



FreeBook4CharityForward.com

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Tim Murphy's...

# Monthly Digest!

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

## Causes and Cures of Pain

From aching joints to general fatigue, sometimes we're plagued by symptoms, but we don't know what the medical problem could be at the root of our pain. Here are a few health issues that could be causing your problems, and a few "quick tips" that may help.

1. **Backaches** – An old mattress can cause back pain, but you may want to have your doctor check your vitamin D levels – a deficiency can cause back and joint pain. A daily supplement can help if that's the culprit. Weakened vertebrae, muscle fatigue, and back spasms may be eased with daily stretching, yoga, and hot and cold therapy applied via heating pads and ice packs (see your doctor for help with how to use this correctly).
2. **Aching joints** – Pain sensitivity is particularly acute for women who have gone through menopause. If you eat tomatoes, eggplant, potatoes, dairy, and/or gluten, keep a food diary to see if food sensitivity is a culprit of your pain.
3. **Lethargy and fatigue** – Remaining alert and awake ensures you're working at your highest levels of productivity. If you're also suffering from sensitivity to cold and unexplained weight gain, hypothyroidism could be to blame. Of course, poor sleep could be at fault; get 30 minutes of aerobic exercise every day to increase levels of deep sleep.
4. **Foot pain** – Though gout affects joints throughout the body, the most common place for this painful condition to occur is the base of the big toe. Pain concentrated in the heel or arch of the foot may result from plantar fasciitis. Ditch the high heels and tight-fitting shoes, and lose excess weight to help decrease pain. Alcohol and stress can increase gout flare-ups.

For a more comprehensive list of possible hidden causes and cures of pain, try this online tool: [symptomchecker.isabelhealthcare.com](http://symptomchecker.isabelhealthcare.com)

### Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "*Make Your Home Show Like A Model Without Breaking The Bank*" and it's an essential guide to homeowner profits. You can get a free copy by Emailing me at... Concierge @MetropolitanHomeTeam.com

Get Your Free Copy Of My Book at: [FreeBook4CharityForward.com](http://FreeBook4CharityForward.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!)

**Coerce** (koh-urs) verb

**Meaning:** to make someone do something by force

**Sample Sentence:** The contract didn't hold up in court because he was coerced into signing it.

## Soft Skills Employers Want

You need more than vocation-specific skills to land a job. According to Interview Success Formula, **36% of employers look for multi-tasking skills, 31% for initiative, and 21% for creative thinking.** On your resume, identify accomplishments illustrating these skills. During the interview, explain specific workplace examples highlighting how you've used these and other soft skills.

## Super Space Facts

- It takes Venus 224.7 Earth days to orbit the sun and 243 Earth days to rotate on its axis, so on Venus, a day is longer than a year.
- 1 million Earths can fit in the sun.
- Because the moon has no atmosphere, the footprints on its surface will be there forever.
- Space is completely silent.

## Stress-Free Travel

- ✓ Sign up for TSA's PreCheck Program to breeze through security: [www.tsa.gov/tsa-precheck](http://www.tsa.gov/tsa-precheck).
- ✓ Carry your hotel's business card so you can find your way back.
- ✓ Stay hydrated, get enough rest, and wash hands to avoid illness.

## Quotes To Live By...

Every smile makes you a day younger.  
—Chinese Proverb

People say nothing is impossible, but I do nothing every day.  
—Winnie the Pooh

A watched pot never boils, but it does get paranoid.  
—Lesley Wake

# How To Prevent Cloud Hackers

Never heard of "Cloud Hackers?" You undoubtedly know the importance of backing-up photos from your smartphone and documents on your computer to cloud storage, just in case something happens to your devices. While it's nice to know you have a copy of your digital files that can be retrieved from almost anywhere, it's also important that you take steps to protect data that you store in the cloud from hackers who may attack or break into online storage centers.

- **Avoid automatic backups.** Yes, having your devices automatically backed up means you don't have to worry about it, but this also means every single photo, video, and file you create is sent to the cloud – and accessible by hackers. You may have several apps uploading photos, so you need to disable each and every one. Note that the built-in Camera app on iOS and Android can't be disabled and every image is uploaded to the cloud. To delete them, you need to remove them directly from the online storage space. You can disable this feature for mobile devices, and upload on your own schedule.
- **Check files that are already backed up.** Take some time to browse your cloud storage to make sure there aren't sensitive items like bank statements or questionable photos that you wouldn't want others to find.
- **Strengthen passwords.** Create a 12-character password or longer for your cloud storage system, and change it a few times annually. Use a variety of capitalization, numbers, letters, and punctuation, and avoid using names, places, or actual words (or have [passwordsgenerator.net](http://passwordsgenerator.net) make one for you).

## A Heartfelt Message To My Special Clients and Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

\***Jim & Shannon Foreman:** your support and referrals mean the world to me. Thank You!

\***Dan & Mary Jo Colvin:** Thank you for entrusting me to help your children find their first home. As a father I know how much that means.

## Brain Teaser...

I am tall when I am young and short when I am old.

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 home value analysis by calling me at: 952.223.0999.

## How To Tip Like A Pro

It's common knowledge that service industry workers are supposed to be tipped, as that's the majority of their wages. But how much?

- Restaurant service – 15% of pre-tax total. Adjust to 10-30% for service quality.
- Food delivery – 10-15% of bill, depending on delivery difficulty.
- Bartenders – \$1-\$2 per drink, or 15-20% of the tab.
- Valet – \$2-\$5. Tip \$2-\$3 beforehand to be extra sure your car is cared for.
- Transportation – 15-20% of fare charge, with a \$1 minimum. This includes taxis, and Uber and Lyft rides.

## Have A Laugh...

Teacher: Well, at least there's one good thing I can say about your son.

Father: What is that?

Teacher: I can promise you that, with grades like these, he couldn't possibly be cheating.

## Websites For Virtual Services

- [www.virtualtherapyconnect.com](http://www.virtualtherapyconnect.com) – Get in touch with a therapist online.
- [www.wello.com](http://www.wello.com) – Workout with a personal trainer via 2-way video.
- [www.mdlive.com](http://www.mdlive.com) – When you don't feel well, chat with a doctor without visiting an office.

# When To Quit Your Job

Even if you're gainfully employed, sometimes it is in your best interest to move on. If you're exhibiting any of these four characteristics, it may be quitting time.

- 1. You aren't happy.** If going to work fills you with dread, it's time to jump ship. Things will only continue down the same path of drudgery if nothing changes.
- 2. You clash with the company culture.** Over time you may find that you no longer align with the company's mission. Likewise, if you don't get along with your boss or co-workers, then it's time to find a place that is a better fit.
- 3. You don't feel challenged.** A good job should allow you to learn and refine skills over time, but if you've hit the wall when it comes to creativity and educational opportunities, see if there are other places that allow and encourage you to continue developing your skillset.
- 4. Your company is failing.** If all signs point to your employer's demise, don't stick around. Start looking for a new job today; **indeed.com** and **monster.com** are two popular job search databases.

## Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. **visit: [MetropolitanHomeValues.com](http://MetropolitanHomeValues.com)**

# Safer Night Driving

When the sun goes down, it's harder to spot obstacles on the road and the likelihood of encountering a drunk or tired driver increases. It's little surprise, then, that fatal car crashes are three times more likely to happen at night than during the day, according to the National Safety Council. Luckily, there are several night driving strategies that can help keep you safe.

- **Increase the distance between your car and the car in front of you.** A three-second lead is suggested during the day; at night, you should double this number.
- **Use lights to your advantage.** Turn on blinkers long before you need them and tap brakes as you slow down to alert drivers behind you.
- **Maintain your headlights.** Change headlight bulbs when they are getting dim or have burnt out. Use low beams during fog, and keep headlights on from an hour before dusk to an hour after dawn.
- **Avoid glare.** If a car with bright beams is blinding you, shift your gaze to the right side of the road until the car has passed.

## 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:

A candle.

## Happiness Boosters

If you find yourself wallowing in negativity, science says you should do the following to improve your mood:

- **Volunteer.** Donate a few hours to help in your community or give money to a good cause (check [charitynavigator.org](http://charitynavigator.org) for ideas).
- **Flip through photos.** Hang a few at eye level throughout your home for quick viewing.
- **Create a gratitude list.** Write down a few things that you are thankful for in your life. Be specific. Tuck the list away and pull it out when you feel a case of the crummies coming on.
- **Let the light in.** Sunshine lifts spirits and aids in sounder sleep at night.

**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...

**Tim Murphy**  
**Re/Max Results**  
**952.223.0999**

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[MetropolitanHomeTeam.com](http://MetropolitanHomeTeam.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 My Book "The Value Driven Approach To Sell Real Estate?"”

Guess who won last month's Trivia Question? I'm pleased to announce the Jim & Jill lucky winners of last month's quiz. And the winners are...drum roll please: Steve & Shannon were the first people to correctly answer my quiz question.

**What is the only state that can be typed on one row of a standard keyboard?**

- a) Iowa b) New Hampshire c) Louisiana d) Alaska

The answer is d) Alaska. So let's move on to *this* month's trivia question.

**Mountain Boomer, Sheepnose, and Tickled Pink are names of what?**

- a) Roses b) Apples c) Cruise Ships d) Islands

*Call Me At 952.223.0999 OR Email Me At  
Concierge@MetropolitanHomeTeam.com  
And You Could Be One Of My Next Winners!*

## Real Estate Corner...

### Q. What should I know about owning investment property?

A. You can make a successful investment by avoiding these mistakes:

- **Being an absentee owner.** Visit the property often and talk to your tenants to get feedback. If you bought a house as a "passive" investment, you may want to hire a property management company.
- **Not having adequate insurance.** Work with an insurance professional who will see that you are covered.
- **Not charging fair rent.** A REALTOR<sup>®</sup> who is an Investor Specialist can help you decide what is reasonable for the property.
- **Selecting unreliable tenants.** Check all references and credit histories. Good renters will help you generate positive cash flow you can use to reinvest and lower the property payment.

Want to learn more ways to save money? Ask for my Free Consumer Report called "*How To Avoid 8 Dumb Mistakes Even Smart Investors Make.*"

Do you have a real estate question you want answered? Feel free to call me at 952.223.0999. Perhaps I'll feature it in my next issue!

Get Your Free Copy Of My Book at: [FreeBook4CharityForward.com](http://FreeBook4CharityForward.com)