

Ronald Brookshire...

Success In Life!

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



Get my Free Consumer Guide revealing How To Avoid 7 Costly Mistakes When Selling Your Home at HomeSellerSDRE.com...

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Computer Users Beware!

Your computer is under attack -- from malware, botnets, Trojan horses, worms and zombies. They may sound like aliens, but they're really malicious software that infects your computer without your permission, often for evil purposes.

“Malicious software is one of the biggest threats computer users face today,” says Jefferson County (CO) District Attorney Scott Storey. “Like an invisible thief in the night, you won't even know it's there.”

What do all these words mean? TechEncyclopedia defines malware as software “designed to destroy, aggravate and otherwise make life unhappy.” It may come bundled with other programs, from a website, or from an e-mail attachment, like a virus. Worms and Trojans are examples of malware.

A botnet is a network of compromised computers that can be controlled remotely – not by you. Tens of thousands of computers can be linked together and run under a common command and control system.

To put it simply (and it can get much more complex), while connected to the internet, your computer can be invaded by a virus or trojan and hijacked to become part of a botnet. Once it has been compromised, it's called a zombie.

The Symantec Corporation estimates that there are “millions upon millions” of botnet-infected PCs in existence today.

You must protect yourself. Here's how:

- Subscribe to a credible internet protection suite, including virus and spyware protection and a software firewall. You can research protection programs on such sites as www.pcmag.com.
- Use common sense when it comes to e-mail. Don't open unsolicited items. Know that government agencies, banks and credit card companies will never e-mail you about financial or personal issues.
- Think before you install anything. Weigh the risks and benefits.
- Remember, an ounce of prevention is worth a pound of cure!

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to high-pressure sales tactics or unwanted obligations.

Just call me at
(800) 375-1212, and I'll tell you... with no hassles and no obligation.

Tips For Keeping Food Fresh When Shopping...

When you shop, buy cold and frozen foods last. Take food straight home to the refrigerator. Never leave food in a hot car! Don't buy anything you won't use by the "use-by" date. Don't buy food in poor condition. Make sure refrigerated food is kept cool by asking your grocery bagger to put cold and frozen foods together. When buying food, frozen food should be rock-solid. Canned goods should be free of dents, cracks, or bulging lids which can indicate a serious food poisoning threat.

"It's Called A What??"

Most people know that a group of cattle is known as a herd, and chickens travel in broods. But some of our animal friends hang out together in groups with very unusual names.

A group of baboons is known as a troop. Caterpillars travel in armies, and a set of cats is known as a cluster. Coyotes are grouped in a pack, and dolphins in a pod. A bowl of goldfish is a troubling, and hens hang out in a brood.

A group of hippopotami is known as a bloot, and a bevy of eagles is known as a convocation. And a family of crocodiles is known as a bask. Whew!

Crazy Country Western Titles!

- ◆ How can I miss you if you won't go away?
- ◆ I don't want your body if your heart's not in it.
- ◆ I keep forgettin' I forgot about you.
- ◆ I meant every word that he said.
- ◆ I'm not married but my wife is.
- ◆ I'm the only hell my mama ever raised.
- ◆ If I can't be number one in your life, then number two on you!
- ◆ If the phone don't ring, baby, you'll know it's me.
- ◆ I gave her a ring and she gave me the finger.
- ◆ I liked you better before I knew you so well.

Have you heard of a Short Sale?

A short sale occurs when a home is sold for less than is owed on the mortgage(s). A Buyer makes an offer at current market value, which is less than the amount the sellers owes to the bank(s). The Sellers agent submits that offer to the lender(s) with a financial package and hardship letter for the Seller, and then negotiations begin. If a deal is reached and the bank approves the short sale, the bank absorbs the loss and they let the Seller off the hook for the balance of the loan(s).

The benefits are that the lender avoids the uncertainty of the foreclosure process, the Seller does not make payments during the short sale process, the Seller avoids a foreclosure on his/her credit report, the Seller gets relieved of the balance of the debt, and the Buyer receives a good deal on a property... **WIN – WIN – WIN.** I am a Short Sale Specialist, so if you or anyone you know wants to pursue a short sale make sure to call me right away at **(800) 375-1212**... time is of the essence.

What *Not* to Say to a Car Salesman

Do you cringe at the thought of negotiating to buy a car? The best deal is one that's good for both you and the sales person. To get to that point, don't tip your hand by making these statements:

- **I like this car, but don't know much about it.** Do your homework on the internet. You can find everything you need to know, including sticker price, dealer invoice, holdbacks (manufacturer-to-dealer rebates) and your trade-in value, by visiting such sites as **edmunds.com**, **kelleybluebook.com** and **www.autos.yahoo.com**. Some sites will have local dealer's e-mail or call you with a price. In fact, you can buy a car from the dealer internet manager and not even visit the dealership in person.
- **This is the car I want.** Even though you know what you want, you're better off looking at different models. If you show that you love a particular car, you also may be willing to pay more for it. That's another good reason not to negotiate right after the test drive.
- **This is the monthly payment I can afford.** You can get to almost any monthly payment by increasing the down payment or extending the length of the loan. Go to the dealer knowing what you are willing to pay for the car, but keep it to yourself. You can avoid the question entirely by getting pre-approved financing.
- **I need it tomorrow.** Comparison shopping is key to smart car buying. Give yourself enough time by planning ahead, having your old car repaired for the short term, or renting a car for a while that you might be interested in buying. If you **are** in a hurry, don't share that information.
- **I have a trade-in.** Negotiate the price of the new car **first**. Try to be vague about a trade-in. You may save time if you give the sales person the keys to your trade-in, but you'll probably get more for your car by selling it yourself.
- **I may want to lease.** Study up on leasing before you go in. The subject will come up, and it may or may not be the right choice for you.

Trivia Tease ...

- I have a mouth but do not speak
- I have a bed but do not sleep
- I run but have no feet
- What am I?

(answer at bottom of page)

The Wackiest Laws On The Books!

Did you know that in New Hampshire it is illegal to tap your feet, nod your head, or keep time to the music in a tavern, restaurant, or café? Or that state law in Colorado *allows* people to rip the tags off pillows and mattresses, despite dire warnings not to do so.

And in Alaska, while it's legal to shoot bears, waking a sleeping bear for the purposes of taking a photograph is prohibited.

The dumb laws web site, found at www.dumblaws.com offers an entertaining selection of silly laws on the books in the U.S. and foreign countries. Compiled by Andy Powell and Jeff Koon, the site offers a sidesplitting look at laws that are outdated...or simply incredibly stupid. Other examples include...

In Fairbanks, Alaska, it is considered an offense to feed alcoholic beverages to a moose. Sterling, Colorado has a law on the books that states that cats may not run loose at night without being fit with a taillight.

Did You Know?...

- ◆ The animal with the largest brain in proportion to its size is the ant.
- ◆ Temperature and crime are correlated. Many more crimes are committed in the hot summer months than in the cold winter months.
- ◆ Ancient Egyptians regarded the heart as the center of intelligence and emotion. They believed the brain to be totally insignificant, and during mummification, the brain was removed...thinking it would not be needed on the "other side."

Answer To Trivia Question:

A River!

Shrewd Job Interview Tactics...

Everyone wants to do their best during a job interview – especially if it's for a position you truly desire. But did you know this: If you're one of the first candidates interviewed for a job, odds are you will *not* get hired?

The first candidates frequently get overlooked simply because, after all the interviews are completed, the interviewer forgot details about the first person. Here are a few helpful strategies you might want to consider the next time you're interviewing for "a big job."

- ◆ First, pay attention to *when* you'll be interviewed. If you are offered an interview, for example, on Monday, Tuesday, or Wednesday, select Wednesday. A mid-week interview will be close enough to the end of the week (many hiring decisions are made Wednesday through Friday), yet far enough from the beginning of the week to be remembered. If you're offered a choice of time for your interview, select the *last* interview appointment of the day.
- ◆ You'd be amazed at how many applicants never follow-up their interview. And those who do frequently take so long, their follow-up is meaningless. Send a personal thank-you note *the very next day* to everyone who interviewed you. Make sure you know the best way to communicate with the individuals, whether it be by regular mail, email or fax. Add something about your "company fit" you learned during or since your interview.
- ◆ Follow up your note with a phone call or email within a week to 10 days (sooner if the employer is on a faster hiring timetable). Continue to sell your strengths during the call. Most of all, be patient. Keep following up, but don't be annoying. Many times the hiring process takes longer than an employer anticipates.

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's *Client Of The Month* is Don H. I met Don when he came to look at one of my listings. We had never met before, but we were both business professionals, from the same town with some of the same interests.

Congratulations Don, you are my Client of the month, thank you for your business and I look forward to working with you way into the future.

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

"No loss of flood and lightning, no destruction of cities and temples by hostile forces of nature, has deprived man of so many noble lives and impulses as those which his intolerance has destroyed."

--Helen Keller (1880 – 1968) American author and lecturer.

Get a *FREE* Guide to Moneymaking Fix-Ups at my web site: HomeSellerSDRE.com

Go Figure!...

Did you know...the most stolen books from public libraries, in order, are... "The Bible," "The Koran," and "The Police Entrance Examination Guide."

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!

Bad Luck?...

A man was just coming out of a coma when he sees his devoted wife sitting close by. He motions for her to come closer.

As she sat by him, he whispered, eyes full of tears, "You know what? You have been with me all through the bad times. When I got fired, you were there. When I got shot, you were by my side. When we lost the house, you stayed right here. When my health started failing, you were still by my side." You know what else?" he asked.

"What, dear?" she gently asked, smiling. "I think you're bad luck!"

More Airline Yuks...

I was once on a Southwest flight that was delayed at the gate after everyone boarded. The flight attendant said over the intercom, "We're sorry for the delay. The machine that normally rips the handles off your luggage is broken, so we're having to do it by hand. We should be finished and on our way shortly..."

THANK YOU for reading my **Success In 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.

HAVE A GREAT MONTH!

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“Who Else Wants To Win a \$250 Transferable Gift Certificate and Movie Tickets for 2?”

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the Grand Prize Winner of last month's quiz. And the winner is...drum roll please: Sami J. was the first person to correctly answer my quiz question...

How Many Items Are In Two Baker's Dozen?

- a) 14 b) 26 c) 12 d) 24 e) 36

No need to go calling your local bakeshop, because the answer is "B". There are 26 items in *two* baker's dozen. Congratulations Sami, you've won a \$250 transferable gift certificate for my buying and selling services and Movie Tickets for 2. Now...let's move on to this month's trivia question...

On Earth, It Takes 365.25 Days For Our Planet To Circle The Sun. How Long Does It Take Mercury, The Planet Closest To The Sun At 58 Million Miles, To Circle The Sun?

- a) 37.24 hours b) 15.67 days c) 87.97 days d) 215.38 days e) 659.27 days

Call or email me right now with your answer!
(800) 375-1212 | RonB@BuySellSDRE.com

Real Estate Corner...

Q. We are thinking of selling our home, and heard there are four critical phases of the selling process we must examine with our agent. What are those phases?

A. If you're selling your home, you need to be aware that there are four critical phases of the selling process. A mistake in any of the phases can jeopardize a fast, top-dollar sale.

Here are the phases: 1) **Pricing the property** to ensure the likelihood of stimulating offers. Many people try to set a high price thinking they can come down later. That's a big mistake because above-market pricing stifles showings and discourages offers of any kind, usually netting the homeowner a lower price than they planned on getting. 2) **Marketing the property** to attain the highest number of showings from qualified buyers. Check your agent's marketing plan carefully to ensure they have the ability to do more than just place it in MLS and hold a few open houses. 3) **Creation and Negotiation of the purchase contract.** A good agent's negotiating skills can make or break a purchase contract. Check their experience in these matters. Ask questions about past transactions they handled. 4) **Managing the escrow process.** During this phase, your agent must be on top of all the escrow functions: inspections, appraisals, financing, contingencies, and more. When interviewing real estate agents, make sure you address each of the four phases of the selling process. Your dialog will be pivotal in establishing trust and a personal chemistry that is crucial between you and your agent. If you have a question about selling your home, please call me at (800) 375-1212.

Get a **FREE** Guide to Money-making Fix-Ups at my web site: HomeSellerSDRE.com