



Rick Sheppard of RE/MAX Achievers Presents...

Service For Life!®

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

July 4th, 2017 – the 241st anniversary of the signing of the Declaration of Independence. Did you know that the primary author, Thomas Jefferson, rented a home in Philadelphia that summer? It was a 3 story home at the corner of 7th and Market St - today's Center City. In that home he wrote what could be considered the greatest document in our country's history. Imagine having Thomas Jefferson, who went on to become our 3rd president, as your tenant? I probably wouldn't have required a security deposit!

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Improve Your Posture Now To Prevent Pain Later

There's something you can do right now to look better and prevent years of backaches, headaches and other painful symptoms as you get older: Pay attention to your posture. To combat years of poor habits, including slouching in front of computers and TVs, here's what you should do:

- **φ Learn about correct posture.** Your Mom was right, but there's more to it than just standing up straight. It means maintaining your spine's natural curves. You have to train your body to stand, walk, sit and lie in positions where the least strain is placed on supporting muscles and ligaments.
- **φ Take the wall test.** Stand with your head, shoulder blades and buttocks touching a wall with your heels 2-4 inches away from it. Slide your hand behind the curve in your lower back. You'll feel about one hand's thickness of space between your back and the wall. If there's too much space, tighten your abdominal muscles. If there's too little space, arch your back. Walk away from the wall and maintain this posture.
- **φ Keep your body in alignment when sitting.** Rest both feet flat on the floor while keeping your knees level with your hips. Sit with your back against the chair, using a cushion if you need support. Stretch your head toward the ceiling and tuck your chin in slightly. Keep your upper back and neck straight and shoulders relaxed (not rounded or pulled backward).
- **φ Exercise to strengthen your core.** Start with easy stretches and exercises. Work up to taking classes in Pilates, yoga and strength training. If you already have back or other physical problems, talk to your doctor before you start a program, and work with a physical therapist or personal trainer.

Buying a Home...

Have you read my most recent blog article “6 reasons your competitors are beating you in the bidding wars”? This is a very hot market and beating the competition is a must. Be sure you're prepared by reading my blog - <http://rem.ax/2t2vlZi>.

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

Word of the Month...

Studies have shown your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends (and maybe even fatten your wallet!)

Infomania (in-fo-may-nee-a) noun

Meaning: A compulsive desire to check or accumulate news and information, often via a smartphone or computer

Sample Sentence: Her infomania drove her to check Facebook every time she had a free moment.

Quick Tip...

Stay focused at work and get more done by giving each day a theme – Mondays for organizing, Tuesdays for important phone calls, Wednesdays for management tasks, etc.

Travel On The Cheap

Looking for ways to travel the world without breaking the bank? Here are a few ideas:

- Become a house/pet sitter. **TrustedHouseSitters.com** and **MindMyHouse.com** both list hundreds of opportunities.
- Volunteering or making an arrangement of working for lodging can help cut costs. Some volunteer programs have fees associated with them, but check out **WWOOF.net** and **WorkAway.info** for possible options.
- Instead of staying in a hotel, pitch a tent! Check **FreeCampsites.net** for free and cheap places to camp.

Quotes To Live By...

"Live in the sunshine, swim the sea, drink the wild air."

–Ralph Waldo Emerson

"Love is the only force capable of transforming an enemy into a friend."

–Dr. Martin Luther King, Jr.

"The early bird gets the worm, but the second mouse gets the cheese."

–Unknown

Beat Those Student Loans!

Even if they're financially savvy, a lot of Americans continue to carry student loan debt with them for years after they've graduated from college. Use these strategies to shake off that heavy financial burden:

- **Make it a priority.** Yes, you have a lot of bills to pay, but focus on paying off student loans so you can turn your attention to saving for retirement.
- **Create a repayment plan that works.** Make sure the date your student loan payment is due works with your monthly budget, and consolidate your loans so you only need to make one monthly payment.
- **Focus on variable private loans.** The interest rates on these loans can quickly change, so pay as much toward them as possible while also putting at least a minimum monthly contribution toward fixed-rate federal loans.
- **Sign up for auto-deductions.** If you opt for auto-deductions, you won't accidentally miss a payment date. Plus, all government and some private lenders charge a slightly lower interest rate if you pay this way.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help....Call/Text me at **(610)864-9872**.

Work Out Without The Gym

Everyone has their reasons for avoiding the gym, but enough with the excuses! Using technology, today's gym is wherever you are.

Using smartphone apps, you can find workout programs customized based on gender, interests, and goals. Some are free, such as the **Nike Training Club** app, which comes with more than 100 workouts. Others offer services for a subscription fee (which often costs far less than a monthly gym membership).

If you're new to working out, don't feel intimidated. The **Couch to 5K (C25K)** program, for example, helps people new to running get their shoes on and out the door. Many people are incentivized by logging their workouts with others. **Map My Fitness**, for example, lets users set goals, join challenges, and motivate friends.

You don't have to be a smartphone owner to take advantage of digital workouts. Check YouTube and Vimeo for aerobic, yoga, and weight-lifting workouts you can do without ever leaving home.

Brain Teaser...

What do these words have in common:
polish, job, herb?

(See page 4 for the answer.)

Real Estate Question?

Maybe you want to know how much your home is worth. Or maybe you just need a recommendation for a handyman, carpet cleaner or plumber...

Either way, I love hearing from all of you. And I'm happy to help answer questions you might have about anything relating to real estate or home-ownership.

If you have a question, tip or idea, call /text me at (610)864-9872.

All About The Ocean

- About 70% of the Earth's surface is covered by water.
- More people have stepped foot on the moon than have been in the Mariana Trench, the deepest part of the ocean at roughly 7 miles deep.
- About 2/3 of marine life remains unidentified. Recent discoveries include a ghost-like octopod and a "ninja" shark with a glowing head.
- Earth's largest known waterfall is underwater between Greenland and Iceland.

Meditation 101

1. Sit or lie comfortably.
2. Close your eyes.
3. Breathe naturally, and focus attention on the breath. Clear your thoughts.
4. Bring attention back to the breath if your mind wanders.
5. Start with two or three minutes, and work up to 10 or 15 minutes.

Websites to Help ID Plants

What's that pretty flower? These sites will help you find out:

- www.orchidnature.com/orchid-identification/ – A guide to the many types of orchids.
- www.arborday.org/trees/whattree/ – An illustrated, step-by-step process narrows down possible tree types.
- www.mywildflowers.com/identify.asp – Identify flowers by color, shape, and bloom month.

Paint Like A Pro

Whether you're inspired to splash a new hue across a room's walls or they're just due for a fresh coat of the same ol' color, make sure you DIY with these tips in mind.

Choose your paint wisely. It's important to choose indoor paint for indoor paint jobs. Water-based paint is easy to use and clean up, while oil-based paint is more appropriate for specialty jobs. Check with an expert at the paint store to choose the right type of paint for your situation.

Prep like a pro. This may take more time than the actual painting itself, but take your time here to avoid mistakes. Prep work includes:

- Laying down drop cloths.
- Cleaning off dirty areas.
- Filling in holes in the walls with spackle.
- Sanding any uneven surfaces.
- Priming the walls, if needed.
- Taping off non-paint zones like outlets and molding.

Do detail work. Use a thin brush to paint around window and door frames, baseboards, and trim.

Use a roller brush. Roll the full height of the wall and keep a wet edge. Start near a corner, and move over slightly with each stroke of paint. Don't let the roller become dry, and paint so the open side of the roller frame faces the area that is already painted.

Let it dry. Once your entire paint job is dry, make sure everything is evenly coated. Add a second coat as needed. Wait at least 24 hours before removing the tape between the painted walls and unpainted places. Use a sharp utility knife or box cutter to slice the tape; do not just pull it off.

Please Welcome New Clients And Good Friends Into Our Real Estate Family

I'd like to take a moment to personally introduce and welcome a few of my newest clients and good friends who have supported my business recently. And special thanks to everyone who thought of me with your referrals and online client reviews!

Neil Saunderson and Rachel Dornisch contacted me last Fall and asked me to help them buy their first home. We looked at a number of places until we found "the one" – a real nice twin home in Schwenksville. Settlement was last month and Neil and Rachel are settling in. Thanks guys! And best wishes with your new home!

Thanks For Thinking of Me!

Did you know I can help you or any of your friends or family save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word about my services.

Brain Teaser Answer:

All three words are pronounced differently when the first letter is capitalized.

Get Out Of Bed ...

... and be ready to face the morning! There are lots of benefits to waking up early. Here's how to do it successfully.

- Turn off the smartphone at least an hour before bedtime.
- Leave the curtains open and rise with the sun. Use a dawn simulator if you struggle to wake up.
- Wake up at the right time in your sleep cycle. Use an app to help you regulate this.
- Avoid hitting the snooze button.
- Drink a glass of water and exercise first thing in the morning to feel more alert all day.

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

AND... whether you're thinking of buying, selling or financing real estate, or just want to stop by and say "Hi," I'd love to hear from you...

Rick Sheppard, GRI, SRES
Associate Broker
(610)864-9872
Rick@ricksheppard.com
www.ricksheppard.com

Disclaimer: The information contained in this letter is intended for informational purposes. It should not substitute as legal, accounting, investment, medical or other professional services advice. Always seek a competent professional for answers to your specific questions. This letter is not intended to solicit real estate properties currently for sale.

Home Repair Tips

Ways to Pet-Proof Your House

Even the best-trained pet can have a bad day.

1. **Cat-Proof Potted Plants** – Cover the soil around each plant with decorative rock. Available at craft stores for around \$7.
2. **Keep Pets Off The Furniture** – An inexpensive way to keep your dog or cat off your upholstered furniture, pick up a roll of clear vinyl carpet runner – the kind with the little spikes on the underside. Then cut pieces to fit your furniture, and when you leave the house, roll them out, spiky side up. A 2 X 12 ft. roll costs about \$10.
3. **Clean up stinky messes** – If cleaning up pet messes make you gag - pick up a respirator with organic vapor cartridges for about \$30.
4. **If you dog gets skunked** – do not bring it into the house. Clean away as much spray as you can with wet wipes. Then put your pup into the tub and use deodorizing pet shampoo to deal with the rest.
5. **Automatic Accident Cleanup** – Get your self a SpotBot for \$150. After you pick up the big stuff, you just plug in the SpotBot, put it over the spot, push the button and walk away. After it shuts off, you just empty it and rinse the reservoir.

Source: The Family Handyman

Real Estate Corner...

Q. How can I build wealth with real estate rental properties?

A. Before purchasing rental property, consider the following factors to make a good investment:

- **Find moderately priced properties**, so you can generate more cash flow than higher priced properties. Your tenant's rent should cover the mortgage, utilities, and additional expenses in order to produce a cash flow.
- **Get the full cost of owning and repairing the home.** Have a property inspection before you purchase the property to identify any potential repairs. Also, get written quotes from contractors for repairs you'll need to make before renting out the home.
- **Carefully select your tenants.** Each time a renter leaves, you have to prep it for another tenant by paying for repairs, possible upgrades, and other costs such as advertising, credit and background checks, plus taking time to show the unit. Long-term tenants are better for your investment, so choose wisely and treat them well!

Do you have a real estate question you want answered? Feel free to call me at **(610)864-9872**. Perhaps I'll feature it in my next issue!

Don't forget about my blog where you'll find answers to all of your real estate questions. Just go to www.ricksheppard.com and click on real estate tips and scroll through my blog articles or search for paint you'll find an article titled "The 2017 Baby Nursery Colors and Design and much more.."