



*Kathy Becklin's*

# Service For Life!<sup>®</sup>

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

Learn how to get more for your home in ANY market by requesting my Free Consumer Guide, "Secrets For Selling Your Home For Top Dollar" – Call me right now at 808-344-0469 for details...

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The Beautiful Island of Maui

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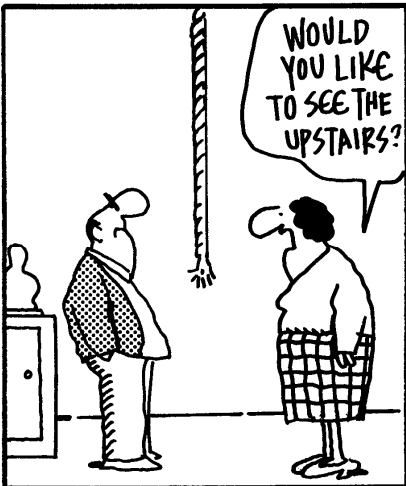
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## Is That Review Real Or Fake?

You probably look at customer reviews before you buy almost anything online. But you also know that some of the reviews may have been written by paid reviewers, company employees, competitors or people who just have too much time on their hands. These signs will help you spot the real from the fake.

### *Signs the review may be fake:*

- **It sounds like an ad.** The reviewer repeats the company name, model number and features (from the product description). For example, "You won't believe your eyes when you see the picture on this (brand name) flatscreen. Don't bother to look at other models."
- **The reviewer is anonymous.** That's a red flag. If you can, look for reviewer profiles so you can see what else they have reviewed and generally how positive or negative they may be.
- **The review is completely one sided – either positive or negative.** Is anything absolutely perfect?

### *Signs you should look for:*

- **The reviewer actually purchased the item.** He or she may post pictures from a hotel you are considering. On Amazon, look for a review marked "Amazon Verified Purchase." Also, reviews labeled "Amazon Vine" are from trusted reviewers who gave their opinions in exchange for free products.
- **The product or service has many reviews.** Check for even more reviews on other sites by searching the product name followed by "reviews." Get as many opinions as you can.
- **The reviews have pluses and minuses.** For example, "This TV is great for gaming and watching sports and the size is perfect. I'm happy with the purchase but the audio quality could be better."
- **The reviews show a consistent theme.** If several reviewers mention the same problem (e.g. the sheets fade after repeated washings), you might do more shopping.

### Thinking Of Selling Your Home Soon?

Don't attempt to sell your home without my Free consumer guide, "**44 Money-making Tips For Preparing Your Home To Sell.**" My exclusive report will give you all the facts for a fast, top dollar sale. Just call **808-344-0469** anytime, 24 hours, and I'll send a copy out to you.

## 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!)

**Jabberwocky** (jab-er-wah-kee) noun

**Meaning:** meaningless speech or writing (from a nonsensical poem by Lewis Carroll)

**Sample Sentence:** When I asked the computer technician a question, he responded with words that sounded like jabberwocky to me.

## Websites For Car Sellers & Buyers

- **www.kbb.com** -- Find out how much your car is worth on this Kelley Blue Book site.
- **www.carfax.com** -- Use it to get vehicle history reports if you're buying a used car.
- **www.edmunds.com** -- This car-shopping site provides car reviews, photos, videos, research, and buying tools to help you pick your next car.

## Take Better Pictures With Your Camera Phone...

- ◆ Look for soft light. Bright sunlight creates unattractive shadows on people's faces.
- ◆ Hold your phone steady by bracing it against a stable surface if possible.

## Quotes To Live By...

If your actions inspire others to dream more, learn more, do more, and become more, you are a leader.

—John Quincy Adams

Be a yardstick of quality. Some people aren't used to an environment where excellence is expected.

—Steve Jobs

If you lose the power to laugh, you lose the power to think.

—Clarence Darrow

# Prevent Home Break-ins

Good news: Home burglaries are down, thanks in part to the Neighborhood Watch and similar organizations. Here's the best advice for protecting your home:

**Deter.** Have good locks on your doors and windows. Be smart: Don't put specifics about your upcoming vacation on Facebook or other social media. Potential burglars are on the Internet too.

**Detect.** Buy an alarm system that includes sensors at entry points, motion detectors and a loud outdoor alarm. Put a sign on a window that says you have an alarm but don't name the specific system (burglars may crack it by using technology). If a burglar breaks in, the alarm will change the robbery to a "smash and grab" followed by a quick exit.

**Delay.** Delaying a burglar for 4 minutes by making it hard to enter your home is considered sufficient to prevent a break-in. Besides locking doors and windows, keep other entry points from being accessible, such as trimming tree branches to prevent a burglar from climbing upstairs.

## 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.TheMauiMinute.com](http://www.TheMauiMinute.com)

# Using Credit Cards Overseas

If you're traveling internationally, you'll want to use credit cards for hotels, meals and large purchases, and debit cards for cash. Besides telling your bank that you're about to take a trip so they don't freeze your account for those purchases you make in Italy, here are two more important tips:

**Avoid "Foreign-Transaction" Fees.** Call your card's customer service department to see if your card has this fee, which may be up to 3 percent of each purchase. If it does, get a card that waives the fee, including Capital One and Chase Sapphire Preferred cards. Also, ask your credit card company if you'll be charged an ATM withdrawal fee. If your bank has a partnership with banks in other countries, you shouldn't be charged for an in-network transaction.

**Consider getting a card with a "chip."** Most U.S. cards use a magnetic strip for transferring information. Cards in Europe, Asia, and elsewhere use a microchip embedded in the card (called EMV or "chip and PIN" technology). You should get by with your card with proper identification, but you'll have problems at automated kiosks (e.g. gas stations) that only accept "chipped" cards.

### Brain Teaser...

I am not alive but I grow. I don't have lungs, but I need air. I don't have a mouth, and water kills me. What am I?  
(See page 4 for the answer.)

### What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth analysis by calling me at: **808-344-0469**.

### Have A Laugh...

Did you hear about the 83-year-old woman who talked herself out of a speeding ticket? She told the officer that she had to get there before she forgot where she was going!

### Foods You Can Buy Generic

You can save 25 to 50 percent by buying generic versions of these foods:

- Cereals – These are often the name brand in different packaging.
- Salad mix and produce – Ignore brands and focus on what looks and smells the freshest.
- Flour, sugar, spices – Government regulations require the same production and storage for generics as they do for brands.
- Soda – Taste it yourself (you may be partial to one brand) but most people can't tell the difference between cheaper soda and the name brand.

### Picture Hanging Trick

Before you guess where to put a nail in the wall to hang a picture, put a dab of toothpaste on the hook or wire on the back of the frame that will touch the wall. Position the item where you want it and press it against the wall. The toothpaste will leave a mark just where you need to put the nail.

# Why You Should Eat Chocolate

You may have heard (or hoped) that chocolate is good for you. It's true, if you eat the right kind. Studies show that eating small amounts (7 ounces a week) of *high-quality dark chocolate* has health benefits. But it has to contain at least 70% cacao and be low in sugar and fat. Here are the 3 biggest benefits of eating dark chocolate:

- ◆ **It lowers your risk of heart disease.**  
**How?** Research indicates eating dark chocolate helps lower blood pressure. But it doesn't work if you're eating other things that are not healthy.  
**Why?** Dark chocolate contains *flavonoids*. These plant chemicals have antioxidant and anti-inflammatory effects. Foods rich in flavonoids have been associated with a reduced risk of heart disease.
- ◆ **It helps reduce the negative effects of stress.**  
**How?** Scientists have found dark chocolate to reduce anxiety (probably why you crave it when you're stressed!). It can also help you feel happier.  
**Why?** Dark chocolate raises *endorphin* levels in the brain, which give you an euphoric feeling. It also triggers *serotonin*, which is a neurotransmitter (signal to the brain) known to be an anti-depressant.
- ◆ **It may lower your Body Mass Index (BMI).**  
**How?** Eating dark chocolate can help your body naturally regulate your weight.  
**Why?** BMI is a number calculated from a person's weight and height that is an indicator of body fat. Dr. David Katz of Yale University says research suggests that antioxidants might play a role in reducing inflammation, and dark chocolate in particular might help balance the hormones that facilitate weight control.

## Please Welcome New Clients And Good Friends Into Our Real Estate Family...

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business over the years. And special thanks for everyone who thought of me with your referrals!

**Mahalo to Billy and Katie Cotton for referring Alex Arnold to me!**

**Welcome to Maui – Gail and David Grant moved into their beautiful new condo at Ho'olea Terrace!**

## 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:

Fire

## A New Computer Pain

Do you have "mouse shoulder"? You get it from using a computer mouse without proper arm support. It's really tendonitis, the inflammation of the shoulder tendons, which sends pain down your arm to your hand. The answer? Support your arm on a large desk surface or use a support device to keep your arm in a relaxed position.

## You Know You're Getting Old When...

- All you want for your birthday is to not be reminded of your age.
- It takes twice as long to look half as good.
- Your back goes out more often than you do.
- You say something to your kids that your mother said to you, and you always hated it.
- You finally get it all together and can't remember where you put it.

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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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**TheMauiMinute.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 A FREE ticket to the March 8 Grow Some Good Event?

Since, I'm way behind on doing a regular newsletter we have no winners for last month's quiz. I'll share the question with you anyway!

**Which of these contenders did the Oxford Dictionaries choose as the Word Of The Year for 2013?**

- a) Binge-watch b) Selfie c) Bitcoin d) Twerk

The answer is b) Selfie. It's an informal photograph you take of yourself, typically with a smartphone or webcam, and upload to a social media website. So, let's move on to *this* month's trivia question.

**What was the highest grossing movie of the 1990s?**

- a) Titanic b) The Lion King c) Jurassic Park d) Men In Black

**Call Me At 808-344-0469 OR Email Me At Kathy@KathyBecklin.com  
Before March 7 to enter to win a FREE Ticket!  
Info at GrowSomeGood.org**

## Real Estate Corner...

### Q. What should I do to find the right home at the right price?

**A.** A tip that will help you get the home you want is to be financially prepared *before* you start house hunting. Here are two key points:

- **Find a motivated lender.** Ask your REALTOR<sup>®</sup> (choose one who is an experienced Home Buyer Representative) to refer one or two reputable lenders to you. Study up on basic terms so you'll be able to choose the loan that will be the best deal for your situation.
- **Get pre-APPROVED, not just pre-QUALIFIED for a loan.** You'll have more power to negotiate because the sellers know you can close on the transaction.

You can find seven more tips on saving money when buying your next home in my Free Consumer Report called "*8 Secrets For Saving Thousands When Buying Your Next Home.*" Call and ask for a copy.

Do you have a real estate question you want answered? Feel free to call me at 808-344-0469 Perhaps I'll feature it in my next issue!

Get Free money-saving home tips at my web site: **TheMauiMinute.com**