



Kandy Clayton's...

Service For Life![®]

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

Call me right now at 801-676-0375 and ask for my Free, definitive guide to homeowner profits titled, **"Home Seller's Guide To Money-Making Fix-ups."**

**Volume IV, Issue 20
Friday, 10:30 AM
Salt Lake City, Utah**

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Here's Help For Lost Pets

Would you be able to find your pet if it ran away or was taken from you? Every year thousands of pets get lost and are never found by their owners. How can you prevent this from happening to your family? Here are some simple tips that will help you avoid the heartache of losing a beloved pet.

The easiest and most important way to protect your pet is to ensure that it wears an ID tag with your name, address, and phone number on it at all times. If you are traveling or have moved recently, be sure to tape a local address onto the tags until they can be updated. Attach ID tags to the collar using a more secure "o" shaped hook instead of the common "s" hook. Many pet owners assume that their pet will never get out, so they don't make them wear their tags. In reality, there is a very good chance that your pet will get out at some point. The easier you make it for someone to contact you, the better your chances of recovering your pet. There is even a company that offers optional "Alert Tags" and a 24-hour hotline for pet rescue. For information on this service, visit www.help4pets.com. Thankfully, 95 percent of lost pets that are found with an ID tag are returned home safely.

Another option for pet identification is to have a microchip implanted. Your vet can tell you about this relatively easy procedure. For information on some types of microchips, you can visit www.pet-id.net or avidmicrochip.com.

Protect your pets by putting them in a secured area when guests are expected. Many animals are lost each year due to the carelessness of visitors. This is especially important when service people are in your home. They have no attachment to your pet and are not always careful to prevent your pet from escaping.

Your dog should be on a leash at all times when away from your home. Even the best dog can get frightened or distracted and run from you. Be sure to spay or neuter your pet because animals have been known to wander when "love is in the air."

Remember never leave your pet where you wouldn't leave your wallet! The idea of leaving your wallet unattended in front of a store or on the seat of your car probably sounds crazy to you. Well, if you leave your pet in places like this, it

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's call the **"Home seller's Guide To Money-Making Fix-Ups,"** and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...
801-676-0375

Word Of The Month...

Studies have shown that your income and wealth is directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

Apercu \aa per soo\ (noun)

Meaning: insight, a revealing glimpse; first glance or immediate impression

Sample Sentence: Charles hoped his girlfriend's parents would have a positive **apercu** about him after their first meeting.

Success With Self-Tanners

Using self-tanning creams to get a healthy glow without the damaging effects of the sun has become a very popular option. Here are some simple tips to make your experience with these products wonderful:

- Exfoliate first to avoid flakes and get a richer color.
- Dilute the tanner with a moisturizer for areas that may get too dark with direct application.
- Use latex gloves to avoid an uneven look on your hands.
- Start at your feet and work up using a swirling motion to get a natural look.
- Wait at least 10 minutes after a shower to apply the tanner. This allows your skin to cool properly.

Mosquito Miracle

Warding off mosquitoes may be easier than you think. Preliminary research shows that taking 25 mg to 50 mg of Vitamin B1 three times per day may be the answer. The thiamine is believed to produce an odor that is undesirable to mosquitoes but undetectable to humans. It is worth a try if it means avoiding those nasty bites without using chemical sprays.

Quote Of The Month

It takes courage to push yourself to places that you have never been before...to test your limits...to break through barriers. And the day came when the risk it took to remain tight inside the bud was more painful than the risk it took to blossom.

-Anais Nin

may be stolen. Criminals take pets to sell them for cash or for possible rewards offered by their owners.

For more information on pet protection, or if you lose your pet, you can contact your local humane society or animal control center. They can offer you suggestions and resources for finding your pet and/or preventing you from ever losing your pet in the future.

Are You Haunting Open Houses?

Do you find yourself getting that urge to drop-into Open Houses, even when you're busy? You're not alone. Many homeowners visit open houses to get design ideas, or to see how their home compares in the neighborhood.

But if you find yourself attracted to Open Houses frequently, you might want to ask yourself "why." You might just find that, even though you're happy with your current home, you might be subconsciously searching for your dream home. Perhaps you want a bigger yard. A quieter street. A gourmet kitchen.

Whatever the reason, I can help. My computerized "Home Search" system can scour the market finding the *exact* home you want – automatically. I can get you daily updates on the newest homes on the market, and there's never any pressure when working with me, just great service. Even if you're just "thinking" and want to know what's "out there," call me at 801-676-0375.

Tips For Organizing Your Financial Records

Is your desk a disaster area? The clutter of financial records is enough to make any home office look messy. Keeping it all in order for that yearly tax scramble can be a challenge. Office experts offer a few simple tips on making next year's tax time a little more manageable.

Their first tip is to clean up and shred any unnecessary papers. You can visit www.fightidentitytheft.com/shred.html for information on what to shred and when. This is important to check because different records need to be kept for different periods. Don't keep anything longer than you are required. It leads to clutter and complicates matters if you become a victim of identity theft.

Second, it is important to organize both your paper and computer files. All archived records should be organized and placed in sealed manila envelopes. Label all of the envelopes carefully and store in a labeled box out of the way. This will leave desk space for your current records. Computer records should be archived using Zip disks or a CD. Label the disks and add them to your stored paper records.

In order to prepare for next tax season, it is suggested that you label and file items throughout the year. File items such as check stubs, 401(K) updates, important receipts and other tax related financial records in one place. Using programs such as Quicken, QuickBooks, or Microsoft Money makes tax reporting much easier. All of these programs allow you to pull end of the year reports organized by categories. If you have entered all of your expenditures throughout the year, this will be a real timesaver. For more tips on organizing your home office, visit the experts at www.homeofficelife.com.

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

Brain Teaser Of The Month

I know what my job is,
The point has been made
You say I have a big head,
And you're right, I'm afraid.
Put me in my place,
And then leave me alone.
What I need most,
Is someone to drive me home.
What am I?

(answer at the bottom of last page)

Easy Oven Cleaning Tips

- To clean a glass oven door, sprinkle baking soda on a damp cloth. Then, use circular motions to wipe the door, dissolving baked-on stains.
- If food boils over in the oven, sprinkle the spill generously with salt while the oven is still hot. Once the oven has cooled, scrape up the spill with a spatula.

A Simple Friendship Vs. A Real Friendship

A simple friend has never seen you cry. A real friend has shoulders soggy from your tears.

A simple friend brings a bottle of wine to your party. A real friend comes early to help you cook and stays late to help you clean.

A simple friend seeks to talk with you about your problems. A real friend seeks to help you with your problems.

A simple friend, when visiting, acts like a guest. A real friend opens your refrigerator and helps himself.

A simple friend expects you to always be there for them. A real friend expects to always be there for you.

Little Ears, Big Mouths...

The little boy greeted his grandmother with a hug and said, "I'm so happy to see you grandma. Now maybe daddy will do the trick he has been promising us." The grandmother was curious and asked, "What trick is that my dear." The little boy replied, "I heard daddy tell mommy that he would climb the walls if you came to visit us again."

Water Safety For Kids...

Don't let your child become a statistic. Each year 350 children less than five years old die and another 2,600 are seriously injured in drowning or near drowning situations. The key to preventing these accidents is to have layers of protection surrounding pools and to teach children about water safety.

A fence that is at least four feet in height and equipped with self-closing gates should surround all pools. Any doors leading to the pool should have an alarm. Safety covers should be in place when the pool is not in use and underwater pool alarms can be used for added assurance. For more information on safety barriers, visit www.cpsc.gov for pool safety publications.

When teaching children about pool safety, it is important that they learn to love the water, but also respect it. This can be done at an early age by taking advantage of tub time activities. Don't be afraid to splash little ones in the face to get them used to the idea of getting under the water. Once you have progressed to the pool, be careful about harsh warnings. Give matter-of-fact safety rules in a positive manner. This will allow your children to enjoy the idea of swimming while still respecting the dangers associated with water. If you choose to enroll your child in swimming classes, you can search for a certified instructor at www.swimamerica.org or you can check with the Red Cross or YMCA/YWCA. If you ever realize your child is missing from your home, check the pool first. In drowning situations, every second counts.

A Heartfelt Message To My Special Clients And Friends...

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!

Nate & Leah Kievman, Dave & Sue Newbold, Summer Pack

Improving Your "Bottom Line"

Do you need to tighten up those gluts? It is time to kick some butt with these three simple exercises that will improve your derriere.

The sit-back squat. Stand with your feet together and hold on to a chair. With your heels down, squat to a sitting position, hold for two seconds, and return to a standing position. Repeat, increasing the number of repetitions each week.

The step-up lunge. Standing in front of a 12-inch step, put one foot up on the step. Raise your second foot up to the step, stop for a second and then step down with your first foot. Repeat and change your starting leg.

The high-jump squat. Stand feet together and bend into a sitting position. Then jump up as high as you can. Repeat.

All of these exercises can be done three times per week. It is recommended to start with two sets of twelve repetitions each. You will see a difference in your bottom line in no time.

Get Free money-saving home tips at my web site: www.UtahHomesInfo.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 or investment property? Thanks for keeping me in mind with your referrals...and spreading the word!

Positioning Yourself For Computer Work

If your job requires sitting for hours in front of a computer, heed this advice from ergonomic experts about the best way to position your body to avoid neck, shoulder, and back pain:

- Sit square and straight in your chair directly in front of the terminal with your feet flat on the floor.
- Avoid slouching or leaning forward. Your back should touch the seat back at all times.
- Keep your fingers and wrists level with your forearms while typing.
- Adjust the monitor height so that the top of the screen is at, or slightly below, eye level and position it about an arm's length away.

Trivia Tidbits

- Intelligent people have more zinc and copper in their hair.
- The state with the highest percentage of people who walk to work is Alaska.
- The first couple to be shown in bed together on prime time television was Fred and Wilma Flintstone.
- The average number of people airborne over the U.S. at any given time is 61,000.
- "I am." Is the shortest complete sentence in the English language.

Brain Teaser Answer

A Nail

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?”

Your chances to win could be better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner was...drum roll please: **Liz Pieros** was the first person to correctly answer my quiz question...

How many eyes, or eye spots, do most starfish have?

- a) Two b) One c) Five d) Four e) Three

The answer is letter "C," Five. There is one on the tip of each arm. So let's move on to this month's trivia question...

How many types of clouds are there?

- a) Twelve b) Three c) Seven d) Ten e) Five

The first person to call me with the correct answer will win! 801-676-0375

Real Estate Corner...

Q. We want to purchase a home but fear that our poor credit will prevent us from getting financing. How can we repair our credit?

A. Initially, you need to obtain a copy of your credit report and contact your creditors. You will need to explain your current situation and offer to pay a percentage of your outstanding bill. Often creditors will settle for 30-40 percent of the total bill. Once you have made your partial settlement payment, get them to issue you a signed settlement letter. Copies of these letters will need to be sent to all of the credit bureaus (Equifax, Trans Union, and Experian/TRW). In the eyes of a lender, this is a better method of rectifying your credit than setting up a payment plan through a consumer counseling service. By resolving your own credit problems using the partial payment approach, it demonstrates to lenders your ability to be a responsible credit user. In addition to avoiding the consumer counseling services, you should also avoid filing bankruptcy if at all possible. This act will stay on your credit for a period of 10 years. One of the only ways to redeem yourself in the eyes of a lender after filing bankruptcy is to get secured credit cards. These are prepaid credit accounts that allow you to demonstrate your ability to spend wisely.

When looking for a mortgage after credit problems, look to mortgage brokers. They are often able to offer you greater options than mainstream lenders. Just because you have credit issues, don't expect that you will be stuck with higher interest rates. Some lenders can offer you great options. Once you have begun to repair your credit history, it is imperative that you make payments on time. Lenders who give you a second chance will not be lenient with borrowers who have a history of credit problems. It becomes your responsibility to prove to the lenders that you are capable of controlling your credit future. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at 801-676-0375.

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