eating blueberries could also be one of the keys to living longer and healthier? According to the North American Blueberry Council, foods that are rich in antioxidants can help reduce your chance of getting cancer, heart disease, and diseases associated with the aging process. Blueberries are loaded with antioxidants; in fact, out of 40 different fruits, juices and vegetables, the blueberry comes in with the highest antioxidant level. Blueberries may also help prevent urinary tract infections, macular degeneration, and the effects of Alzheimer's disease and dementia.

A cup of blueberries has about 80 calories, no cholesterol, is low in saturated fat and sodium, and high in dietary fiber. They're a good source of vitamins A, C and E, calcium and iron. Like many fruits they're also high in sugar, so go easy on the sweetener!

Though local blueberries are available only from May through October, you can enjoy them year round by purchasing them now and freezing them. The Blueberry Council

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information on that listing within 24 hours.

***DO YOU WANT TO
FIND OTHER LOCAL
BUSINESSES THAT
GIVE OUTSTANDING
CUSTOMER SERVICE?***

Request a free copy of my service directory or go to my web-site under the local partners tab. All of the businesses listed in it have a proven track record for providing the outstanding customer service you deserve.

suggests not washing blueberries before freezing. If you buy the berries in a pint box, simply wrap the box tightly in cellophane to make it airtight, or slip it into a resealable plastic bag (squeezing out as much air as possible) and freeze. If you buy berries in bulk, freeze them on a cookie sheet first and then transfer them into a freezer container. Keep your blueberries frozen until ready to use - they should last up to a year in your freezer.

How To Make The Most Of Mistakes

Have you ever made a mistake? Did you find yourself reluctant to admit it?

If you answered "yes" to both questions, congratulations! You're human.

Most of us are reluctant to own our mistakes, yet most of the time, we respect those who take responsibility for their mistakes. You're better off admitting to a mistake than spending considerably more energy trying to avoid the subject. The truth? Everyone makes mistakes. And if you take the time to learn from what went wrong, you'll be a lot less likely to make the same mistake again.

ATVs And Children Don't Mix

July Quiz Question

If we're discussing your terminal, lanugo, and vellus, what are we talking about?

Summertime is outdoor time, and one of the fastest-growing outdoor activities involves four-wheel all-terrain vehicles, or ATVs. Over the past decade, the number of ATVs has more than tripled, from slightly more than two million to more than 6.9 million, according to the U.S. Consumer Product Safety Commission. Just as the number of vehicles has grown, so, too, has the number of injuries and deaths among ATV riders.

Of great concern are children under 16 who are injured or killed on ATVs. The latest figures for a 12-month period list the number of children under age 16 killed on ATVs at 120, and the estimated number of emergency room-treated injuries for the same age group was 40,400. Those injuries included skull fractures, brain injuries, spine fractures, spinal cord injuries, injuries to the spleen, liver, kidneys or pancreas, broken legs, and amputations.

ATVs can be great fun, but they're also powerful and potentially dangerous. Yet according to www.atvsafety.gov,

less than 10% of all current ATV drivers and only about one-quarter of new drivers receive professional training. The Web site recommends that all ATV drivers, including children under 16, take a hands-on ATV safety course from a certified instructor. These courses are offered by the ATV Safety Institute, local ATV rider groups, some state departments of natural resources, state highway departments, and other agencies responsible for regulating ATV use.

For additional safety tips - and to help prevent your child from becoming an ATV statistic - visit www.atvsafety.gov.

On Service

You are educated. Your certification is in your degree. You may think of it as the ticket to the good life. Let me ask you to think of an alternative. Think of it as your ticket to change the world.

- Tom Brokaw

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What is happening in today's mortgage market?

First-Time Home Buyers...
You CAN qualify for a loan today!

With home prices continuing to slump and rates still remaining historically low, now is a great time to look at buying your first home. There are even programs available with little to no money down. Call me today and find out what your are pre-qualified to purchase. Once you're pre-qualified, Brad will find the perfect home for you!

Benjamin Carter
Mortgage Consultant
858-342-4998 Cell
carterbenjamin@gmail.com

June Quiz Answer

Question: What is the only bone in the human body that doesn't touch another bone?

Answer: Hyoid bone.

Source: www.livescience.com

Are You A "Mystery Spender"?

If you can't account for every dollar you spend, take solace in knowing you're not the only one. Nearly half of us say we lose track of about \$2,340 per year, according to a study by Visa, Inc. The money simply "disappears," and we're not really sure where it's gone, the study's authors say.

Nearly half of us report spending about \$120 in cash per week, and losing track of \$45 of it. Men under 35 are the biggest "mystery spenders," reporting that they lose track of \$3,078 per year, or an average of \$59 per week, mostly during a night out. Women fared a little better, reporting losing track of \$2,709 per year, or \$52 a week, mostly while out shopping.

Visa's survey of 2,036 adults found that 48% of us suffer from this "mystery spending." Check out this breakdown of when the money usually "disappears" and see if it sounds familiar:

- Fifty-eight percent while on a night on the town.

DO YOU WANT TO FIND OTHER LOCAL BUSINESSES THAT GIVE OUTSTANDING CUSTOMER SERVICE?

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- Fifty-five percent while grocery shopping.
- Fifty percent while out with the kids.
- Forty percent while shopping during a sale.
- Thirty-three percent while shopping with friends.



It's not surprising that consumers would lose track of *some* cash spending, but the Visa spokespeople were taken aback at how much - 7% of the survey participants reported losing track of up to \$100 per week! Visa said the lesson to remember is that a dollar here and a dollar there do add up. One bright note: Of

those who acknowledge their "mystery spending," 59% said using their debit cards rather than cash helps them keep better track of their money.

Skip A Catalog, Save A Tree

WELCOME NEW CLIENTS

Here are some of the new clients who became members of our "Real Estate Family" this past month. We would like to welcome you and wish you all the best!

Mark Arnold
Priya Baskaran
(referred by Brett Christensen)
Marijane Rushing
(referred by Marcene Nielson)

Each year, 19 billion catalogues are mailed to American consumers. That's 63 catalogues for every man, woman, and child in America. To produce these catalogues, 3.6 million tons of paper are required, which translates into 53 million trees.

If you want your name removed from catalogue mailing lists, check out www.CatalogChoice.org.

Do You Know Why You're Here?

To discover your true purpose in life - not your job or your goals - you'll need just 20 minutes, says personal growth specialist Steve Pavlina (www.StevePavlina.com). What he's talking about, he says, is answering the question of why you are here on the planet.

To find your purpose, here's what Pavlina suggests: Get a pen and piece of paper or sit at your computer and write or type the question, "What is my purpose in life?" Then write whatever pops into your head. Repeat this process and keep writing answers until you hit an answer that raises your emotions. You'll know when you've got it, he says.

And Pavlina should know a thing or two about finding purpose. When he was 19 he found himself in jail for felony grand theft, and when he got out of jail he learned he'd been kicked out of school. Then, he says, something clicked. He woke up and grew up instead of giving up. He took responsibility for his actions, and he's not in jail

or living a life of crime. Instead, Pavlina is helping others find their way to more meaningful lives.

Wacky Responses

Someone compiled - or created - the following exchanges, which are maintenance complaints submitted by UPS pilots (marked with a P), and the solutions recorded by maintenance engineers (marked with an S). Compiled or created, either way - they're fun!

P: Left-inside main tire almost needs replacement.

S: Almost replaced left-inside main tire.

P: Something loose in cockpit.

S: Something tightened in cockpit.

P: Dead bugs on windshield.

S: Live bugs on back-order.

P: Autopilot in altitude-hold mode produces a 200-feet-per-minute descent.

S: Cannot reproduce problem on ground.

P: Evidence of leak on right main landing gear.

S: Evidence removed.

P: Suspected crack in windshield.

S: Suspect you're right.

P: Number three engine missing.

S: Engine found on right wing after brief search.

P: Aircraft handles funny.

S: Aircraft warned to straighten up, fly right, and be serious.

Have you seen all those new homes?

Did you know that I have represented a number of clients on the purchase of their new

home? Many builders cooperate with agents

and I have been successful in often getting my clients a much better price on their home than

they could on their own. You may ask yourself why use an agent when buying from a builder?

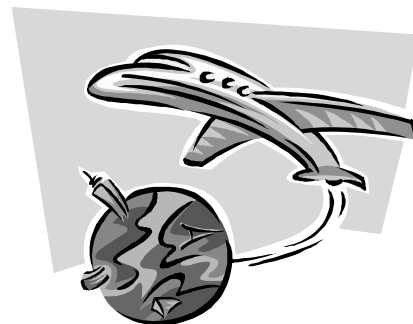
The answer is that I can negotiate on your

behave and ensure you are getting the best

deal. If you have any questions just give me a

call before you even visit a builder's models

and don't sign anything...Brad

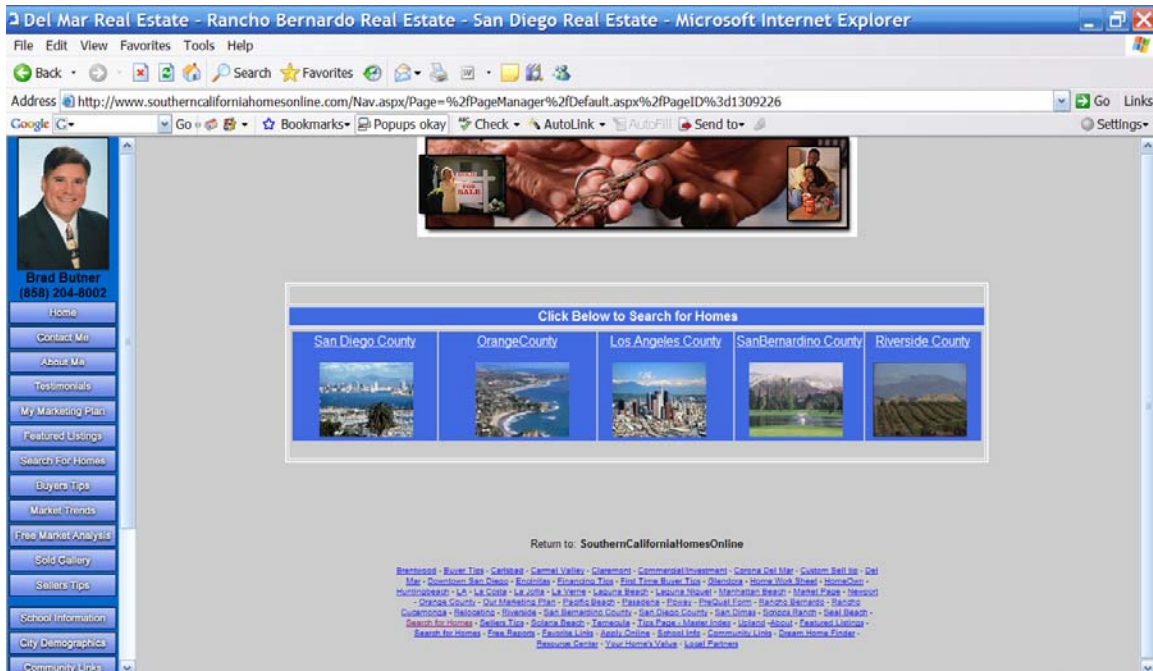


Older, Someday, Grumpier, No Way!

If you're afraid of getting older and meaner, here's some great news.

That stereotype is starting to shrivel because it's just not true, says Laura Cartensen, founding director of the Stanford Center on Longevity. Cartensen says older people have an ability to block out negative information and so are more content than younger people - even college students. There *are* grumpy seniors, but they were probably *always* grumpy, even when they were young. Older people experience less depression than their younger counterparts, says Cartensen, and when seniors do experience a negative emotion, it usually passes more quickly than it does in young people.

What's the secret? As we get older, we know our time is limited and we try to make the most of it by focusing on the positive. We get rid of the riff-raff and time wasters in our lives and spend our time with those who are important to us and doing things that matter to us. And we're happier because of it.



Welcome to my web-page where each month I will show you some of the free information that is available on my web-site... www.SouthernCaliforniaHomesOnline.com

Above you will find my "Search for Homes" web-page where you can view homes throughout Southern California for FREE!

Quick Computer Checkup

The next time you sit down at your computer, do this quick checkup:

The top of your monitor is at or just below eye level, and the screen is away from light sources that produce glare.

Your head and neck are balanced and in line with your torso.

Your shoulders are relaxed; feet flat on the floor.

Elbows are held close to the body and supported.

When your wrists and hands are on the keyboard, they're in line with your forearms.

The Good News About Bad News

In our professional lives it's inevitable that you're going to give someone negative feedback about an error, a rejected idea, or a missed target. When you do, consider giving the recipient time to get over the shock of the bad news before having to respond. For example, when you deliver your bad news, say, "I know that's disappointing, and I'd be glad to talk about it further. Why don't we get together later today or tomorrow after you've had time to think of some questions?" Doing this gives recipients time to collect their thoughts, and you'll receive a more rational response.

Picture This

A man bought a mousetrap for his basement. But when he got home and went about setting it, he realized that he had forgotten to buy any cheese. In a moment of inspiration, the man leafed through a magazine and was delighted when he found a picture of cheese in an advertisement. He cut out the photo of the cheese and laid it in the trap. The next day when he went to check the trap he found a picture of a mouse.

Time To Sit And Think?

If everything seems to be working against you these days, maybe it's time to sit down and think about life for a little while. What is it that you're struggling against? Is it something you can change? If not, why are you struggling against it? Is what you're doing worthy of your time and energy?

Effort to change something can bring about wonderful results, but only if the thing you're trying to change is appropriate. Contemplate the words of Jimmy Dean: "I can't change the direction of the wind, but I can adjust my sails to always reach my destination."

Recently I was asked what area I represent buyers and sellers in. My reply may surprise you but I represent buyers and sellers throughout Southern California for the simple reason that my clients trust me with their BIG DECISIONS because they want expert advice!



Did you know?

*A referral is sending someone you care about
to someone you trust.*

*Your referrals are the most important part of my business
and I have represented your referrals throughout Southern California
including Orange, Riverside, Los Angeles,
and San Diego Counties!*

Search for your perfect home anywhere in Southern California at

www.SouthernCaliforniaHomesOnline.com

Brad and Ben's HOME NEWS

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to (858) 676-1933 or mail it to:

Brad Butner, 11702 Via Chona San Diego, CA 92128 or just call me at (858) 204-8002!

www.SouthernCaliforniaHomesOnline.com

email: Brad@Brad-Butner.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State: _____ Zip: _____ Fax: _____

Please send me the requested free information selected below via Mail Fax Email.

Free Reports

- Protect Your Home From Burglars
- Five Deadly Mistakes Home Sellers Make
- Making the Move Easy On the Kids
- Free Credit Report**
- How to Stop Wasting Money on Rent
- How to Sell Your House For the Most Money In the Shortest Possible Time
- The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- Send me information about your free, no-obligation HomeFinder service.
- Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____
or in the _____ area.
- Please let me know the listing price and features of the home at the following address:
_____.
- Please let me know the selling price of the home at the following address:
_____.
- Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Brad's Home News? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

May I Ask You to Call Me?

Just a quick note, to let you know how I can best serve the people you refer to me.

Recently a client asked, "What is the best way to refer people I care about to you?" The reason he asked was that in the past few weeks, he had recommended a friend and a colleague to me. I asked him the names of the people he referred. To our surprise, none of them actually contacted me.

The advice I gave him was to call me directly whenever he knew someone who could benefit from my service, and we could discuss the best way for me to connect with his friends and family. The good news is, now my client is calling me directly whenever the people he cares about need my service. The result is that his referrals are getting the advice they need to make the wisest real estate decisions.

When you want to refer a family member, friend or colleague to me, simply call me directly so we can discuss the best way to approach them. Remember, a referral is sending someone you care about to someone you respect.

Brad

Your Real Estate Consultant For Life...858-204-8002



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Returned Service Requested