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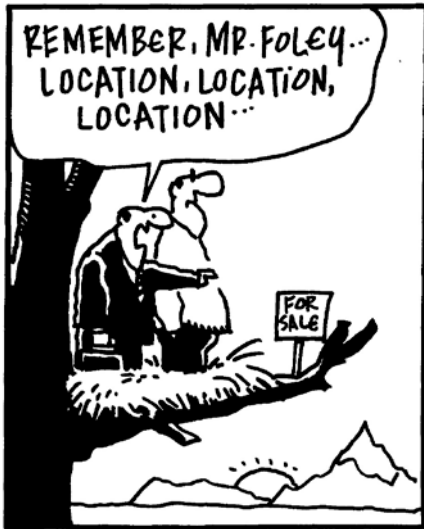
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Tim Murphy...

# Monthly Digest!

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

## Can OTC Drugs Be Dangerous?

When you're feeling under the weather, it's common to pull open the medicine drawer to find an over-the-counter antidote. However, simple ailments can sometimes escalate to legitimate problems by taking medications available in the aisles of your local drugstore.

*Ailment: Constipation*

**Culprit:** Many people rely on **mineral oil** to soothe bowel movements, but it can also lead to lipoid pneumonia. This is because the fumes in mineral oil settle in the lungs, which can lead to coughing and an increased likelihood of bacterial infection and pneumonia.

**Try this instead:** *It's best to make long-term changes to your diet. Eat a diet naturally high in fiber and drink lots of water. Fiber supplements, while safe, have other side effects.*

*Ailment: General aches and pain, including headaches*

**Culprit:** Lots of OTC products such as Dayquil and Excedrin contain **acetaminophen**, a common painkiller. Because it is in about 600 medications, it is easy to take too much without ever realizing it. This can lead to liver damage (symptoms are yellowing skin and dark urine).

**Try this instead:** *Look for acetaminophen or APAP on medication labels. Take the recommended dosage, and avoid taking multiple drugs with acetaminophen at the same time. Also, use preventative methods such as drinking plenty of water and getting regular exercise.*

*Ailment: Inflammation and pain*

**Culprit:** **Ibuprofen** is also in hundreds of different medications ranging from Midol to Motrin. Taking too much can damage kidneys and increase the risk of stomach bleeding. Additionally, overdosing or prolonged usage increases the risk for strokes and heart attacks.

**Try this instead:** *Again, taking preventative measures, such as stretching to relieve joint pain, are a much safer option. Alternatively, medicated patches can be used to target specific areas of pain.*

### About The Author:

An entrepreneur and relentless innovator of the real estate industry. Tim Murphy is a creator and author of the book, "The Value-Driven Approach to Sell Real Estate." author of the infamous report, "Fraud, Lies, Cheats & Unethical Scams," he also founded Edina Nurse Only Program. Murph has been called "Motivating and entertaining," but also "A committed philanthropist" in raising over \$10,000 for JDRF to help fight juvenile diabetes a cause close to his heart.



## 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!)...

**Culpable** (kuhl-puh-buhl) adjective

**Meaning:** deserving of blame

**Sample Sentence:** The jury believes he is culpable, but there is no hard evidence.

## Have A Laugh...

Feeling a bit chilly? Just stand in a corner for a bit. They are almost always around 90 degrees.

## Sound Asleep

Increase your chances for a refreshing night of shut eye by spending ample time in natural lighting during the day, and use a sleep calculator like **sleepyti.me** (find the app on Google Play or the iTunes Store) to determine your sleep cycle. The app tells you the best time to fall asleep so you wake up feeling rested.

## Surviving A Long Commute

The average commute to work is around 25 minutes long. Get the most out of yours.

- Experiment with the route. Leave 10 minutes earlier or later to see if the traffic patterns change to your advantage.
- Get the most bang for your buck. Do the math and find out if it makes sense to drive or take public transportation – or even a combination of the two.
- Make it fun. Listen to an audiobook or podcast, or find a friend to share the ride.

## Quotes To Live By...

We make a living by what we get

We make a life by what we give

–Winston Churchill

When nothing goes right, go left.

–Unknown

An eye for an eye only ends up making the whole world blind.

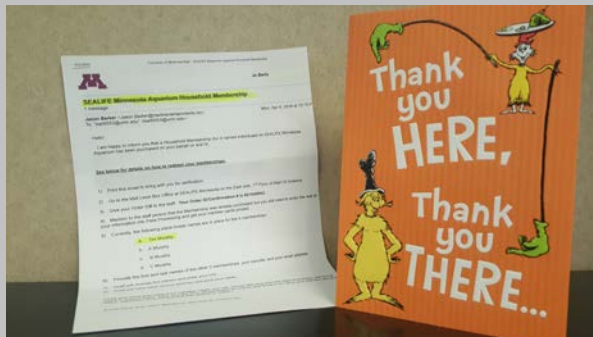
–Mahatma Gandhi

# 4 Easy Ways To Take Charge of Your Credit Score

Obtaining a decent financing rate and snagging a good deal on big-ticket items like cars and a home often depends on the quality of your credit score. There are a lot of things you can do to keep yours high.

- ✓ **Get a copy of your credit report.** You can review your credit report for free once a year through **AnnualCreditReport.com**, so take advantage! This is your opportunity to make sure your data hasn't been compromised and inaccuracies haven't slipped through since you last reviewed. Look for variations of your name, unfamiliar addresses, and accounts you didn't open. Your information may have gotten mixed up with someone else's, or you may have caught an identity thief in the act.
- ✓ **Dispute errors.** If there is inaccurate information on your credit report, file disputes with the lender and bureau(s) reporting the error(s). If you have documentation proving your case but the creditor believes the notation is accurate, a credit bureau agent will review the documentation instead of simply siding with the creditor.
- ✓ **Pay more and charge less.** Paying off debt is one of the best things you can do to improve your credit score. Keep any credit balances you have to a minimum. Don't close unused accounts if you don't need to (especially if you've had the credit account for more than 3 years).
- ✓ **Always pay the bills.** Payment history makes up a significant amount of your score. Pay all of your bills on time and, even if you can't pay something off completely, at least make the minimum payment.

## Thank You! Thank You! Thank You!



Thanks Karol & Jo for such a nice card! :-)  
It was an absolute pleasure working with you.

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends & neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you! :-)

Read Our Client's Reviews at: [MetropolitanHomeTeam.com/Testimonials](http://MetropolitanHomeTeam.com/Testimonials)

## Brain Teaser...

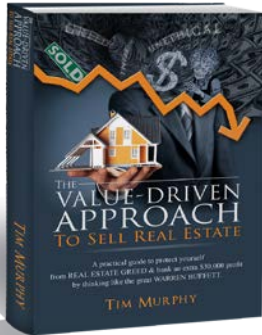
There is a basket with five oranges in it. How do you divide them among five kids so that each kid has one orange and there is still one orange left in the basket?

(See page 4 for the answer.)

## What's My Home Worth?

Visit

[Freebook4charityforward.com](http://Freebook4charityforward.com)



## Vacation Budgeting

Transportation, lodging, food, and entertainment make up the bulk of a vacation budget, but did you remember to stash cash for these sneaky fees?

- ✓ **Tips:** Though customary in the U.S., the rules change in foreign destinations. Look up local tipping etiquette before traveling and save accordingly.
- ✓ **Visas:** You may have to purchase a visa at the border. Check with the State Department ([travel.state.gov](http://travel.state.gov)) for details.
- ✓ **Transaction Fees:** If you pay with a credit or bank card, you may be socked with extra fees. Know before you go.

## Websites For Health Ratings

Find a healthcare practitioner that others recommend:

- **[www.surgeonratings.com](http://www.surgeonratings.com)** – Search by zip code or surgery type.
- **[www.healthgrades.com](http://www.healthgrades.com)** – Find the right doctor or hospital based on your specific needs.
- **[www.1800dentist.com](http://www.1800dentist.com)** – All dentists are pre-screened and reviewed by patients.

# Composting 101

According to recent reports, almost 30-40% of the food supply is wasted, which is more than 20 pounds per person each month. Composting waste from your kitchen and yard is good way to help reduce this waste—and your garden plants will thank you.

- **Choose an outside compost container.** Buy a plastic, metal, or wooden container for your yard (about 80 gallons is good). Check **Lowes (Lowes.com)** or Home Depot (**HomeDepot.com**) for options.
- **Collect kitchen scraps.** Use a small, lidded container to collect organic matter such as eggshells, coffee grounds, leftover vegetables, and fruit peels as you prepare food. You'll need to empty this frequently into the outside container. Additionally, twigs, dead leaves, paper plates, and torn-up newspaper can be added into the compost bin.
- **Turn the compost material.** Mix it up a few times a month with a pitchfork or shovel to keep moisture and oxygen circulating. Keep it damp but not soggy (you shouldn't see pools of water).

In a few months, expect your compost to produce a healthy, dark soil, which can then be used for plants in your yard.

## Help A Friend

Have friends, neighbors or family members who, like you, are savvy homeowners concerned about how to maximize the value of their investment? You think they could benefit from my newsletter, I'd be happy to make that happen...and, have it come as a gift from you. Here's how it works: Simply shoot me an email ([Tim@MetropolitanHomeTeam.com](mailto:Tim@MetropolitanHomeTeam.com)) with your name along with the name and address of your friend whom would enjoy this newsletter. I'll include a personalized note explaining it's totally free because you arranged for a free subscription on their behalf.

## DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to find good clients. Instead, I dedicate 110% of my time and energies to providing such outstanding service, people naturally think of me when a friend or family member needs help buying or selling a home. THANKS To You! :-)

# Achieve More, Work Less

Many believe the more hours they work, the more they achieve, but productivity plummets after working 50 hours in a week. Take action with these tips to get the most out of your work day.

- **Set time rules.** Note what isn't working with the way you spend your time (such as too many distractions from technology), then set guidelines to protect it. For example, if reading e-mail first thing in the morning throws off the rest of your to-do list for the day, make a commitment not to open it until a certain time or until other tasks are completed.
- **Take breaks.** Productivity app DeskTime found that the most productive people work for 52 minutes then take a break for 17 minutes.
- **Focus your energy.** Avoid spreading your attention too thinly. Instead, work in bursts by focusing intently on a single task or project, and then relax completely for a set amount of time (15 minutes usually works well).

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## 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:

Four kids receive one orange each. The fifth kid gets the basket with the fifth orange in it.

## Before You Buy Online

With a few clicks you can buy almost anything online. Before you make that next purchase, however, make sure you do the following:

- Double check measurements – If you'll be buying large items such as furniture, make sure they'll fit! Read up on the measurements and check your space twice before hitting "buy now."
- Check the return policy – Even companies with generous return policies may sock you with hidden restocking or shipping fees.
- Search for discounts – You may not have a coupon, but always type "name of retailer (plus) coupons" into a search engine to see what pops up. You may find first-time buyer or reduced shipping codes.

**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**

**TimMurphy@MetropolitanHomeTeam.com**  
**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.

**What's On My Mind...** Thinking, Reading, Watching and Focusing on...

**My daughter Ireland....** She just finished up her first softball tournament. Man was it fun to watch her play competitively for the first time. As a father you can't help but be proud. As a former athlete and extreme competitor it is hard to keep my mouth shut :-). I always find myself whispering.. hands back, bend your knees, eye on the ball. I guess that is the joy of it all. You get lost in it and want nothing but the best for them.

**Building my library....** I have been on a relentless mission to learn new things in a pursuit to improve the businesses I am building and help more people. In doing so I have read several great books: "*Dotcom Secrets*" by Russell Brunson, "*Growth Hacker Marketing*" by Ryan Holiday and "*ReWork*" by Jason Fried & David Heinemeier Hansson. This gives you a taste of what's on my mind.

**My New Project....** I am really excited about a new project I've been working on. I am in the process of starting a Podcast. It is a huge undertaking and I am nervous as hell about doing this... I don't know what to expect. It is unlike anything I have ever done before. I have a long way to go before it will go LIVE... You are the first to know. The podcast will be a conversation where I interview other local entrepreneurs and purpose-driven business owners. My goal = get the message out and recognize those who have much to give while inspiring those who have always wondered..... Could I?

## Real Estate Corner...

### Q. What big mistakes should I avoid when selling my home?

A. There are plenty of mistakes you can make when you sell your home but most can easily be avoided. Here are three important ones:

- **Pricing Your Home Incorrectly.** You need to set the right price when you put it on the market. If you start high, you may keep buyers and other real estate agents away. If you lower your price in increments, it may be too late, as the home may already be viewed as "overpriced."
- **Failing To Stage Your Property.** You don't get a second chance to make a first impression! Look at your home from a buyer's point of view: clean it up, clear the clutter and get it in model-home shape.
- **Selecting The Wrong Agent.** You need to hire a REALTOR<sup>®</sup> who understands your goals and will meet your needs.

Learn more about selling your home in my book, "The Value-Driven Approach to Sell Real Estate." To get your FREE copy visit:  
**FreeBook4CharityForward.com**

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!

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