

Brad and Benjamin's Home News

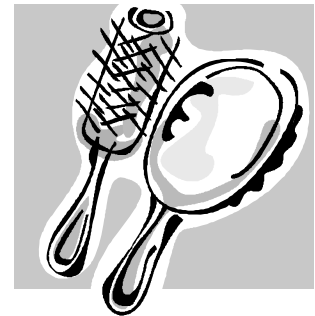
News To Help You Save Time And Money

August 2008

It's Our Choice

There once was a woman who woke up one morning, looked in the mirror, and noticed she had only three hairs on her head. "Well," she said, "I think I'll braid my hair today." So she did and she had a wonderful day.

The next day she woke up, looked in the mirror, and saw that she had only two hairs on her head. "Hmm," she said, "I think I'll part my hair down the middle today." So she did and she had a grand day.



Is Brad's phone number
in your cell phone?
(858-204-8002)

Next time you see him show him his
number and get a free gift card!

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The next day she woke up, looked in the mirror, and noticed that she had only one hair on her head. "Well," she said, "today I'm going to wear my hair in a ponytail." So she did and she had a fun, fun day.

The next day she woke up, looked in the mirror, and noticed that there wasn't a single hair on her head. "YEAH!" she exclaimed. "I don't have to fix my hair today!"

Attitude is everything - and it's our choice!

Brad and Benjamin

Thank You for Not Keeping Us a Secret...

Entrepreneur Tip

Starting a business can be tough - just ask anyone who's done it. The hours are long and the initial pay is usually low to nonexistent. Nonetheless, almost 465,000 Americans take the entrepreneurial plunge every month. If you're one of them, then you might want to take a look at your local community college offerings, where many of the programs are open enrollment. This flexibility is a good match for people interested in starting a business, and rather than pursuing a degree in entrepreneurship, you have the option of taking only a class or two to fill gaps in your knowledge.

Do You Have Too Much Debt?

How do you know if you have too much debt? Even if you earn a high income and are currently making your payments on time, you could be in trouble if your debt-to-income ratio is too high, says personal finance expert Lynnette Khalfani-Cox (www.themoneycoach.net). Here are some warning signs:

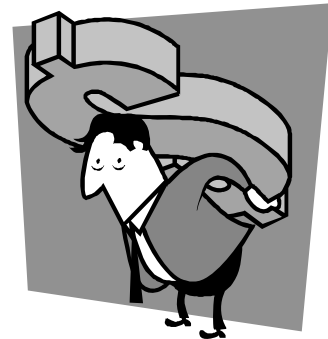
- You have maxed-out credit cards, or cards that are pretty close to their limits.
- You use your credit card checks to pay your credit card bills.
- You can't afford some of your payments, so you skip them.
- You're not sure what your total debt is.

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.



July Quiz Answer

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

Answer: Hair.

Source: www.pediatriceducation.org

over bills.

- When you apply for new credit, you're turned down.
- You get phone calls from creditors or bill collectors.
- You're using a credit card to buy things you need on a daily basis, like gas or groceries.
- You have a low FICO score because of the amount of your debt.

Khalfani-Cox says that if any of these statements describe you, you're probably operating in the danger zone with your credit cards.

- You switch credit cards to get a lower rate because you can't afford to pay the minimum on the card you have.
- You and your partner argue about bills.
- You're stressing out or losing sleep

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.

On Choosing Your Battles Wisely

Theodore Roosevelt (1858-1919), the 26th president of the United States, was an extraordinary man: scientist, explorer, and cowboy, as well as an authority on wildlife. He wrote 36 books, more than 100,000 letters, and became president at the age of 42. It seemed there was nothing he couldn't do.

However, during his presidency, Roosevelt's oldest daughter, Alice, caused him and his wife a good bit of trouble. Alice was beautiful, willful, and rebellious. She was seen smoking cigarettes in public and flagrantly flirting with men; she enjoyed carrying a live snake in her purse. The newspapers loved Alice, and Alice loved the attention.

One day, Roosevelt was asked why he didn't keep his daughter more firmly under his control. He replied, "I can either run the country or control Alice, but I'll never be able to do both."

Roosevelt, who had mastered so much in the world, knew what battles he could fight and win. Even more important, the hero - who once led the "Rough Riders" to victory in the Spanish-American War - knew which battles to leave alone.

Do you know how to "choose your battles wisely"?

What is happening in today's mortgage market?

I can offer you a free mortgage check-up and evaluation of your current situation with today's lending guidelines. You will quickly see my commitment to integrity, hard work, and service as I apply my years of experience to helping you accomplish your real estate goals.

Call me to lower your mortgage payment, consolidate your debt, or finance your dream home.

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

Say What?

We're not afraid of challenges. It's like we always say: If you want to go out in the rain, be prepared to get burned. - Anonymous Brazilian soccer player

Please provide the date of your death. - From an IRS letter

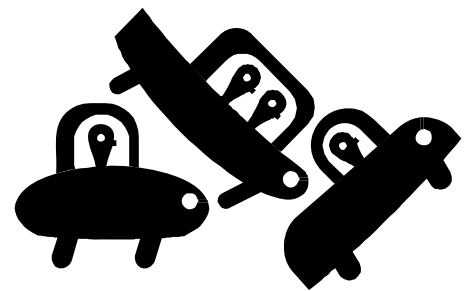
You are welcome to visit the cemetery where famous Russian and Soviet composers, artists, and writers are buried daily except Thursday.
- Sign in a Moscow hotel

Can't act. Can't sing. Balding. Can dance a little.
- MGM summary of Fred Astaire's screen test

Traffic is very heavy at the moment, so if you're thinking of leaving now, you'd better set off a few minutes earlier. - Anonymous traffic report

Go see it and see for yourself why you shouldn't go see it. - Samuel Goldwyn

Fiction writing is great. You can make up almost anything.



- Ivana Trump, upon finishing her first novel

And now the sequence of events in no particular order.

- Dan Rather, television news anchor

Your food stamps will be stopped effective March 1992 because we received notice that you passed away. You may reapply if there is a change in your circumstances.

- Department of Social Services, Greenville, SC

Are You Educated - Really?

Do you consider yourself an educated person? We're not talking about where you went to school or how many *Jeopardy* answers you can come up with. We're not even talking about everything you've learned from your experiences in the world. What we're asking is, are you educated? Do you know what you do and don't know? That is the true definition of an educated person.

Being educated means this: First, you recognize and admit what you don't know and what you need to know. Once you've admitted to yourself and the world that you

don't know something, the next piece of being educated is knowing where and how to get what you need. Once you've got everything you need, the real trick is knowing how to use what you've gone out and gathered up.

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Author/publisher William Feather seemed to have gotten this right when he defined education this way:

"An education isn't how much you have committed to memory, or even

how much you know. It's being able to differentiate between what you do know and what you need to

know; and it's knowing how to use the information you get."

**August Quiz
Question**

**Name the world's
deepest lake.**

How To Get Balanced

Life and work pressures can feel overwhelming at times. And when that happens it's good to take a breather and remind yourself what's important. Here are a few pearls of wisdom offered by Alan Weiss in his newsletter *Balancing Act* (www.summitconsulting.com/newsletter.html):

Try to remember that what you're shooting for is success - not perfection. That should give some relief; you don't have to be perfect and you don't have to make excuses for being human.

When you have time off, avoid checking email or voicemail unless you're expecting something truly important. Why? You risk the chance of upsetting your peace of mind and your good night's sleep if you see something that starts your mind working or worrying. Whatever it is, it's likely that it can wait till you've relaxed, recharged, and gotten a decent night's sleep.

When you're feeling constantly bombarded with too much work, take some time to see if there are some areas you can streamline. You might be surprised at the labor-saving technology, devices and techniques that are available. But you have to take the time to find and put them into action.

Good Parenting Principles

When talking to your child, there are certain expressions that parents should avoid, according to Laurence Steinberg in *The 10 Basic Principles of Good Parenting*. Some of them are "Don't talk back," "You'll know better when you're older," "If I want your opinion, I'll ask for it," and "Keep your mouth shut."

Steinberg says that even though you may have to make a preemptive decision about your child, there are more polite ways to tell him. You don't want your child to feel that whatever he thinks is automatically irrelevant because he's young. In fact, Steinberg says as a parent you should treat your child with respect, and consider his opinions most of the time. Inevitably there will be times when the latter isn't possible or advisable, but if children feel generally valued they'll likely come to understand that you're trying to make the best decision - even if they know they aren't going to get their way.

Are You Seeing Red?

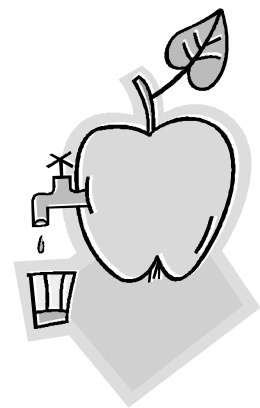
The color red is associated with mistakes and failures, experts say. And now researchers at the University of Rochester and University of Munich say that the color red can affect how people perform on tests. The study, which was published in the *Journal of Experimental Psychology*, found that people's associations with colors are so strong and deep that people are predisposed to certain reactions when they see that color.

Red has been traditionally associated with errors in schoolwork. Therefore, says Andrew Elliot, lead author and professor of psychology at the University of Rochester, when people see even a flash of red before being tested, they associate the color with mistakes and failure, and in turn perform poorly on the test.

The researchers say the study shows that care must be taken when it comes to color and achievement, and that color can act as an environmental cue that influences behavior.

Some "Juicy" Facts

Do you love fresh-squeezed juices? Many venues offer this "healthy" treat, and people are consuming large quantities of it. But when fruits or vegetables are fresh squeezed, according to the Food and Drug Administration, harmful bacteria, which comes either from the inside or the outside of the produce, can become



*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*

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!

part of your juice. That's why most of the juices sold in the United States are pasteurized - to kill the harmful bacteria.

Some of us are especially vulnerable to the dangers of these bacteria, including children, the elderly, and people with weakened immune systems. These people should avoid unpasteurized juices.

Keep this in mind when you're visiting farmers' markets, grocery stores and health food stores that offer fresh-squeezed juices. Venues that

sell containers of the juice must provide a warning label. But venues that sell fresh-squeezed juice by the glass, such as roadside stands, restaurants and juice bars, do not have to provide any warning that the juice you're drinking has not been pasteurized.

How To Tell A Story Well

Stories are one of the most powerful ways to communicate ideas. And there are some people who are naturally good storytellers. But just about anybody can benefit by knowing how to set up a good story. Here are some pointers from Doug Stevenson's Story Theater International Web site, www.storytheater.net:

When you begin a story you need to set the scene. Stevenson says consider using the



five senses to get the reader into the place where your story kicks off. Then you can begin your journey, introducing characters as they naturally occur in the narrative. Great stories almost always include an obstacle and the telling of how that obstacle was overcome. According to Stevenson, this is where real

teaching occurs, by breaking the story down so the reader or listener knows exactly what you did to succeed. Then wrap it up, make your point, try to help the audience relate it to their lives, and give it a pithy ending.

That Moment Of Infinite Promise

I had an almost intolerable awareness that every morning began with infinite promise. Any book may be read, any idea thought, any action taken. Anything that has ever been possible to human beings is possible to most of us every time the clock says six in the morning. On a day no different from the one now breaking, Shakespeare sat down to begin *Hamlet*.

- Ralph Waldo Emerson



The Leader Attitude

As a leader, it's important to project the correct attitude to those who spend their days working for and with you. Here are some sage words from Napoleon Hill in *The Law of Success in 16 Lessons*:

"Until you have learned to be tolerant with those who do not always agree with you - until you have cultivated the habit of saying some kind word of those whom you do not admire - until you have formed the habit of looking for the good instead of the bad there is in others, you will be neither successful nor happy."

Del Mar Real Estate - Rancho Bernardo Real Estate - San Diego Real Estate - Microsoft Internet Explorer

Address: <http://www.southerncaliforniahomesonline.com/Nav.aspx/Page=%2fPageManager%2fDefault.aspx%2fPageID%3d1309226>

Brad Butner
(858) 204-8002

Click Below to Search for Homes

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Return to: [SouthernCaliforniaHomesOnline](http://www.SouthernCaliforniaHomesOnline.com)

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!

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



Brad and Ben's Home News
11702 Via Chona
San Diego, CA 92128
(858) 204-8002
Brad@Brad-Butner.com
www.SouthernCaliforniaHomesOnline.com

Returned Service Requested