



STEVE JOHNSON

Because Your Family
Matters Most

Get my *Free Consumer Guide* that
reveals 8 moneymaking secrets for
financing your new home.
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Inside This Issue...

**How Simple Genetic Testing Can
Save Your Life....Page 1**

**Here's A Simple Checklist For
Keeping Your Home Safe And
Healthy....Page 2**

**Six Secrets For Creating A Life Of
Wealth and Freedom....Page 3**

**Answer This Trivia Question First
And You Could Win A \$20 Gift
CertificatePage 4**

**Should You Consider Refinancing
Your Home?....Page 4**



Steve Johnson's...

Family Matters!

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

Which Of These Genetic Tests Could Save Your Life?

What was once science fiction is now reality. Our scientific community is discovering stunning genetic breakthroughs on a daily basis. And while most of the news focuses on more far-out advances, such as genetic “cloning,” there are more important and practical findings taking place. And those findings could save your life!

As it turns out, genes influence much more than just our appearance or personality. To date, more than 8,600 disorders have been traced to specific genes. And many more are known to involve *several* genes.

Understanding your genetic make-up gives you a powerful weapon in controlling your health. Being helplessly held victim by your genetic history is becoming a thing of the past. Here's what you should know about common hereditary diseases and illnesses.

Colon Cancer: About 2 percent of colon cancers are caused by *familial polyposis* – a condition where hundreds of growths develop along the intestinal lining of the intestine. Some of these turn malignant. Consider getting a DNA test if two or more of your family members have had *familial polyposis* or colon cancer.

Breast Cancer/Ovarian Cancer: Approximately 10 percent of breast cancers are inherited through mutations in two specific genes, *BRCA-1* and *BRCA-2*. Women who inherit one of these genes have an 85 percent chance of developing breast cancer in their lifetime, and a 40- 65 percent chance of developing ovarian cancer. Consider DNA testing if two or more close relatives had breast or ovarian cancer, or one relative had cancer in both breasts. Also, sons of women with breast cancer who inherit a breast cancer gene are at a greater risk for prostate, intestinal, pancreatic, or even breast cancer.

Pulmonary Embolism: There are two genes that put individuals at risk for pulmonary embolism (a blood clot in the lung). About 5 percent of Caucasians carry defective genes for the blood component *factor V Leiden*, and about 2 percent carry a *prothrombin* gene mutation. Consider DNA testing if you or a member of your family has suffered either deep vein thrombosis (a blood clot in the leg) or a pulmonary embolism. If you do have a genetic history of pulmonary embolism, you should alert your doctor if you're going to be immobile for any long period of time – such as a long plane or car trip.

Check out my website at www.BrevardAreaHomes.com

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!

volition \ve lish' en\ (noun)

Meaning: a conscious choice or decision

Sample Sentence: Even though she was very busy, her **volition** allowed her to make time to volunteer at her daughter's school.

Kid Wisdom

Little Mary was attending a wedding for the first time. As she sat in the church, she watched the bride slowly approach the altar. Mary whispered to her mother, "Why is the bride dressed in white?"

"Because white is the color of happiness, and today is the happiest day of her life," her mother tried to explain, keeping it simple.

The child thought about this for a moment, then said... "So why is the groom wearing black?"

The Easiest Way To Remove A Splinter...

The next time you get a pesky splinter, apply some Elmer's Glue. When the glue dries, peel it off. The splinter usually comes out with the glue.

Quotes For The Month...

"Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones will tend to take care of themselves."

Dale Carnegie

A child's life is like a piece of paper on which every person leaves a mark.

Anonymous

It doesn't matter where you're coming from; all that matters is where you're going.

Brian Tracy

Hemochromatosis. This condition occurs when the body stores excess iron, resulting in potentially devastating damage to the liver, heart, or pancreas. About one in 200 individuals have this disease. Consider DNA testing if a close family member suffers or died from diabetes, heart failure, or unexplained cirrhosis of the liver.

How To Get Help: If you've identified specific diseases or disorders in your family history, ask your doctor if he/she recommends genetic testing. Most states have legislation prohibiting the use of genetic information when being considered for life or health insurance or employment. If you'd like more information about genetic testing, or to find a clinical geneticist, contact the American College of Medical Genetics (301) 530-7127, or www.acmg.net.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling, or refinancing a home.

Best of all, it's FREE.

Just email me at familyRE@cfl.rr.com or call me at 536-0057.

DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to generate good clients. Instead, I dedicate 100 percent 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 for your referrals!

Here's A Simple Home Safety Checklist

If you are like most busy Americans, you probably find it difficult to keep track of when maintenance needs to be done and what should be the priorities. Here are some tips to help you keep your home in tip-top condition.

Monthly:

- Use a solution of one capful of bleach to a gallon of water to clean your sinks, showers, tubs, and refrigerator shelves. Bacteria love these locations, and can cause odors...even illness.
- Test your GFCI breakers to ensure they'll protect your family from a potential electrical shock. Don't know what a "GFCI breaker" is? Give your handyman a call and have them installed.
- Test your smoke detectors at least monthly to ensure they're working properly. Replace batteries at least every six months.

Every Six Months:

- Lube your door locks and garage door with lightweight oil.
- Clean your dryer vent – all the way up the tube!
- Clean your refrigerator coils.
- Check your roof for sags, puddling, and cracks.
- Trim vines and trees away from your home.
- Clean gutters and downspouts (more frequently in the fall!).

Yearly:

- Have your furnace and air conditioner professionally inspected.
- Drain and flush your water heater.
- Clean your chimney to prevent fire hazard.
- Seal or paint any wood trim to protect it from the elements.
- Replace your smoke detectors every three to five years.

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Brain Teaser...

I have no face,
but everyone knows me.
I grow stronger and
larger as I age,
and I am impossible to track.
I feed off the innocent,
and my followers are weak.
I ruin friendships,
relationships, and jobs.
What am I?
(answer at bottom of last page)

Win A Baseball Bet With This Shrewd Tactic...

Want to look like a baseball genius? The next time you're watching a baseball game with a friend, and the pitching count goes to 3-and-2 (3 balls and 2 strikes), bet 'em lunch that the next pitch will be fouled or tipped off. Statistically, you have an 87 percent chance of winning that bet—and getting a free lunch!

New Test Detects Heart Disease Earlier and Easier Than A Stress Test...

Electron Beam Tomography (EBT) photographs the heart between beats and measures calcium buildup in arteries (a sign of atherosclerosis), which can lead to heart attack. Calcium buildup is not related to calcium intake. EBT is non-invasive, takes roughly 10 minutes, and costs about \$300. If you're 35 or older, and either smoke or have a family history of heart disease or high cholesterol, ask your doctor about this test.

Fun And Useful Web Sites

- **Travel planner:** Links to official tourism web sites for dozens of cities, states, and countries. www.123world.com/tourism
- **Better mortgages:** Find the best rates, calculate monthly payments, compare closing costs, and more. Visit www.bankrate.com
- **Volunteer vacations:** Help local residents with community projects in the U.S. or abroad. Visit www.golbalvolunteers.org
- **Homework helpers:** Here's a huge directory of web sites for students, including expert advice: www.homeworkspot.com

Six Secrets To Wealth And Freedom

Most Americans earn considerably more money than their parents did – even after adjusting for inflation. Yet, nearly half live paycheck to paycheck with an ongoing credit card balance of \$2,000 or more. Less than half know how much they need to save for retirement, and over 90 percent of those have saved less than \$10,000.

It's a grim picture for many, but it doesn't need to be that way. Becoming rich and free in America is achievable...once you know the secrets. Here are six simple, yet powerful ways you can plan for an early, wealthy retirement:

Secret #1: Stop Borrowing! The greatest detriments to wealth are: 1) taxes and 2) debt. Most debt is a voluntary, discretionary decision. Many people spend excessively to compensate for an emotional need that's going unfulfilled in other areas of their lives. The "instant high" of spending is appealing at the moment, but deadly in the long run. Many people view financial discipline as deprivation, but what they're really depriving themselves of is a future of financial freedom and wealth. If you can't buy it with cash, don't buy it. Yes, this even includes your car!

Secret #2: Accelerate Repayment Of Existing Debt. For example: Shortening the payment schedule on a \$100,000 home loan at 8 percent from 30 years to 15 years will increase your monthly payment \$221.89 (from \$733.76 to \$955.65), but saves a whopping \$92,138 in interest over the loan term...interest that could be invested. Plus, the faster you get out of debt, the sooner you can invest the difference and get on the road to financial freedom.

Secret #3: Budget Smart. Budgeting is not a punishment, but an opportunity. It enables you to make conscious choices to maximize enjoyment over the long run. Plan every expenditure. Here's a helpful tip: Track every penny that you earn and spend for three months. Do it manually, or use a simple computer program such as Quicken® to track your income and expenditures. Keep a bowl near the door to drop receipts in when you come home. Figure which expenditures would be the easiest to cut out. Cut them and invest the difference.

Secret #4: Make It Inconvenient To Access Your Money. Figure how much cash you need for the week, and carry *only* that amount. Consider using a debit card instead of a credit card, so all expenditures are on a cash basis. If you must use a credit card, pay off the balance every month – without exception. Doing otherwise is putting your financial future in jeopardy.

Secret #5: Pay Yourself FIRST! Take at least 10 percent of every paycheck from work, and invest it. You'll be surprised at how much money you'll accumulate. For example: If your paycheck every two weeks is \$1,000, take 10 percent of it FIRST, and invest it. By the end of the year you'll have \$2,600 plus accrued interest and earnings on your investment. Better still, your investment will compound (earning interest on your interest) over the years, yielding greater wealth.

Secret #6: Invest Wisely. The most successful investors set investment goals, then work backwards. For example, if your goal is to have \$40,000 saved in five years, and you can earn 7 percent on your money with investments, then you'll need to set aside \$558 per month. Investment success is not about shooting for the highest return. It's about taking the least amount of risk necessary to achieve your goals.

Here are two final rules for becoming rich: 1) change from a "debtor" mentality to a "creditor" mentality, and 2) strive continuously to convert yourself from "income dependent" to "asset dependent," whereby ultimately your assets produce income for you automatically and you can say good-bye to working for a living.

Check out my website at www.BrevardAreaHomes.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!

Here's The Best Airplane Seat For Avoiding Motion Sickness...

If you tend to get sick on airplanes, choose a seat over the wing on the right-side of the aircraft. Why? Because being over the wing puts you on the center axis of the aircraft, and most flight plans turn left. Sitting on the right means you won't get flung around as much.

Financial Resolutions

If you have resolved to take better control of your finances, consider this advice:

- *The National Foundation for Consumer Counseling* - Budget \$20 a week for unexpected expenses such as car repairs. (www.nfcc.org)
- *The Insurance Information Institute* - Review your insurance to make sure it covers recent home renovations or newly acquired big-ticket items. (www.iii.org)
- *The National Retail Federation* - Write down account numbers, expiration dates and telephone numbers of all of your credit, health care, and membership cards. Put the list in a safe place in case you lose your wallet. (www.nrf.com)

Brain Teaser Answer...

A Rumor or Gossip

THANK YOU for reading my Family Matters! newsletter. I wanted to produce a newsletter that has great content and is valuable and beneficial to you. Your constructive feedback is always welcome.

AND... Whether you're thinking of buying, selling, or financing real estate, I'd love to hear from you...

Steve Johnson,

**"Your Family Real Estate
Consultant For Life!"**

**National Realty of Brevard, Inc.
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"Who Else Wants To Win A \$20 Gift Certificate?"

Your chances to win are better than you think!

Guess Who Won Last Month's Trivia Question? I'm pleased to announce that lucky winner of last month's quiz. And the winner is...drum roll please: Jean Lestourgeon of Palm Bay was the first person to correctly answer my quiz question...

What is the common name for a young deer?

- a) calf b) foal c) lamb d) fawn

The answer is letter "D," fawn. So let's move on to this month's trivia question...

How many times a day is a broken clock correct?

- a) twice b) once c) three times d) never

The first person to call me with the correct answer will win! 536-0057

Real Estate Corner...

Q. How do we know when we should consider refinancing our home? Can you give us some guidelines?

A. I'm presented with this question often, and there's a fairly simple answer to the question. It's an easy 3-step analysis you can do in a snap:

Step #1: Add up ALL the costs you will incur when refinancing. You'll need to include loan application fees, appraisal costs, loan origination fees, and any points to be paid. You may also need to include items such as inspection fees and mortgage insurance charges. For example, let's say you're considering a new \$150,000 home loan and the total cost of obtaining the loan is \$3,250.

Step #2: Calculate the difference in your monthly payment (principal and interest only) between your current loan and your new loan. Continuing with our example, let's assume your current monthly payment at 8 percent (principal and interest) is \$1,100.65, and the monthly payment of your new loan (at, say 6.5 percent) is \$948.10. Subtract your new loan payment from your existing loan payment, and you save \$152.55 each month.

Step #3: Divide your monthly savings (from step #2) by your total cost of obtaining your new loan to achieve your "break-even" term. Using our example, divide \$3,250 by \$152.55, and you get 21.30. You must plan to live in your home at least 22 months for the savings to pay off.

The verdict? If you plan to live in your home at least 22 months, then go ahead with the refinancing. But if you're planning on living in your home less than 22 months, or aren't sure, it's best NOT to refinance. If you're thinking of refinancing, call me right now at **536-0057** to receive my Free special report, "**8 Secrets For Saving Thousands When Financing Your Home.**"

Check out my website at www.BrevardAreaHomes.com