

Brad and Benjamin's Home News

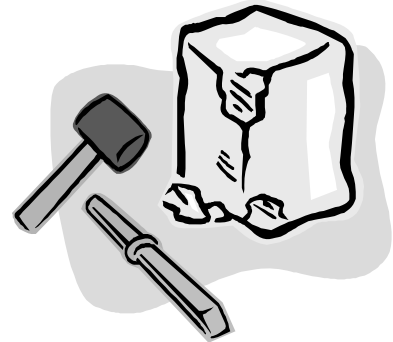
News To Help You Save Time And Money

November 2008

Blessings In Stone

Two friends were walking through the desert. As the day wore on and they became hotter and wearier, they had an argument, and one friend slapped the other one in the face.

The one who got slapped was hurt, but without saying anything, wrote in the sand, *Today my best friend slapped me in the face.*



They kept on walking until they found an oasis, where

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!

INSIDE THIS ISSUE

- How To Share Your Gratitude
- When It Pays To Replace
- Management 101?
- How To Avoid Work-At-Home Scams
- Fall Back, Replace, And Be Safe
- Physician, Heal Thyself?
- Same Sound, Big Difference!
- Have A Happy – And Safe – Thanksgiving
- A Lifelong Learner

they knelt beside a pond, eager for a long, cool drink. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him.

After he recovered from the near drowning, he wrote on a stone, *Today my best friend saved my life.*

The friend who had slapped and saved his best friend asked him, "After I hurt you, you wrote in the sand and now, you write on a stone. Why?"

The other friend replied, "When someone hurts us we should write it in sand where the winds of forgiveness can erase it away. But when someone does something

Thank You for Not Keeping Us a Secret...

good for us, we must engrave it in stone where no wind can ever erase it."

Let's learn to write our hurts in the sand and carve our blessings in stone!

Brad and Benjamin

How To Share Your Gratitude

While preparing Thanksgiving dinner, pass out slips of paper to those gathered for your feast. Invite each person to list three things they're thankful for. Then, while eating dinner, give each person the opportunity to read their list out loud. Don't be surprised when your lists bring out many emotions (happy, sad, thoughtful, tears, smiles, laughter) but most of all, your love for one another.

When It Pays To Replace

Sometimes it's hard to know when a broken device or appliance is worth the money to repair. For these items, most consumer financial experts agree it pays to skip the repair bill and replace them.

October Quiz Answer

Question: Who is the only U.S. President to serve two non-consecutive terms?

Answer: Grover Cleveland.

Source: www.worldbook.com

function properly. And weigh the projected cost of the repair against the shrinking cost of a new, more powerful computer. (Apply the same criteria to your printer.)

First-Time Home Buyer ALERT!
Change always brings opportunity. Now is the time to

BUY!!!

- Rates are low, home prices are still dropping, and sellers are desperate to sell
- As your mortgage consultant, I will make sure there is a loan program available for you
- You are also eligible for a NEW \$7,500 tax credit if you purchase before July 2009
- If you already own a home, ever consider buying investment properties or a second home

Call me to day to get pre-approved and take advantage of these unprecedented opportunities!

Benjamin T. Carter
Mortgage Consultant
Quality Funding Group
858-342-4998 Cell
BCarter@qfgonline.com

***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.

Digital cameras. Most consumers will spend an average of \$180 on repairs, but \$200 will buy you a new digital camera.

MP3 players. If you spent less than \$200 on it, replace it with a new one because most repairs cost at least half of that.

Microwave ovens. Repairs generally run \$120, but you can buy a new microwave for as little as \$70.

Cell phones. Many carriers will give you a free phone if you sign up for a one- or two-year contract. Don't forget to read the fine print!

When electronic items do need to be disposed of, do it properly. Check on recycling options that won't release toxic chemicals from these devices into the environment.

Management 101?

One day, the boss had had enough. His people just didn't get it. He grabbed two pieces of paper and wrote "Think!" on them with a big fat magic marker, then posted his signs above the sinks in the restrooms. "They can't miss my message now," he thought to himself with satisfaction.

The next day the boss returned to one of the restrooms. Below the sign he had posted, just above the soap dispenser, was a new sign that read "Thoap!"

How To Avoid Work-At-Home Scams

"Earn thousands of dollars a month from your home!" We've all seen these types of ads posted on telephone poles and on the Internet. It sounds great, but the Federal Trade Commission (FTC) recommends exercising caution when it comes to work-at-home opportunities. Many of these companies don't deliver on their promises, warns the FTC.

What many of these ads don't disclose is that you may have to work many hours without pay, or front the money for the materials needed to accomplish the job such as envelopes, paper, stamps, or other supplies. Many consumers have lost thousands

of dollars to companies like these - not to mention their time and energy, says the FTC.

Before you accept a work-at-home job, ask questions like these to determine the legitimacy of the offer and the appropriateness of it for you:

- What does the job entail? Can you describe the process step by step?
- Who will be my contact with your organization?
- How is the compensation determined: Is it a salary? Piecework? Commission?
- Who will pay me?
- When may I expect my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? And what will I get for my money?

*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 behalf 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*

November Quiz Question

What is the largest land animal native to North America?

Fall Back, Replace, And Be Safe

Daylight Saving Time ends Sunday, November 2. We turn our clocks back and gain an hour, and the perfect way to spend that hour is replacing the batteries in your smoke detectors. But have you thought about replacing your smoke detectors, as well?

The National Fire Protection Association urges homeowners to replace smoke alarms that are 10 years or older. "Older smoke alarms are estimated to have a 30 percent probability of failure," the association states, adding that it's also a good idea to buy new alarms when moving. "Unless you know that the smoke alarms are new, replacing them when moving into a new residence is recommended."

Also, according to a report by the *American Journal of Public Health*, pedestrian fatalities quadruple during the period just after Daylight Saving Time ends. Safety experts remind drivers to turn on their headlights at dusk, slow down, and keep an eye out for pedestrians. When you're a pedestrian, be extra-aware of drivers!

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.

Physician, Heal Thyself?

Kelton Research for the Arnold P. Gold Foundation finds that nearly 80 percent of Americans say their doctors need better bedside manners. Less than half (49 percent) of those surveyed said they would describe their doctor's recent conduct as attentive, communicative (44 percent), or compassionate (32 percent).

Same Sound, Big Difference!

Are you challenged by homophones, that is, words that sound alike but are spelled differently and have different meanings? There are many of them in the English language; here's help with some of them:



The nighttime storm brought **lightning** that was **lightening** the dark sky.

You **pore** over a report when you read it carefully, but you **pour** water on your garden.

I can't **hear** you unless you're sitting **here** next to me.

You can **alter** your behavior, but don't sacrifice your life on the **altar** of career advancement.

No one **knows** the trouble I've had with my stuffy **nose**.

I prefer to teach at a school where the **principal** has **principles** like integrity and honesty.

Inflation **affects** the buying power of the dollar, and we all know what **effect** that has on our budget.

I wrote a letter on **stationery** while riding my **stationary** bike.

It's way **too** important **to** use homophones correctly, especially when you use **two** or more in the same sentence.

I'd like to **accept** your invitation, **except** I'm out of town this Friday.

Your rug might feel **coarse** when you walk across it barefoot; why not take a different **course** of action and put on socks?

I wouldn't have paid one **cent** for that **scent** you **sent** me.

You're right if you think homophones are confusing, and I hope this is helpful in **your** future!

Quotes

Everyone thinks of changing the world, but no one thinks of changing himself.

- Leo Tolstoy

The minute you settle for less than you deserve, you get even less than you settled for. - Maureen Dowd

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!

Tim and Roya

Bob Blackburn

We love giving recognition to our new friends and our wonderful existing clients who are kind enough to refer their friends, family and neighbors to us.



Have A Happy - And Safe - Thanksgiving

Thanksgiving is a busy time. Most people look forward to cooking large meals and entertaining guests. But while you're busy with your preparations, it's important to keep safety at the forefront.

The National Fire Protection Association (www.nfpa.org) says that cooking fires are the #1 cause of home fires, and the incidence of home cooking fires on Thanksgiving Day is roughly three times the daily average. It's easy to get wrapped up in your entertaining at this time of year, but with guests roaming about and your dinner preparations pressing, you'll want to keep your mind and eye on what you're doing in the kitchen.

One especially dangerous method of cooking is using a home turkey fryer, and the NFPA recommends avoiding home turkey fryers because of the hazards associated with them. Turkey fryers require heating up to five gallons of oil before the turkey is placed in the device. Heating large amounts of oil can be dangerous, and many devices available for home use are not sturdy and can easily tip over, creating serious risk of scalding. There have also been reports of turkey fryers overheating, which could cause hot oil spills and risk of fire and injury. If you want a fried turkey for your holiday, the NFPA recommends tapping commercial sources that can prepare the entrée for you.

Here are some additional tips for safe cooking:

- Stay in the kitchen when you're cooking; most home fires start because something has been left unattended.
- If you have to leave the kitchen - even for a short period - turn off the stove.
- Use a timer and check your food frequently.
- Avoid wearing loose clothing or dangling sleeves while cooking.

- Keep kids away from the cooking area, and establish a “no kids zone” of three feet around the stove.
- Keep anything that can catch on fire away from the stove, including wooden spoons, paper and plastic bags, food packaging, towels, curtains and oven mitts.
- Never hold a child while you're cooking.
- Use the back burners whenever possible, to avoid the possibility of pots and pans being knocked over and off the stove.
- Clean food and grease from your stovetop.

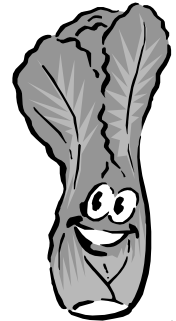
A Lifelong Learner

My biggest motivation? Just to keep challenging myself. I see life almost like one long university education that I never had. Every day I'm learning something new. Fantasizing about the future is one of my favorite pastimes.

- Richard Branson, English billionaire, philanthropist, and founder of Virgin Atlantic Airways

- Oh Boy, Bok Choy!

When you're shopping for produce do you consider bok choy? With its light, sweet flavor and crisp texture, this vegetable is great in soups, stir-fries, appetizers and main dishes.



Bok choy is an excellent source of vitamin C, calcium, and vitamin A. In addition, bok choy - along with fellow cruciferous vegetables cauliflower, broccoli, and Brussels sprouts - is rich in *glucosinolates*, substances that may reduce the risk for certain types of cancer.

How To Protect Your Pets

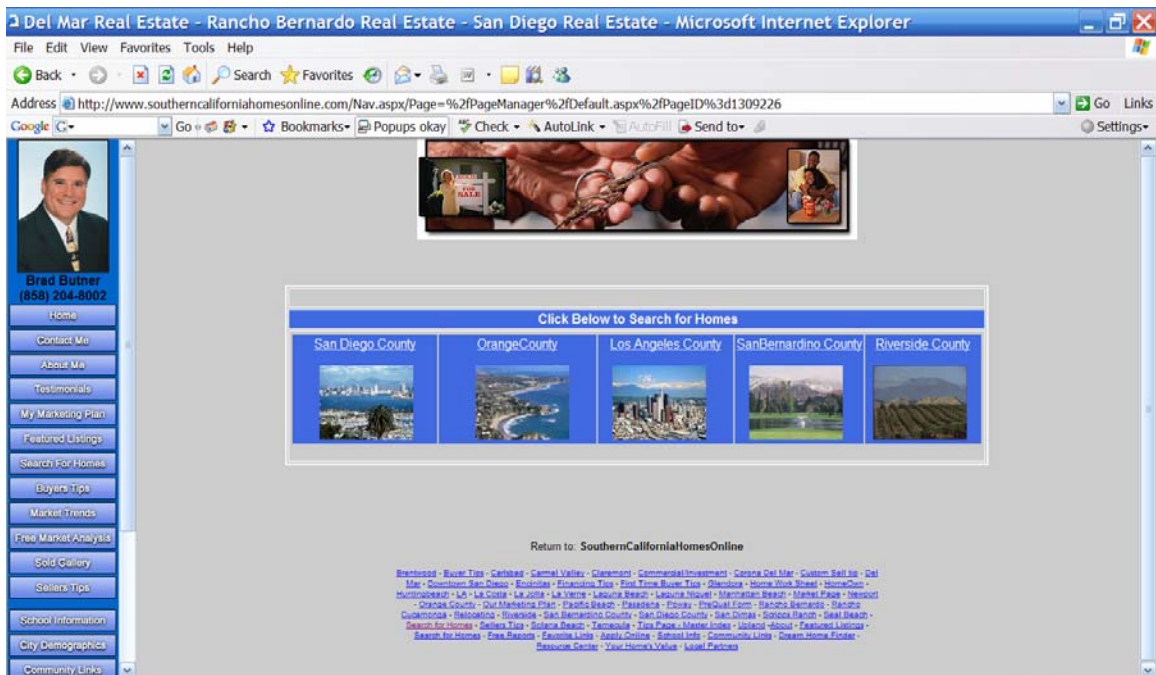
Let firefighters, police, and other emergency personnel know that you have pets in your home or vehicle by posting pet alert stickers on doors and windows. Many pet stores, vet offices, and humane shelters give these out for free. The decals have boxes to fill in to list the number of dogs, cats and/or birds, and a blank space for other pets. As an extra benefit, some safety experts say that would-be intruders are less likely to break into a home with pets, particularly dogs.

If you move out of your home or your pet dies, don't forget to remove or update the sticker to ensure that emergency personnel don't endanger themselves looking for a non-existent pet.

How To Spot Fake Prescription Drugs

The National Association of Boards of Pharmacy estimates that 1 percent to 2 percent of the drugs in North America are counterfeit and warns that the practice is on the rise. It offers these safeguards:

- Don't buy prescription drugs online unless it's through the Web site of a legitimate pharmacy.
- Examine your medicine closely. Look for runny coloring or shoddy logos on pills.
- Watch for changes in appearance, taste, or efficacy in the medicines you take.
- Bring any medication that you suspect is counterfeit to your pharmacist or doctor right away.



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.SouhernCaiforniaHomesOnline.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

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

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