

Can Happiness Actually Be Learned?

June 2009

Dear Friend,

Did you know there may actually be a “science” to happiness? New research reveals that any human can become happier by simply mapping the mental qualities of happy, optimistic people. That’s just one of the articles I’ve featured in my latest Service For Life!® Free consumer newsletter this month. Plus I’ll show you how to have strong bones for the rest of your life, how to protect yourself from harmful insect bites and stings, and lots more. But first...

What’s happening to home values in your neighborhood?

	# Sold	Avg Sale Price Sold	Active Listings
May-09	480	\$217,742.00	4732
May-08	551	\$249,091.00	5761
May-07	798	\$276,479.00	5615

I’m seeing some improvement in the market, but the stats in ADA County are not showing it. Our listing inventory is going down, which is a great sign.

I am seeing first time home buyers taking advantage of the low interest rates and the \$8000 tax credit and investors are buying the foreclosures and taking advantage of the low prices. I’m thinking this might be one of those times in history we all wish had invested if we had any money. Unfortunately, it is at the expense of lot of folks going though hard times.

I have had a couple of very busy months both personally and in business. The biggest event was my daughter’s graduation from college with a Bachelor degree in Elementary Education (three cheers). Now if she can find a job in these times of cut backs! And once again thank you for your support of my business, your referrals and friendship.

Finally, I want you to know, that you may call me for any reason. And please let me know if a friend, family member or neighbor needs a caring, competent real estate professional to help in buying or selling.

I truly appreciate your friendship and referrals. Enjoy your issue!

Warmest regards,



Todd Wardle
B.R Brokerage

P.S. Do you know which European nation is considered the “laziest” of all countries? I’ve given you the answer on page 4. Check it out...

Get Free money-saving home tips at my web site www.Find-Idaho-Homes.com



Todd Wardle...

Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

Learn how to get Top Dollar for your home in any market. See my enclosed insert for details.

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Inside This Issue...

Is There A Science To True Happiness?....Page 1

Enjoy Strong Bones For A Lifetime!....Page 2

How to Avoid Stinging and Biting InsectsPage 3

Beat This Trivia Question And You Could Win A Pair of Movie Tickets!....Page 4

What You Need To Know When Closing A Loan On Your New Home....Page 4



Open The Door To Happiness With These Six Secrets!

Do you consider yourself a happy person? Is there a science to happiness? Author Martin E. P. Seligman, professor of psychology at the University of Pennsylvania, has spent 40 years researching personality traits in people. Seligman believes we can condition ourselves for happiness rather than waiting for the illusive moment to magically appear.

Seligman found the people who reported to be happy had several traits in common: humor, acceptance, positive recall, and a capacity to love. They had learned to use these skills on a daily basis, and to get them through life's moments of adversity. Here are six keys that happy people had in common. See how many you use in your life.

- Promote A “Win-Win” Strategy.** Genuinely happy people promote a “win-win” strategy, where everyone benefits. When dealing with interpersonal conflicts, happy people will use humor or empathy to defuse the situation and set it up for a positive outcome for everyone.
- Savor Your Successes.** Happy people savored peak moments and successes. They drew from past experiences to help them with problems in the present. If you stop and inventory your successes, especially *why* you succeed, your repertoire of coping skills will expand to deal with new challenges.
- Practice Social Intelligence.** Happy people practiced the art of reading and understanding others to achieve a positive “everybody wins” outcome. For example, when critiquing a fellow worker, humor may backfire as inappropriate and hurtful, when empathy and reassurance of worth will work much better in the situation.
- Look For The Opening Doors.** Happy people will find open doors when other doors close on them. If they experience defeat or setbacks, they disengage from the situation and maintain the optimistic belief that they will find something better.
- Develop Couple Strengths.** Happy people improved their romantic relationships by combining both partners’ personal strengths. This means you both work together at solving problems in an interdependent and loving way.

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, “44 Moneymaking Tips For Preparing Your Home To Sell.” My exclusive report gives you all the facts for a fast, top dollar sale. Just call me anytime at 322-8638, 24 hours a day, and I'll rush a copy out to you.

Get Free money-saving home tips at my web site www.Find-Idaho-Homes.com

Word of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

quintessence kwin-tes-nis (noun)

Meaning: Pure, concentrated essence of anything. The most perfect manifestation of a quality or thing.

Sample Sentence: The prima ballerina's dancing was the **quintessence** of the art.

Save Your Paint and Brushes For Another Job!

To soften hard paintbrushes:

Put them in HOT vinegar for a few minutes. Then wash the brush in soap and warm water and set out to dry.

Paint storage:

Store partially full cans of paint upside down! The paint will form an airtight seal, extending its useful life.

Straining dirty paint:

If your paint appears lumpy or contains debris, stretch a pair of panty hose over the top of a clean bucket and strain the paint by pouring it through the hose.

Tip Me or Feel My Wrath!

An old man stops by a cafe for breakfast. After paying the tab, he checks his pockets and leaves three pennies for a tip. As he strides toward the door, his waitress muses, only half to herself, "You know, you can tell a lot about a man by the tip he leaves." The man turns around, curiosity getting the better of him.

"Oh, really? Tell me, what does my tip say?"

"Well, this penny tells me you're a thrifty man."

Barely able to conceal his pride, the man utters, "Hmm, true enough."

"And this penny, it tells me you're a bachelor."

Surprised at her perception, he says, "That's true, too,"

"And the third penny tells me that your father was also a bachelor!"

I have enough money to last me the rest of my life, unless of course, I buy something!
Jackie Mason

6. **Find Meaning In Your Life.** Happy people leave a legacy by volunteering their time to serve their community, church, or organizations that help the needy, homeless, or at-risk children. This not only enriches their lives, and the lives of others, but also serves as a lasting endowment for years to come.

Why My Practice Is "Referral-Driven" ...

Referred clients are the very best clients. They're fun to serve. They become good friends. And they refer others just like themselves. What could be better! My goal is to become a 100 percent referral business. But I can only accomplish this with *your help*. The next time you're on the phone with a friend...or responding to a nice email, why not mention my name and number, or simply refer people to my web site for valuable Free consumer information about buying or selling. Contact me at...

My Phone: (208) 322-8638

My Web Site: www.Find-Idaho-Homes.com

It's a win-win for everyone. Thanks for thinking of me!

How To Have Strong Bones For The Rest of Your Life

A healthy skeleton will make the difference between enjoying an active, vital second half of life, or being plagued by crippling bone degeneration conditions. Regardless of your current age, there are simple things you can do right NOW to insure your inner frame will serve you for many years to come.

- ✓ **Get Plenty Of Calcium.** You need at least 1,000 milligrams a day, and 1,500 if you are a woman over 40. New research points to calcium as one of the key factors in any anti-aging regimen. Add more dairy products and dark green vegetables to your diet for maximum natural calcium intake. Take a calcium supplement if you skip the dairy at any of your meals.
- ✓ **Vitamin D Is Essential To Your Health.** Make sure you get 200 to 400 international units of Vitamin D a day. Get a few minutes of sun exposure each day for Vitamin D made by the body, and at least one serving of milk daily for an external source.
- ✓ **Do Weight Bearing Exercises.** Do weight-bearing exercises at least 30 minutes three days a week. Walking, running, yoga, and free-weight training will provide the most benefits and can increase bone mass up to 6 percent a year.
- ✓ **Don't Smoke!** Long-term smoking increases bone fractures by 45 percent or more. Cut back on caffeine and alcohol — they also decalcify the bones.

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Brain Teaser...

I can sizzle like bacon
I am made with an egg
I have plenty of backbone but I lack a good leg
I peel layers like onions, but I still remain whole
I can be long like a flagpole, yet I fit in a whole...what am I?
(answer on bottom of page 4)

Say No to "Night Owl" Work Habits

If you take work home from the office, you may be better off getting up early instead of burning the midnight oil. A study at the University of Pittsburgh Medical Center found that mental speed drops as much as 30 percent by 11 p.m. Late night work sessions will also cause a corresponding drop in brain-power the next day!

Today's Frugal Tip

Don't you just hate it when grass clogs and stops your mower when you mow the lawn? An easy way to stop this is to clean underneath the mower with a hose and brush, let it dry and spray with furniture polish. This creates a super-slick surface that grass won't stick to.

Did You Know...

- The tomato was originally considered a fruit.
- The average person sheds one pound of skin a year.
- Saturn is the only planet that can float on water.
- A lobster's blood is blue.
- An ostrich's eye is bigger than its brain.
- Postage stamps in Israel are certified kosher.
- The bone in the ear is the only bone that is fully-grown at birth.
- Texas has the highest bat population in the United States.
- There are more stars in the universe than grains of sand on Earth.
- The largest rock in the world is in Australia.
- If the sun were to burn out, we would not know for eight minutes.

It is better to light a candle than to curse the darkness. (author unknown)

Protect Your Family From Harmful Insect Bites And Stings

Lately we've been bombarded by news alerts on the dangers of the mosquito-borne *West Nile Virus*, *Africanized Bees*, and migrating *Fire Ants*. Here's some must-know information and common-sense strategies for avoiding these pests.

There are major differences between an insect bite and a sting. Venomous insects (wasps, bees, hornets, yellow jackets) attack as a defense mechanism, injecting painful, toxic venom through their stingers into any threatening organism. Non-venomous insects (fleas, lice, ticks, mosquitoes) bite and usually inject anti-coagulant saliva in order to feed on your blood. Allergic reactions can occur from non-venomous bites, but extreme reactions like anaphylactic shock only happen from venom stings.

For insect bites and stings, the methods of prevention are simple: effective repellants and avoidance. Insect repellents work great for biting, non-venomous insects...but they don't work against vicious stinging insects. DEET (n,n-diethyl-meta-toluamide) is *still* the best insect repellent available and is sold in sprays and lotions. No internal products (garlic, brewer's yeast, etc.) have shown to be effective insect repellents. Here are some basic avoidance techniques for insect bites and stings.

- ✓ Avoid perfumes or scented lotions.
- ✓ Control or eliminate odors from kitchen, picnics, and garbage areas.
- ✓ Avoid brightly colored clothing (reds, oranges, yellows) outdoors.
- ✓ Destroy or re-locate all known hives or insect nests near your home.
- ✓ When hiking or gardening, cover as much skin as possible with clothing, hats, boots, and socks.
- ✓ Avoid swamps (mosquitoes), dense woods, fields, and high brush (ticks, chiggers).
- ✓ Check exposed skin and scalp areas for clinging ticks after hiking.
- ✓ Use insect repellent on exposed skin areas and spray on clothes.

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At www.FindIdHomes.com.

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

Bizarre News Briefs

Citizens of Portugal may not want to take this lying down...or maybe they do. Researchers in Spain, claim Portugal is the most laid-back nation in Europe – 88 percent of citizens have a sedentary lifestyle. Meanwhile, Sweden has the most active citizens – only 43 percent are couch potatoes!

Brain Teaser Answer...

A snake

What Is Love...

There is no fear in love, but perfect love casteth out fear.

I John, The Bible

Friendship is love without his wings!

Sir Lord Byron

Love will find its way, through paths were wolves would fear to prey –

Sir Lord Byron, The Giaour, 1813

Love is not to be trifled with -

French Proverb

Love makes time pass, time makes

love pass. French Proverb

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...

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“Who Else Wants To Win Movie Tickets For Two?”

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winners of last month's quiz. And the winner is...drum roll please: Mary Wesby of Meridian correctly answered my quiz question...

In the game of baseball, how many outs are there in an inning ?

a) 12 b) 4 c) 6 d) 3

The answer is C, 6 (3 for each team). So let's move on to this month's trivia question...

What famous American Landmark is constantly moving backwards?

a) Mt. Rushmore b) Grand Canyon c) Old Faithful d)Niagara Falls

Call me with the correct answer for a chance to win! (208) 322-8638

You can also e-mail me at Todd@FindIdHomes.com

Real Estate Corner...

Q. We are in the process of closing on the loan for our new home. What details should we be aware of so all goes well?

A. The first thing to do is set a closing date. Make sure it is in your best interest and gives you time to move, avoid unnecessary payments, and addresses any tax considerations. (Ask yourself, if it falls at the year's end would it be better to move in December?) By this time you should have a **Good Faith Estimate** in your hands. This document, provided by the mortgage banker or broker, tells borrowers the approximate costs they will pay before settlement.

Closings must be coordinated among a host of parties that may include the seller, the lender, you, the seller's mortgage holder, attorneys, the real estate agent, and the title company representative. Here is a checklist of issues you will need to be familiar with before closing on the loan.

- ✓ You need to select a third party Closing Agent to prepare the required documents, disburse funds, and activate transfer of ownership. Your attorney, the escrow agent, the title company, or a professional closing agent can fill this role.
- ✓ Have a title search done on the history of the home's ownership to make sure there are no other claims on your property. Title insurance is a must— it protects you and the lender against loss caused by a title dispute.
- ✓ Most lenders will require that you have homeowner's insurance. Sometimes additional hazard/flood/earthquake insurance is necessary.
- ✓ Conduct a final walk-through of the property to make sure the seller has completed all necessary repairs and met all conditions specified in the purchase contract.
- ✓ Finalize your actual costs and escrow amounts. The Good Faith Estimate may not include all closing costs such as interim interest or property taxes. Do a quick inventory to avoid any last-minute surprises.
- ✓ Have an acceptable method of payment ready. In most cases, this is a certified or cashier's check that must be prepared in advance.

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