



Good Neighbor Letter

"Helpful tips and information to make your life better and more fun"

Inside This Issue...

- ☺ "Dangers Of Facebook"
- ☺ "Trivia Question"
- ☺ "Dealing With Headaches"
- ☺ "Did You Know That"
- ☺ "Fun Facts And Trivia"
- ☺ "Real Estate Corner"

**Seen a home that
you want to
know more about?**

There's no need to wonder about the price or features. And there's no need to expose yourself to a high-pressure salesman or unwanted sales pitch. Just call us at **763-9282** and we'll get the information for you. No hassles and no obligation!

Loan "Recasting"

Recasting is, in effect, a recalculation of a mortgage. When a mortgage is recast, the lender works out a new amortization schedule, usually with the same interest rate, after the borrower has made a large payment on the loan to reduce the principal balance. Typically, this type of recasting can only occur once during the life of a loan and only on certain types of fixed-rate loans. It costs far less than refinancing because you don't apply for a new loan and a new appraisal is not necessary. It works almost exactly like refinancing wherein the lender pays off the previous mortgage and re-issues a new loan for a lower amount. There are no closing costs and fees, usually just a small flat fee.

The Dangers of Facebook

Today there are more than 600 million Facebook users and that number is growing by leaps and bounds every day. It is estimated that 91% of teenagers have a profile on Facebook, which contains all of their personal information and studies have also found that:

- 46% - accepted friend requests from unknown people, strangers
- 89% (in their 20s) - disclosed their full birthday
- 95% - post their email address
- between 30-40% - list data about their family and friends

Few people who post their information on Facebook seem to realize that it will be made available to virtually anyone with an Internet connection.

While you can meet new friends online, you may also come into contact with malicious people misrepresenting themselves. Internet thieves and sexual predators are only too eager to exploit personal information found on social networking sites. They are out there and willing to hurt you unless you take proper precautions.

A second consideration, frequently overlooked, is that information you post on a social networking site may reveal indiscretions and worse to parents, college professors, future employers, and the legal system.

Students have been suspended and expelled for escapades and threats posted online and potential job offers have been withdrawn because of information posted on a social networking site. Stories are increasing about people being "weeded out" from a job search due to compromising or ill-advised photos and information found on the Web.

Keep these things in mind to help you protect yourself on a social networking Web site:

Consider restricting access to your profile. If the site allows it, it's a good idea to limit access to your profile. Don't allow strangers to learn everything they can about you. It's just not safe.

Keep your private information private. Never post your full name, Social Security number, address, phone number, full birth date, financial information, or schedule. These will make you vulnerable to identity thieves, scams, burglars, or worse.

Nuffy Facts And Trivia

73% of people who buy flowers for Valentine's Day are men, while only 27 percent are women. 15% of U.S. women send themselves flowers on Valentine's Day. About 3% of pet owners will give Valentine's Day gifts to their pets.

During the prudish Victorian era of the 1800s, Chicago's post office rejected more than 25,000 Valentine cards on the grounds that they were so indecent, they were not fit to be carried through the U.S. mail.

In the Middle Ages, young men and women drew names from a bowl to see who their valentines would be. They would wear these names on their sleeves for one week. To wear your heart on your sleeve now means that it is easy for other people to know how you are feeling.

The 17th century a hopeful maiden ate a hard-boiled egg and pinned five bay leaves to her pillow before going to sleep on Valentine's eve. It was believed this would make her dream of her future husband.

The Italian city of Verona, where Shakespeare's lovers Romeo and Juliet lived, receives about 1,000 letters addressed to Juliet every Valentine's Day.

The first televised tour of the White House aired on Valentines Day in 1962. First Lady Jackie Kennedy hosted the tour.

Valentine's Day is big business in the US. Consumers will spend an average of \$85 on Valentine's Day gifts this year and E-commerce retailers expect to rack up more than \$750 million in sales of food, candy, flowers, wine and other Valentine's Day gifts. Of that amount about \$75 million will be spent on chocolate.

"Be kind to one another"
Ellen Degeneres

Choose a screen name that is different from your real name. Avoid using any personal information that would help someone identify or locate you offline.

Think twice about the photos you post. While one of the fun things about the Internet is sharing photos with friends, keep in mind that the Internet is also a public resource. Those party pictures can come back to haunt you and can also be altered or shared without your knowledge. Even if you remove photos or information, they can still exist in archive caches or on another person's computer.

Don't post information that makes you vulnerable to a physical attack. Revealing where you plan to meet your friends, your class schedule, or your street address is almost an open invitation for someone to find you. Remember that a photo in front of the Co-op tells strangers you are in Austin, and quite likely at the university.

Use your common sense. If you are contacted by a stranger online, find out if any of your established friends know the person, or run an online search on them (after all, you can use these things to your own benefit too!). If you agree to meet them, make it in a public place and invite others to join you.

Trust your instincts. If you feel threatened or uncomfortable during an online interaction, don't continue the dialogue. Report any offensive behavior to the social networking Web site administrators.

Be suspicious. Don't take any information you receive from a new online contact at face value. The Internet makes it easy for people to say or do things they would never say or do in public or in face-to-face interactions. Protecting yourself is the smart thing to do.

Even your real friends on Facebook can make you vulnerable. Your security is only as good as your friend's security. If someone in your network of friends has a weak password and his or her profile is hacked, he or she can now send you malware. *For example:* There is a common scam called a 419 scam, in which someone hacks your profile and send messages to your friends asking for money - claiming to be you - saying, "Hey, I was in London, I was mugged, please wire me money." People fall for it thinking their good friend needs help - and end up wiring money to Nigeria.

Never forget the fact that Facebook is an open book about your life!

Can You Answer The Trivia Question?

In every issue somebody gets the opportunity to win a valuable prize in our fun trivia contest. This issue's prize is a pair of Midway Cinema 9 movie passes. Winner will be drawn from a hat of correct answers. More than one billion Valentines are sent each year. Bet you wonder where they all go!

Who gets the most Valentines?

A) Teachers B) Mothers C) Wives D) Children E) Sweethearts

Email scottsell@alexproperty.com if you know the answer.

Did You Know That...

...our colleges and universities are very unsafe. Security is extremely lax on most campuses, and burglary, assault and rape are distressingly common. Even prestigious colleges have crime problems. Make sure your children understand this and that attention must constantly be paid to personal and property security.

...older people who are slightly overweight live longer. In a recent finding, people age 70 and older, who were over-weight but not obese had 13% lower risk for death from all causes. One possible reason is that the extra fat provides a metabolic reserve, which older people need to help them recover from illness.

...childhood trauma can shorten life span by as much as 15 years. Emotional traumas include abuse or neglect, loss of a parent, lack of a close relationship with an adult, witnessing severe marital problems or having a family member who abused alcohol or drugs or had a mental illness. They experience a higher incidence cardio-vascular disease, type 2 diabetes, osteoporosis and other disorders.

...tombstones may talk some day. There is a patent pending for video-enhanced grave markers that will play pre-recorded messages from the deceased for visitors to their graves. However, if you want to see and hear you loved ones after they're gone, it won't be cheap. Projected cost for these devices is \$8,000-\$10,000.

...a healthy diet costs about \$2 more per day the standard US diet. People who follow a healthy diet, which includes a lot of fish, fruits and vegetables (especially organic) spend more - \$735 more each year based on 2,000 calories per day- than people whose diets are higher in meats and dairy products.

...digging in beach sand can make kids sick. Children under age 11 who dig in beach sand have a 44% greater risk for diarrhea. Beach sand can contain dangerous bacteria from sewage outfalls, storm-water runoff and domestic and wild animals.

How To Deal With Headaches

More than 45 million Americans suffer headaches, from common tension headaches to splitting migraines. It is not normal -- and even harmful -- to have headache after headache. The best way to deal with headaches is to try and avoid them in the first place. You can do this by keeping your body in a balanced and non-toxic state -- one in which headaches are less likely to occur.

Identify and avoid the triggers. Major headache triggers include chemicals in food and beverages and even toxins in the body and air, dehydration, lack of exercise, as well as stress and loss of sleep.

Take inventory of your body. Start by looking at your diet. Common culprits include cheeses, pickles, chocolate, dairy products, alcohol (especially red wine), processed meats, onions, nuts, raisins and products that contain MSG and aspartame. Try eliminating suspected food triggers one by one from your diet for two to three weeks, and monitor what happens with your headaches.

Drink plenty of water. When we become dehydrated, the digestive system, lungs, liver and kidneys can no longer do their jobs as effectively, and this can lead to a headache. Water cleanses the colon, flushes the liver and kidneys and empties the bowels. You should drink two quarts of water daily.

Break stress patterns. Stress is a biggy and the leading cause of headaches. Find whatever stress releases work for you -- it could be walking, stretching, biking, meditation, yoga, tai chi, or whatever. Taking a multiple B vitamin, at least twice daily, also helps fight the stress reflex. For many people a magnesium supplement may be useful as well. Massage, acupuncture and deep breathing can help as well. In addition to stress relief, deep breathing ensures a continuous flow of fresh oxygen into the body.

Get enough sleep. Your body uses serotonin to regulate sleep, and changes in serotonin levels can cause headaches. To prevent headaches, it's essential to establish deep and constant sleep patterns. Avoid caffeine six hours before bed, as well as overly stimulating activities such as intense exercise. Stop working at the computer at least an hour or more before bed. Establish a regular, soothing routine, such as a warm bath.

If you have a tendency to snore, it may be a sign of sleep apnea, which prevents the body from calming down and relaxing during sleep. You will not get the proper rest and it can also lead to heart problems. If you snore excessively, talk to your doctor about a sleep test to determine whether you have apnea or not.

Engage in regular exercise. Exercise reduces stress, releases endorphins, improves blood flow, and works through muscle tension. Engaging in simple, regular activity such as brisk walks and simple stretches will go a long way toward preventing headaches, as well as improving overall health.

Headaches can spell trouble. Seek immediate medical attention if you experience any of the following... An abrupt, severe headache, a headache accompanied with fever, convulsions, confusion or loss of consciousness, headache following a blow to the head or associated with pain in the eye or ear, persistent headaches, recurring headaches in children.

Flossing Alternative

There's no argument that daily flossing is the best way to protect teeth and gums. It can even protect your overall health. Yet about half of Americans don't floss each day. They often complain that flossing is painful, awkward and time-consuming. Here are some alternatives:

Water Picks. Water picks use small, high-powered bursts of water to flush debris from between the teeth. This is not as effective as daily flossing and the sensation takes some getting used to, but it's a lot better than nothing. Water picks are particularly useful for those who have braces or other dental work that makes flossing difficult. Consult your dentist about the best way to use one.

Flossing Brush. These are ideal for those who have overcrowded teeth. They brushes have bristles that fit between the teeth and make it easy to clean.

Picks. These can be toothpicks, advanced plastic soft tooth picks and brush picks.

Flosser. A flosser has a long handle that holds the floss taut so you can move it back and forth without having to hold it with your fingers.

Rota-Dent Toothbrush. It mimics professional dental cleaning equipment in that it rotates and has a micro brush that gets in-between the teeth.

Gum stimulator. A pointed, rubber-tipped tool that enables you to massage between teeth at the gum level.

Mouthwash. Antibacterial mouthwashes cannot remove plaque from between the teeth, but they can at least kill bacteria. Swish for at least 30 seconds – a full minute is better.

"Too many folks go through life running from something that isn't after them."

Anonymous

As always, your comments and suggestions about the letter or real estate are welcome. Just call us.

Scott & Jodi Seidl
Alexandria Property Group
418 3rd Ave East
Alexandria, MN 56308
320-763-9282

Must sell Property *Of The Month*



This month's *Must Sell Property of the Month* is located in Brandon, MN on a beautiful corner lot. Garden area, dbl car garage attached to breezeway. 3+ Bedroom w/main floor laundry & bath. GREAT starter home for only \$69,900. **CALL FOR AN APPOINTMENT TODAY!**

Real Estate Corner

Q. What is "Loan mitigation"?

A. Loan mitigation is a fancy term for the renegotiation of a mortgage. These days there are dozens of companies advertising that they can successfully negotiate with your lender for more favorable loan terms thus reducing your payment and enabling you to avoid foreclosure. All, of course, for a fee.

The problem is that 75% of these companies are scam artists and they work like this: The homeowner pays an initial upfront fee of several hundred dollars to have their case reviewed. Then the loan mitigation company claims it can help you and will typically charge a few thousand dollars more to get the process started. The owner is told the company "Will do all the work for you" in negotiating with the lender.

But once they get your money, you wait and wait only to finally realize that these people have not made one phone call to your mortgage company and have not made any attempts to reach out to solve your situation with your lender. They took your money and they walked away.

The bottom line is, don't jump at the first solicitation of help. Investigate, research and call reputable resources to learn about the company or person you're considering getting help from.

You can contact the fraud-investigation unit of your state's attorney general's office to find out if they have any complaints on file against a particular person or business who offers foreclosure services. A phone call like that could save you from financial ruin.

If you are considering loan mitigation, I would strongly advise hiring an experienced attorney to help you.

We'd be delighted to discuss this with you in more detail or answer any other questions you may have about real estate. Feel free to give us a call at **320-763-9282 OR 800-890-4329**