



Learn How To Save Thousands of Dollars When Finding, Buying, And Financing Your Next Home. See the back of your cover letter...

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Dan Biller's...

Service For Life!

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

Is The "Eye In The Sky" Watching You?

Do you believe that truth is sometimes stranger than fiction? Well, if you've ever had that eerie feeling that someone, somewhere was looking over your shoulder, you may be right.

This is not fiction, and it's not simply a chapter out of the Orwell classic, "1984." It's very real indeed. The future we once found to be unbelievable is now upon us. Spy satellites are watching you, and before you dismiss this as some kind of sci-fi paranoia, you should take note.

If you find yourself doubting or denying this reality, simply log onto the Internet, and go to the "terraserver.microsoft.com" web site. You'll be amazed...and intrigued at what's really out there.

The Terra Server site offers detailed photographs of your town, your neighborhood, and your home and yard. If you were out getting the paper or doing yard work when the satellite passed high overhead, you too may be in the photos.

In addition to finding familiar local landmarks, the site offers famous sites, including the Statue of Liberty.

The photos come from a variety of satellites. Some come from the U.S. Geological Survey, but others originated from a joint Russian/American venture to market declassified photos from sophisticated Russian "mapping" satellites.

You may scoff, but just remember those satellite cameras clicking away overhead when you sneak out in your underwear to get the mail or empty the trash tomorrow morning.

You might just get your "15 minutes of fame" in a very embarrassing way!

How Much Of Your Personal Net Worth Is Sitting In Your Home?

You might be shocked to learn how much your net worth has automatically increased and is sitting idle in your home. Don't leave your financial well-being up to just anyone. Call me at 772.5211 and I'll give you all the facts, based on valid, real-world home sales history. Call now!

Get Free money-saving home tips at my web site: www.DanBiller.com

Now That's RICH!

During his NBA career, Michael Jordan made over \$300,000 per game, or \$10,000 per minute, assuming he averaged about 30 minutes per game.

Assuming another \$40 million in endorsements, he made \$178,000 a day (working or not)!

Assuming he slept seven hours a night, he made \$52,000 every night.

If he went to a movie, he would pay \$7 for a ticket, but he would make \$18,550 during the show.

He made \$3,710 while watching an episode of "Friends."

If he wanted to save up for a new Acura NSX sports car (\$90,000), it would take him 12 hours.

If you were given a tenth of a penny for every dollar he made, you'd be comfortable living at \$65,000 a year.

In his final year, he made more than two times as much as all the past presidents of the United States for all of their combined terms.

That's AMAZING, don't you think?

Well, before you get too impressed...

Michael Jordan would have to save 100% of his income for 270 years to have a net worth equivalent to that of Microsoft Chairman, Bill Gates!

Popular Pups...

Faithful and loving family dogs remain the most wanted in the minds of dog owners. For the third consecutive year, Labrador Retrievers took top billing as the number one registered dog with the American Kennel Club.

Golden retrievers achieved a close second. "It goes to show that Labradors and Golden retrievers are wonderful pets," says David Roberts, a spokesman for the AKC. He cited that interest in the Chihuahua stemming from those popular Taco Bell Ads, has increased too.

How To Avoid Dangerous Health Risks On Your Next Airline Flight...

Air travel is not only tiring, but it can be the source of health problems too. Commonly known ailments include colds and respiratory infections, joint aches, jet lag, and even deadly *pulmonary embolism*. Here are a few tips for preventing these problems:

- ♦ **Avoiding The Common Cold:** Catching a cold is easy because the air on most airliners is recirculated – including airborne germs. Worse yet, humidity on airlines is usually 10 percent or lower – which makes it easier for viruses and bacteria to attach to the mucous membranes lining your nose and mouth. How can you protect yourself? Forget about wearing a mask. Try this: swallow one-half of a dropper of *echinacea* tincture along with two grams of vitamin C the day before, the day of, and the day after your scheduled flight. Drink 16 ounces of water before your flight and at least 12 ounces during your flight.
- ♦ **Stop Backache and Neck Pain:** Place a rolled blanket behind your lower back. Consider using a U-shaped neck pillow. And consider these two exercises during your flight: 1) Head Circles: tilt your head gently in a circular motion to the front (chin down), then to the right, then back, then to the left, and front again. 2) Shoulder Circles: shrug your shoulders in a circular motion up, back, and down.
- ♦ **Lower Your Risk Of Pulmonary Embolism:** A potentially deadly condition formed when a blood clot forms in your leg, then breaks away and travels to your lung where it cuts off your oxygen supply. To keep blood from pooling in your legs and lower body, take periodic walks during your flight. During your walks, stand on your toes and rock back and forth on your heels. If you cannot walk easily, perform heel rocks while in your seat – lifting your heels and rocking them back and forth to your toes. Also, consider leg lifts and straight leg exercises while in your seat.
- ♦ **Beating Jet Lag:** There's a natural supplement you can take called Melatonin to reset your biological clock after your arrival (check with your physician). Before your new bedtime, take one to three mg. of Melatonin. Continue each night for two days if you're still having trouble adjusting. Also, consider getting outside exposure to the sun after your arrival.

Please Welcome My Newest Clients And Friends!

I'm thrilled to welcome my newest clients into our real estate family. Thanks so much for thinking of me with your referrals when you, your family or friends need a caring and competent REALTOR®.

Dan and Lora Keuning; Greg and Jennifer Bouwman
Thank you!

Get Free money-saving home tips at my web site: www.DanBiller.com

Helpful Household Tips...

Bananas: To ripen bananas quickly, put them in a brown paper bag with an apple or two.

Garbage Disposals: Keep the blades sharp the easy way. Simply toss several ice cubes into your garbage disposal, then process as usual.

Easy Peel Eggs: Here's a neat egg trick. Hard-boiled eggs will peel more easily if you boil them in salted water.

Beautiful Crystal & Glassware: To clean a glass vase or crystal, simply fill it with water and drop in one extra-strength denture cleaner tablet. Let the vase soak for a few hours and then rinse out with water. Voila! Beautiful crystal.

Some Kind Of Valentine!

A guy walks into a post office one day and sees a middle-aged, well-dressed balding man standing at the counter methodically placing "LOVE" stamps on bright pink envelopes with hearts all over them. He then takes out a perfume bottle and starts spraying scent all over them.

Curious, the observer approaches the well-dressed man to ask him what he is doing. "I'm sending out 1,000 Valentine's Day cards signed, "GUESS WHO?" he says.

"But why?" asked the curious man.

"Because I'm a divorce lawyer!" he replied.

The True Philosophy Of Love...

If you truly love something, set it free. If it comes back, it will always be yours. If it doesn't come back, it was never yours to begin with.

But...

If it just sits in your living room, watches your TV, messes up your stuff, eats your food, uses your telephone, takes your money, and doesn't appear to realize that you actually set it free in the first place...

You either married it or gave birth to it!

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 Margee and Steve Overhiser. While the home that they listed with me is vacant, Margee continues to return almost daily to keep the home in top notch condition. Thank you for all your hard work Margee; your efforts help with the selling of your home more than you could know! To recognize all of your help I'll be sending you two movie tickets so that you and Steve can enjoy a night out!

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

How To Beat Carpal Tunnel Syndrome

Carpal tunnel syndrome (or CTS) occurs when there is pressure on the median nerve that travels through the tunnel formed by the wrist's carpal bones. The tunnel also houses tendons. When the membrand covering the tendons swells, the compressed median nerve causes pain and other symptoms.

Ergonomic changes in offices and factories has reduced the number of carpal tunnel syndrome cases diagnosed each year. Still, it's a painful, frustrating condition if you get it. Here are a few suggestions for dealing with CTS:

1. Minimize activities that make symptoms worse. Wear a forearm splint at night to keep your wrist from bending. Swollen membranes can shrink, relieving pressure and discomfort for people with mild to moderate CTS.
2. If this isn't effective, a doctor can inject a small amount of cortisone into the tunnel. Usually the condition improves in a few days, but no more than three injections per year should be given.
3. Surgery is considered if splints and shots haven't reduced the pain. Doctors writing in Health News say the surgeon cuts the transverse carpal ligament to relieve pressure on the nerve. Up to 90 percent of patients report that the operation is successful and pain is gone. It may take several months to regain hand strength.

Staying Safe From Tetanus...

All wounds and abrasions carry a risk for Tetanus. Doctors at UCLA Medical Center recommend the following guidelines to keep you protected from the disease: Make sure your tetanus immunization is up to date. Make a habit of getting a booster shot every ten years, such as at age 30, 40, and 50. And if you get a skin wound or a scratch on your eye, make sure to get a tetanus booster.

Get Free money-saving home tips at my web site: www.DanBillier.com

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!

Did You Know...

- > The great pyramids of Egypt now stand a full three miles south of the spot where they were originally built. That's how much the earth's surface has shifted in the last 4,500 years.
- > A strand of spider web is stronger than an equal diameter of steel.
- > There are sand dunes in Arcachon, France, that are 350 feet high.
- > The whale has the slowest metabolism of all animals. Despite its great size, it lives on one of the smallest of all creatures, the microscopic plankton found throughout the sea.

Who's Leading Who...

For years, each morning at about 11:30 AM the telephone operator in a small Sierra Nevada town received a call from a man asking the exact time. One day, the operator summoned the nerve enough to ask him why the regularity. "I'm a foreman of the local sawmill," he explained, "every day I have to blow the whistle at noon, so I call you to get the exact time."

"That's really funny," she replied, "all this time we've been setting our clock by your whistle!"

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.

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“Who Else Wants To Win Movie Tickets For Two?”

Take my Trivia Challenge and you could win too!

Here's the answer to last month's question.

Most Everyone Knows That Neil Armstrong Was The First Man To Walk On The Moon. But Who Was The LAST Man To Walk On The Moon?

a) John Glenn b) Buzz Aldrin c) Gene Cernan d) David Bowie e) Frank Borman

No need to call NASA, because the answer is "C." Gene Cernan. Thank you to everyone who decided to play. Now...let's move on to this month's trivia question...

How Many Items Are In Two Baker's Dozen?

a) 36 b) 26 c) 12 d) 24 e) 28

Call me right now with your answer! 772.5211

Please note that this question has already been answered and the movie tickets awarded; if you'd like to participate next month, you may call the same number and I'll add you to my list. Thanks!

Real Estate Corner...

Q. We entered into a contract with someone who wanted to buy our home. The agent representing the buyer presented us with a "pre-qualification" letter from a lender. Today we discovered the buyer was rejected for financing. How can this happen?

A. You allowed the term "pre-qualification" to lull you into a false sense of security. The loan amounts referenced in pre-qualification letters are conditional on verification of income, employment, funds on deposit, credit report, and more. A lender can issue a pre-qualification letter after just a simple 10-minute phone interview with a prospective purchaser.

As a seller, your best vehicle for peace of mind would be a pre-approval letter accompanying the offer to purchase. A pre-approval letter is a firm commitment to lend money and is issued only after verification of the crucial financial items mentioned above.

If you're thinking of selling your home in the next year, please call me at 772.5211 for important information that could save you thousands in the process, and avoid unwanted surprises like the sellers above experienced.

AND... if you're thinking of buying or selling, and you just need a little helpful "guidance," order one of my Free Consumer Reports highlighted in my Free Consumer Resources page on the backside of your cover letter.

Get Free money-saving home tips at my web site: www.DanBillier.com