



Kandy Clayton's...

Service For Life![®]

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

Secrets for Playing the Stock Market like a Professional

Are you intimidated by the complexities of the stock market? Understanding the market doesn't need to be a mystery, and you don't have to settle on low interest savings accounts for your investments. Now you can educate yourself using the Internet. The Internet is a quick and easy tool to learn common investment strategies. Here are a few tips for playing the market like a pro.

First, you must learn the basics about investing your money. Educate yourself on the terminology and the inner workings of the market. There are great web sites with simple descriptions about basic investment information. Visit www.investopedia.com for easy to understand terminology and answers to frequently asked questions.

Once you have a handle on the basics of investing in the stock market, you will need to assess your goals. It is important to realize how much money you want to make and when you'll need cash. This will help you decide on long-term or short-term investment strategies. Many people use an online broker to help with their investment research and stock trading. If you are going to hire a broker, you can see reviews at: www.consumersearch.com/www/internet/online_brokers/reviews.html. Choose an online broker based on services they provide and the fees you'll incur to obtain important investment information and making stock trades.

Your long-term investment plan will be the map to your investment future. You should aim for a diversified portfolio of stocks, bonds, mutual funds, and real estate. At www.kiplinger.com/personalfinance/tools you can get access to a variety of financial tools and calculators to help determine what investment strategy will work best for you. You'll also notice there are numerous sites on the Internet for getting predictions about market growth. These sites are to be used cautiously, however. There is no guarantee these "expert" sites know any more about the market than you.

To analyze individual stocks, www.bigcharts.com is a good resource. In addition, mutual fund ratings can be researched at www.morningstar.com. Both of these sites are fairly reliable in their estimates.

Don't You Just Hate Pushy Salespeople?

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why I treat my friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call me at **801-676-0375**. There's never any pressure or hassles – I'm here to help.

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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!

impecunious \im' pi kyoo' nee es\
(adjective)

Meaning: lacking money, penniless

Sample Sentence: She thought her destitute college days were a thing of the past, but her entry-level position at a new advertising company left her **impecunious** as well.

Did You Know...

- Men go to the movies more than women do.
- College educated people go to more movies than those with lesser education.

Food Safety Warning

The U.S. Department of Agriculture says that pregnant women, infants, older people, and people with weakened immune systems are especially vulnerable to listeriosis, a sometimes fatal infection caused by bacteria in ready-to-eat processed foods, such as lunchmeats, hot dogs, and some cheeses. Follow these tips to reduce the risk of illness from these sources:

- Heat hot dogs, lunchmeats, dry sausage, pates, and leftovers until steaming.
- Don't eat soft cheeses, such as feta, Brie, Camembert, Roquefort, and soft Mexican-style cheeses.
- Avoid unpasteurized milk and foods made from raw milk.
- Cook all meats, poultry, and fish thoroughly.
- Carefully rinse fruits and vegetables before eating.

Quote Of The Month

Go outside, to the fields, enjoy nature and the sunshine, go out and try to recapture the happiness in yourself and in God. Think of all the beauty that's still left in and around you and be happy.

Anne Frank

If the volumes of information on investing overwhelm you, you may want to check out www.armchairmillionaire.com to review simple steps for successful investing. CNBC, Yahoo, and MSN Investor provide information on current stock reports. Once you have invested, you will find their information very helpful in tracking your stocks. Once you have developed your portfolio, you can assess your risk for loss at sites such as www.riskgrades.com.

All of these web sites serve as resources for you to personally build and track your own portfolio. Use this information with balance and reasonableness, and you'll soon be realizing consistent profits from your investments.

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.

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

Lyme Disease: A Serious Health Threat?

Do you really have the flu, or could it be something much more serious? Lyme disease is often misdiagnosed. The common symptoms include fatigue, headaches, and overall aches. Each year more than 15,000 Americans are infected and many of those go untreated due to the lack of a correct diagnosis.

Lyme disease is passed to humans through infected ticks. The first sure sign of infection is a bull's-eye shaped rash at the site of the tick bite. Many people don't even realize they have been exposed until the rash appears. Some people do not develop the signature rash, which makes diagnosis of Lyme disease even more difficult.

A blood test can confirm diagnosis. Antibiotics can be used to successfully treat Lyme disease once a diagnosis has been made.

If you will be exposed to an area where ticks are known to exist, cover yourself thoroughly with light colored clothing. You can also use deet-containing insect repellent to help repel ticks and other insects. If you find a tick on your skin simply remove it with tweezers and then apply a disinfectant to the bite area. Remember where the bite was so you can check for a rash to appear anytime during the next month.

If Lyme disease goes untreated, it can cause heart palpitations, nervous system abnormalities, and other ailments. If your flu-like symptoms persist and you have been exposed to ticks, check with your doctor.

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

Brain Teaser Of The Month

I always fall,
but I never get hurt.
I can bend over backwards,
but cannot break.
I arrive free of charge
but often leave for a fee.
What am I?

(Answer is at the bottom of last page.)

U.S. Government Web Site Of The Month...

Did you know the U.S. government is on-line? In fact, there are over 20,000 government web sites covering nearly every topic you can imagine. Here's one that could help you:

Learn how to get health insurance for your children through the Children's Health Insurance Program at www.insurekidsnow.gov. This site offers state-specific information on who is eligible and how to enroll. Make sure that your children grow up to be strong and healthy.

She Said What?

Question: "If you could live forever, would you and why?"

Answer: "I would not live forever, because we should not live forever, because if we were supposed to live forever, then we would live forever, but we cannot live forever, which is why I would not live forever."

*Miss Alabama in the 1994
Miss Universe contest*

Keep a Positive Focus

If you want to succeed in your career, take an example from golf phenom Tiger Woods and focus on your strengths instead of your weaknesses.

Woods apparently is awful at getting out of sand traps. His strength is a strong fluid swing that allows him to drive the ball far and straight.

When Woods won the 2000 British Open, he won it on a course with more sand traps than any other did. Why did he win? His swing was so accurate he got around the sand traps.

How To Protect Yourself From Ruthless Computer Viruses

It's a frustrating experience, and chances are you're at risk. A recent survey found that 24 percent of home and office PC users do not update their anti-virus software on a regular basis. This means millions of people are leaving their system vulnerable to potentially devastating computer viruses.

Of 54,000 computer users surveyed, almost one-quarter admitted they don't update their virus protection monthly. Even more alarming, current virus outbreaks have effected over 65 percent of PC users and, of those, 57 percent lost data as a result. In fact, a startling 14 percent of the people surveyed had experienced more than five viruses on their PC within the past year. When using e-mail, you are exposed to systems that are possibly infected. It's important to protect your own system by installing and updating anti-virus software. An estimated 30 viruses are discovered each day. With new viruses constantly introduced on the Internet, it's recommended that virus protection be updated as frequently as daily. Usually, updates are easily performed via the Internet by downloading the virus signature database from the software vendor of your choice.

If You Enjoy This Newsletter, Why Not Share It With People You Know?

I love helping people, and I hope you enjoy reading my newsletter each month. If you'd like your friends, co-workers, relatives, business-acquaintances, etc. to receive a FREE subscription, just fill out the information on my "*Insider's Free Resources*" page and send or fax it to me (the number's on the sheet), OR just call me at **801-676-0375** and I'll make sure they receive a free subscription.

I'll also send them a note with their first issue letting them know that you were the thoughtful person who suggested they receive this newsletter. It's that easy!

Simple Tips For Safe Driving

Everyone wants to be safe on the road, but sometimes distractions prevent us from giving driving our full attention. Here are a few simple tips to make your road travels safer:

Service your vehicle regularly. This includes checking your tires at least once per month. Be sure that everyone is buckled appropriately all of the time. **Keep a first aid/safety kit in the car.** Above all, if you become distracted by a call on your cell phone, pull over until you can regain your driving concentration. **Know whether you have anti-lock brakes** and drive accordingly. If you do have ABS, apply firm pressure on the brakes and continue to do so until you stop. If you do not have ABS, pump the brakes to avoid going into a skid. For tips on safe driving visit www.drivesaferamerica.org or call 800-694-5200.

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? Thanks for keeping me in mind with your referrals...and spreading the word!

Simple Kitchen Tips

- To get the most juice out of fresh lemons, bring them to room temperature and roll them under your palm against the kitchen counter before squeezing.
- Wrap celery in aluminum foil when putting it in the refrigerator and it will keep much longer.
- To prevent eggshells from cracking, add a pinch of salt to the water before hard-boiling.
- When a cake recipe calls for flouring the baking pan, use a bit of the dry cake mix instead. Then, there won't be any white mess on the outside of the cake.
- Place a slice of apple in hardened brown sugar to soften it without affecting the flavor.

Too Hot? Keep Moving!

When working in any hot environment (a hot kitchen, summer outdoors, etc.) don't stand still. You may faint. When you stand still, your blood pools in your legs, causing less of it to be delivered to the brain. Thus, moving around rather than standing still reduces the possibility of fainting.

Brain Teaser Answer

Hair

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!

What part of the human body has the thinnest skin?

a) eyelid b) neck c) lips d) palm of hand

The first person to call me or e-mail me with the correct answer will win! 801-676-0375 or Kandy@UtahHomesInfo.com

Real Estate Corner...

Q. How Much Can I Afford To Pay For A New Home?

- A. When you're interested in purchasing a home, the mortgage company or your REALTOR[®] will usually determine the amount you can afford by using one of two formulas.

The Payment to Income Ratio is a fairly simple formula. It adds your future mortgage payment, property taxes and insurance together to get what is called a “PITI” payment. This amount is divided by your total household income to produce a percentage. Most loan companies consider anything under 28 percent an acceptable ratio and the loan is granted.

The Debt to Income Ratio is not as simple. It not only adds the PITI payment, but all monthly payments. This includes auto loans, credit card payments, investment payments, and other fixed monthly bills. The acceptable percentage using this method is usually higher than the standard 28 percent, but varies by lender.

The easiest way to figure out what you can afford is to figure out your Payment to Income Ratio using a monthly payment that produces a final percentage slightly under 28 percent of your income. Then using a loan amortization chart, which can be obtained from your REALTOR[®], you can identify the appropriate price range for your future home. Of course, the overall price range is also affected by the amount of your down payment, current interest rates, and the term of the loan.

Most REALTORS[®] work with mortgage companies and offer professional consultation to help you determine how much you are qualified to purchase. If you are considering buying a home in the near future, and require competent and caring representation, please call me at **801-676-0375**.