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# Richard's Home News

News To Help You Save Time And Money

October 2008

*My heart feels lighter every time I read this story. I hope yours will, too!*

*Richard*

## Let Your Heart Fly!



Recently, my two-year-old son and I were strolling down a sidewalk together. Both in our own little worlds, we hadn't spoken until I felt a tugging at my hand. Looking up at me, he exclaimed, "Run, Mommy, run!" Gazing back down at him, I almost had to laugh.

At six and one-half months pregnant, I can barely manage a quick walk, let alone a full-fledged run. Activities I used to take for granted, such as getting up from a chair without a grunt of effort, are things of the past. Even my family is shocked at the enormity of my belly. A friend likes to tease me about twins.

My son tugs my hand more urgently and repeats, "Run, Mommy!" I start to shake my head no, but then I hesitate. How many times have I told him "no" lately?

"No, Nicholas. We can't play that rough – it could hurt the baby. No, I can't give you a horsy ride.

You see, my back aches constantly now. No, Nicholas, I don't want to color – I just want to rest."

These months of pregnancy have been bittersweet. I deeply love this coming child and delight in every little nudge and kick. But it has occurred to me that this is the last time in Nicky's childhood that it will be just the two of us. Soon enough he will have to learn

My Real Estate BLOG  
See My Recent Phoenix Market Update  
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to share... Mommy's lap, Mommy's hugs, Mommy's attention.

Then I look, really look, at him. I study his outstretched hand, so pudgy and dimpled. I suddenly realize that one day it will be larger than my own. I look into his clear brown eyes, so free from our adult world of worries. They are lit up, in love with life and so excited. "Please don't ever grow up," I want to tell him. "Please always stay my little boy." He is so beautiful at this moment it actually makes my heart physically hurt.

I kneel down to his level (difficult, I admit, but I manage). Then I take a moment to think at his level. We adults spend so much time worrying – about money, our careers, our responsibilities. None of this means anything to him. He is two, and he wants to run. With me, his Mommy. This means something to him. And now it means something to me.

I grab his little hand tightly in my own. "Yes, Nicholas," I say. "I'll run with you." He waits for me to stand, and then we're off! His sturdy legs pound the pavement fiercely as I do my best to keep up.

## ***WELCOME NEW AND RETURNING CLIENTS***

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

**Humberto Aceves  
Lois Earl  
Conay Huizar**

*We love giving recognition to our new and returning funds friends and our wonderful existing clients who are kind enough to refer their friends and relatives to us.*

## **FREE!**

### **Home Seller's Marketing Kit**

If you're thinking of selling now or in the future, get your free Home Seller's Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches (and lawsuits!). The kit contains:

- Pricing Advice
- Selling Checklist
- Escrow Checklist
- Sample House Flyers
- Title insurance referrals
- Termite inspection companies
- Sources for signs

It flashes through my mind that to other people we might look pretty ridiculous: a running toddler pulling his pregnant mother (who is by now huffing and puffing) along behind him. Nicholas looks at me with a huge grin. "Run, Mommy, run!" and laughs. Faster and faster we go. I am laughing out loud now, too. I forget about my aching back and my huge stomach. I forget about everything except how much I love my son. Though I lag behind, not once does he let go of my hand.

We finally do pass someone, a silver-haired lady. Instead of a strange look, she gives us a genuine smile. Maybe our joy is contagious, or maybe she remembers her own son at that age. Or maybe, just maybe, she sees what's really happening. While Nick's and my feet are busy running, our hearts are busy flying.

– Nicole Smith

# How To Have A Safe And Happy Halloween

## Trick-or-Treaters

- Carry a flashlight.
- Go with 2 or 3 buddies
- Walk, don't run.
- Stay on sidewalks.
- Obey traffic signals.
- Stay in familiar neighborhoods.
- Don't cut across yards or driveways.
- Wear a watch you can read in the dark.
- Make sure costumes don't drag on the ground.
- Shoes should fit (even if they don't go with your costume).
- Avoid wearing masks while walking from house to house.
- Carry only flexible knives, swords or other props.
- If no sidewalk, walk on the left side of the road facing traffic and hop up on the curb when cars approach.
- Wear clothing with reflective markings or tape.
- Approach only houses that are lit.
- Stay away from and don't pet animals you don't know.



## Parents

- Make your child eat dinner before setting out.
- Children should carry quarters so they can call home.
- Ideally, young children of any age should be accompanied by an adult.
- If your children go on their own, be sure they wear a watch, preferably one that can be read in the dark.
- If you buy a costume, look for one made of flame-retardant material.
- Older children should have a cell phone and know where to reach you and when to be home.
- You should know where they're going.
- Although tampering is rare, tell children to bring the candy home to be inspected before consuming anything.
- Look at the wrapping carefully and toss out anything that looks suspect.

## Homeowners

- Make sure your yard is clear of such things as ladders, hoses, dog leashes and flowerpots that can trip the young ones.

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

Coldwell Banker has a free service called Concierge'. Concierge has an extensive vetted list of plumbers, electricians, roofers, pool and lawn services that you can access just by giving me a call at 602-370-1450.

- Pets get frightened on Halloween. Keep them inside and away from the front door to protect them from cars or inadvertently biting a trick-or-treater.
- Battery-powered jack-o-lantern candles are preferable to a real flame.
- If you do use candles, place the pumpkin well away from where trick-or-treaters will be walking or standing.
- Make sure paper or cloth yard decorations won't be blown into a flaming candle.
- Healthy food alternatives for trick-or-treaters include packages of low-fat crackers with cheese or peanut butter filling, single-serve boxes of cereal, packaged fruit rolls, mini boxes of raisins, and single-serve packets of low-fat popcorn that can be microwaved later.
- Non-food treats: plastic rings, pencils, stickers, erasers, coins.

### ***My Real Estate BLOG***

I want to recommend that you visit my Real Estate BLOG from time to time. The Blog is the vehicle I put together to get out breaking news in the real estate market rather than waiting for a news letter. My recent market update was posted last week.

You can comment too! So chime in and let's get a discussion going. [www.cactusrealestate.net](http://www.cactusrealestate.net)

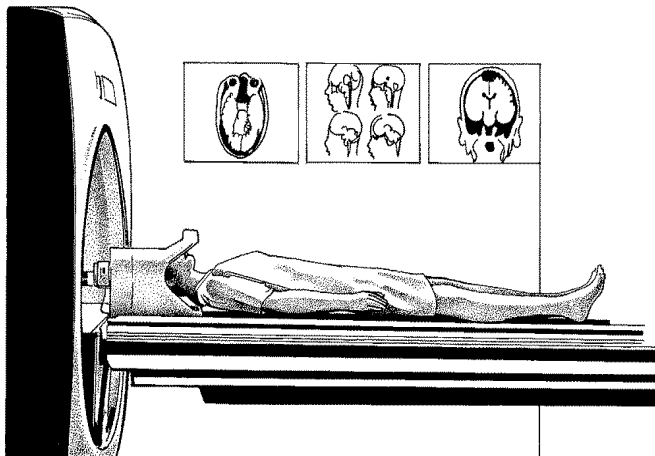
#### **Drivers**

- Go slow, slow, slow all evening. (Adult Halloween parties should have a designated driver.)

– Swift Office Solutions

## **CAT Scans – Or CAT Scams?**

Some hospitals, clinics, and health spas are touting CAT scans as lifesavers, diagnostic tools that can tell you if a heart attack is imminent or cancerous tumor is present – before you ever feel symptoms. But the use of CAT (computed axial tomography) scans as preventive medicine is under debate: Can it really save lives? Or is it just a scam to cheat consumers out of up to \$1,000 a snapshot?



As many as 1.5 million people annually pay between \$300 to \$600 to get a picture of their heart and lungs. Some pay up to \$1,000 for a neck-to-groin scan. And the money is paid out of pocket, because insurance companies rarely cover CAT scans unless they're warranted by family history or other risks.

Some medical professionals say that there is no proof that preventive CAT scans actually save lives. If you're considering a preventive CAT scan, keep these tips in

mind:

- ☑ Discuss up front how your doctor will use the results of the scan. If, for example, you're already taking medication to lower your cholesterol, it would be a waste of money to get a heart scan.
- ☑ Check out the credentials of the people and quality of scans. For heart scans, look for cardiologists or diagnostic radiologists who have a broad range of experience. For full-body scans, make sure the doctor is certified by the American Board of Internal Medicine.
- ☑ Keep in mind that CAT scan screening places are unregulated. Unlike mammography, which must follow federal and industry standards, places that provide CAT scans don't have to meet mandated standards.

– From the Jekyll.com website

## Who Are You?

- If you can start the day without caffeine;
- If you can be cheerful, ignoring aches and pains;
- If you can resist complaining and boring people with your troubles;
- If you can eat the same food everyday and be grateful for it;
- If you can understand when loved ones are too busy to give you time;
- If you can overlook when people take things out on you when, through no fault of yours, something goes wrong;
- If you can take criticism and blame without resentment;
- If you can face the world without lies and deceit;
- If you can conquer tension without medical help;
- If you can relax without liquor;
- If you can sleep soundly every night, then...
- You are probably the family dog!



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*“Education is what remains after one has forgotten everything he learned in school.”*

– Albert Einstein

# October Is...

**Diversity Awareness Month** – To celebrate and promote the diversity in our society.

**Family Health Month** – To focus on healthy living for the entire family.

**National Animal Safety and Protection Month** – To promote ways to protect and care for domestic and wild animals.



**National Breast Cancer Awareness Month** – To raise awareness of and efforts to prevent the disease, which is estimated to hit one in eight women in the United States.

**National Disability Employment Awareness Month** – To encourage the full integration of people with disabilities into the work force.

**October 9** – Yom Kippur

**October 14** – Happy Thanksgiving, Canada!

**October 31** – Happy Halloween!

## How Fast Is Too Fast To Lose Weight?

You've finally buckled down to your diet and exercise routine and now you want to see results – fast. Well, according to the Center for Human Nutrition at the University of Colorado, you need to slow down just a bit: It's best to lose no more than two pounds a week.

The biggest drawback of rapid weight loss? You're far more likely to regain the weight. People who rapidly drop pounds usually rely on extreme exercise programs or very low-calorie diets, which are tough to maintain for more than a few weeks. Rapid weight loss also involves increased water loss, which can be dangerous, especially if you're engaged in serious exercise. So, take it down a notch, enjoy those rice cakes and, in time, the pounds will melt away on their own schedule.

– Adapted from *Men's Health* magazine

### See An Interesting Home?

No need to wonder about the price. No need to call a Realtor you don't know. 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 along with your email address & your number, anytime, 24 hours a day, and I'll e-mail all the information to you on that listing within 24 hours.

My cell . . . 602-370-1450

## The Gift That Gives Back

If I have already helped you in the sale or purchase of real estate, you know how well I serve my clients. If you refer your friends and relatives to me, I assure you I will take the same high-quality care of them.

As a way of saying “thanks,” **I will donate \$100 to your favorite charity** when the transaction closes. In this way, we complete an important cycle of giving. First, I help you meet your personal real estate goals. Then you help your loved ones with their buying and selling needs. You also assist me in building my business with preferred clients, like yourself. Finally, with a charitable donation, we all give back to the community in which we live. Everyone benefits.

For more information about my Client Referral Donation Program, just give me a call at 123-1234.

It’s a great program where, as my way of saying “thanks,” we can all feel good about our contribution to each other’s lives.

### Free Newsletter Offer

If you want any friends, coworkers, relatives, or business acquaintances to receive a free subscription to this newsletter, please fill out the information on the previous page and I’ll send them the latest issue. I’ll also send them a note with their first issue telling them that you suggested they receive this newsletter. **If you enjoy this newsletter, share it with people you know, with no hassle for you.**

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# Halloween Humor

What did the baby ghost eat for dinner?

A boo-loney sandwich.

What do you get when you cross a werewolf with a drip-dry suit?

A wash-and-werewolf.

Who does a ghoul fall in love with?

His ghoul friend.

## Quotes You Can Use:

“If you don’t learn to laugh at troubles, you won’t have anything to laugh at when you grow old.” – Edward W. Howe

“Oh, my friend, it’s not what they take away from you that counts. It’s what you do with what you have left.” – Hubert Humphrey

“Good judgment comes from experience, and often experience comes from bad judgment.” – Rita Mae Brown