



If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." Call me right now at 337-278-6217 for details...

November 2014
Lafayette, LA

Inside This Issue...

What Refurbished Products To Buy And What To Avoid...Page 1

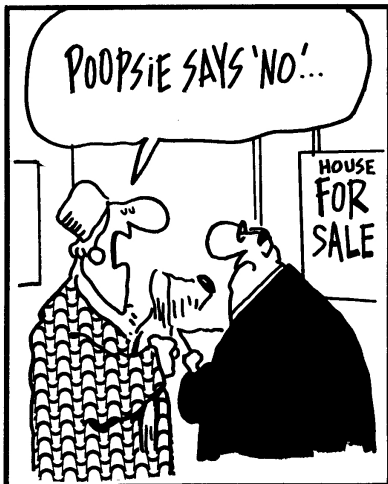
These Personalized Gifts Are Unforgettable...Page 2

How To Remove Common Stains Quickly & Easily...Page 2

4 Ways To Reduce The Risk Of Alzheimer's...Page 3

Answer This Trivia Question and You Could Win Movie Tickets...Page 4

What Should I Know About FHA Loans To Buy A Home?...Page 4



Sandy Thibodeaux Presents...

Service For Life! [®]

"Insider Tips For Healthy, Wealthy & Happy Living..."

How to Save Hundreds of \$\$\$ Buying Refurbished Products

It's time to change your mind about refurbished items being "rejected" items. Many refurbished electronics and appliances are marked 30 to 50 percent off the original price, and work just as well as the originals. Refurbished products may have minor dings (due to shipping), could have been floor models, came in an open box, or had a minor defect that the manufacturer fixed. The key is to buy from a reputable source, look for the words "factory-certified," and get a good warranty.

Here are the best refurbished products to BUY:

- **Computers and laptops** – These can be excellent choices. To get rid of overstocked and returned items, companies sell these products for a fraction of their original price, many with a "same-as-new" warranty. Examples of reputable sources are Apple, Dell Outlet, HP, Sony, and Best Buy. On Amazon, select your category and search for "factory-refurbished."
- **Cell phones and digital cameras** – Companies are always coming out with newer models of these products and lots of people want to buy the latest version. That's when older models go on sale or the companies refurbish those that are returned. For various brands, visit www.dealnews.com (which also has refurbished appliances).

Here are the refurbished products to AVOID:

- Stay away from those that sell "as is" with zero warranty and those that say "all sales are final." CNET.com blogger Rick Broida generally recommends that you don't buy refurbished **hard drives** (prices are already low), **printers** (unless it's been manufacturer recertified and has new ink/toner) and **TVs** (typical warranty is only 90 days and a comparable new model may not cost much more).

Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free Consumer Guide, "**6 Steps For Selling Your Home For TOP DOLLAR.**" My exclusive report will give you all the facts for a fast, top dollar sale. Just call **337-278-6217** anytime, 24 hours, and I'll rush a copy out to you for free.

www.OnlySandy.com

Word of the Month...

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

Emoji (e-moh-jee) noun

Meaning: a small digital image or icon used to express an idea, emotion, etc. in electronic communication

Sample Sentence: My friend texted me an emoji of "money with wings," which probably means she's out shopping.

5 Foods You Should Always Refrigerate...

Leafy greens – Store them in the fridge away from fruits like peaches and apples, which emit gasses that cause greens to wilt. **Defrosting meats** – Leave them on the counter and they're exposed to bacteria. Defrost in the fridge. **Pure maple syrup** – Grocery store syrup is fine if left out but pure maple syrup will grow mold. **Nut oils** – Hazelnut and walnut oil in particular go rancid quickly. **Dijon mustard** – Unlike yellow mustard, dijon needs refrigeration to keep its tangy taste.

What Are The Cheapest Days Of The Week To Fly?

Tuesdays, Wednesdays and Saturdays, according to www.farecompare.com. They say the most expensive days are Fridays and Sundays. So plan ahead!

Quotes To Live By...

I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.
–Maya Angelou

Nothing is impossible; the word itself says "I'm possible!"
–Audrey Hepburn

These Personalized Gifts Are Unforgettable

Do you want your gifts to be received with a big smile and be remembered for years to come? Then consider giving one of these fun personalized items:

* **Personalized wine bottles.** If the receiver drinks wine, give them a memorable bottle from their own vineyard! Upload a photo to www.EtchingExpressions.com and they will create and ship an etched and hand-painted wine bottle to you. Various wines start at \$75. If the state prohibits shipping wine to residents (the website will tell you), you can order non-alcoholic products like olive oil.

* **Bring novels to life.** Order a paperback, hardcover, or ebook where the main character is your loved one. Purchase the books at www.YourNovel.com starting at \$49.95. You also can visit www.BookByYou.com for books starting at \$19.95. Choose among various romance, classic, mystery, teen, and kids selections.

* **Photo coasters to laundry bags.** From a set of coasters with pictures of people or places, to a laundry bag monogrammed with a college student's name, the websites www.Zazzle.com or www.CafePress.com offer gift options for any occasion.

Here's A Free, Valuable Resource...

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.OnlySandy.com

Remove Common Stains Fast

Got kids, pets, or are you the accident waiting to happen? Here are some quick & easy tips for cleaning up frequent stains:

Greasy spills. Sprinkle the spot with a little cornmeal and let it sit for five minutes. Then sponge the area with a vinegar/water mixture.

Pet stains. Cover the stain with baking soda. It soaks the moisture up, making it easy to pick up the mess with a paper towel and dispose. Vacuum the baking soda. If there's still a stain, try a specialized pet spot remover.

Chewing gum or crayon. Use undiluted vinegar. Dip an old toothbrush in the vinegar to get the crayon stain out.

www.OnlySandy.com

Brain Teaser...

It runs and runs but can never flee. It is often watched, yet never sees. When long it brings boredom, when short it brings fear. What is it?
(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of my good friends and clients. And I'm always looking to answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call me at **337-278-6217**. I'm here to help!

You Live Where?...

- Boring, Oregon
- Cranky Corner, Louisiana
- Hell, Michigan
- Pie Town, New Mexico
- Brilliant, Ohio
- Peculiar, Missouri
- Hot Coffee, Mississippi

Have A Laugh...

Why can't you trust atoms?
They make up everything.

Websites For How Things Work & How To Fix Them

www.howstuffworks.com – If you want to know how most everything works, from camshafts to kitchen appliances, this explains it all.

www.fixya.com – Find common fixes to products in your home. You can ask a question or answer a question someone else may have.

www.instructables.com – This is for people who want to make something and share it with the world. Check out the creative ideas (a hamster-wheel standing desk?) and enter one of the multiple contests.

Reduce The Risk Of Alzheimer's

According to the Alzheimer's Association, you can do everything "right" and still not prevent Alzheimer's disease, a form of dementia. But promising research suggests that there are things you can do to help keep your brain healthier as you age and reduce your risk of getting it. Talk to your doctor about these strategies:

- **Eat a diet low in fat and cholesterol.** Fruits, vegetables, whole grains, low-fat dairy, poultry, and nuts (almonds, pecans, and walnuts) provide the vitamins E, B12, D and folate your brain needs to protect itself. Increase your intake of omega-3 fatty acids found in fish such as salmon, mackerel, and tuna. For examples, research the DASH (Dietary Approaches to Stop Hypertension) diet and the Mediterranean diet. For those who don't like fish, Dr. Mehmet Oz suggests taking a DHA (docosahexaenoic acid) supplement. For more from Dr. Oz, search his website at: **www.doctoroz.com**.
- **Exercise your body.** If you exercise regularly, you'll maintain good blood flow to the brain and encourage development of new brain cells, an excellent weapon in fighting cognitive disease. Try aerobic exercise such as walking, bicycling, or yoga for 30 minutes a day. Check out "Growing Stronger: Strength Training for Older Adults" at **www.cdc.gov/physicalactivity/growingstronger**.
- **Exercise your brain.** Strengthen your "brain muscles" by doing intellectually active computer games or crossword puzzles – and enjoying them with friends! Read "stay mentally active" on the site **www.alz.org**.
- **Be a stress buster.** Stress leads to high levels of the hormone cortisol, which causes brain atrophy that affects your memory. Go to **www.helpguide.org** and search for "relaxation techniques." The first article shows you how deep breathing, muscle relaxation, and visualization can help relieve stress.

Are You My Client Of The Month?

Every month I choose a very special *Client Of The Month*. It's my way of acknowledging good friends and saying "thanks" to those who support me and my business with referrals, word of mouth and repeat business.

This month, I'd like to give a big THANK YOU to Cory and Jenci Rodriquez! In the last 3 years I sold 3 properties to them and I just received a referral from them. So thank you much Cory and Jenci!

You might be my next *Client Of The Month* too! Watch for your name here in an upcoming month.

Thanks For Thinking of Me!

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

Brain Teaser Answer:

Time!

Pumpkin & What?

The items below complete this phrase in a different way than you might expect. Have you tried any of these?... Pumpkin tortilla chips, Pumpkin spiced Greek yogurt, Pumpkin pie soda, or Pumpkin walnut crunch bagel.

Fist Bump

Instead of a handshake, try a "fist bump" instead. Studies show that a handshake transfers twice as much bacteria as a "high five" and 20 times more than a fist bump. This is especially important during the cold and flu season or anytime you're visiting a hospital. For the sake of reducing the transmission of infectious diseases and improving public health, give it a try!

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...

Sandy Thibodeaux
Sandy Thibodeaux Realtor
337-278-6217
SandyThibodeaux@gmail.com

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

"Who Else Wants To Win Movie Tickets?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is, drum roll please: Haley Levet was the first person to correctly answer my quiz question.

Which film won the 2012 Best Picture Oscar (in February 2013)?

- a) Les Miserables b) Argo c) Silver Linings Playbook d) Lincoln

The answer is b) Argo. Ben Affleck produced, directed and starred in the film. So, let's move on to *this* month's trivia question.

What Scottish-born chef is known for his rants at aspiring chefs in a TV competition?

- a) Gordon Ramsay b) Alton Brown c) Bobby Flay d) Rocco DiSpirito

*Call Me At 337-278-6217 OR Email Me At SandyThibodeaux@gmail.com
And You Could Be One Of My Next Winners!*

Real Estate Corner...

Q. What should I know about FHA loans if I'm thinking about buying a home soon?

A. An FHA loan is a mortgage insured by the Federal Housing Administration (FHA) that offers favorable terms for those who qualify, particularly first-time homebuyers. Here are some important details:

1. **Is mortgage insurance required?** Yes. Because only 3.5% of the purchase price is required as a down payment, FHA loans require you to pay private mortgage insurance. This protects the lender from a loss if the borrower defaults on the loan.
2. **Can you use gift monies with FHA loans?** Yes, you may use a gift from a friend or relative for the 3.5% FHA down payment.
3. **Do I get the loan directly from the FHA?** No. You need to get your loan through an FHA-approved lender. Costs, services, and underwriting standards vary, so it's important to shop around.
4. **How do I find an FHA-approved lender?** Go to the Department of Housing and Urban Development site at www.hud.gov (then search for "Lender List"), or ask me and I'll refer you to a trusted lender.

To learn more, ask for my Free Consumer Report called "**7 Secrets For Saving Thousands When Financing Your Home.**" Do you have a real estate question you want answered? Feel free to call me at **337-278-6217**. Perhaps I'll feature it in my next issue!

www.OnlySandy.com