



Selling Your Home Soon? You'll need my Free Consumer Guide titled, "6 Steps For Selling Your Home For TOP DOLLAR." Call me right now at 860-558-2122 to get a copy...

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Rob Rosa Presents...

Service For Life![®]

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

4 Estate Planning Myths Busted!

Just getting started thinking about estate planning? Putting a little thought and effort into estate planning now helps to ensure your final wishes are fulfilled problem-free.

Belief: If you don't have a will, the government takes everything you own.

Truth: Without a will or trust, the laws of your most recent home state dictate who receives your assets.

Plan: Depending on state laws, your surviving spouse, children, or parents are likely to inherit what you leave behind if you don't have a will. However, live-in partners, step-children, and other kin will be left out. To ensure your specific assets go to the people you want to receive them, outline your wishes in a will or trust.

Belief: You have to update your will every time there is a life change.

Truth: Some parts of a will "self-adjust" due to life changes.

Plan: When putting together an estate plan, discuss possible upcoming life changes, such as adopting a child or buying a home, with your lawyer. He or she can advise under what conditions an update needs to be made to the plan.

Belief: The court-supervised probate process of gathering and distributing assets to creditors and inheritors is unavoidable.

Truth: Assigning a beneficiary to certain assets helps avoid probate.

Plan: If you can assign a beneficiary, such as in the case of a life insurance policy and tax-deferred account, do it. But assets like houses and standard bank accounts don't allow for named beneficiaries. Creating a revocable trust instead of a last will may help your relatives avoid probate.

Belief: I've created an estate plan, so everything is taken care of.

Truth: You should review your estate plan every three to five years to make sure it's up-to-date.

Plan: Some estate planning documents "self-adjust" due to particular life circumstances, but it's always a good idea to revisit and close any loopholes. For example, if you recently adopted pets, you'll want to designate what should happen to them if you die.

How To Get Top Dollar Selling Your Home...

If you're thinking about selling your home soon, request my Free Consumer Guide, "7 Insider Tips To Net More Money Selling Your Own Home." This report will be your secret weapon to maximize the net profits from the sale of your home. You can get a free copy by calling me at...860-558-2122

<http://CTRealEstateSelling.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!)..

Mellifluous (muh-lif-loo-uhs) adjective

Meaning: sweetly or smoothly flowing

Sample Sentence: Her soothing voice was mellifluous.

Healthy Kitchen Design

Make your kitchen work for your health!

- Store pre-cut fruit and vegetables on the middle shelf of your refrigerator.
- Keep counters organized with only a bowl of fruit or nuts out and available.
- Wrap healthy leftovers in clear plastic wrap. Unhealthy foods should go in aluminum foil.
- Use dinner plates that are 9-10 inches instead of 12 inches so a full plate contains smaller portions.

Amazing Alaska

You may know that Alaska is the most northern state in the U.S., but did you know the state has other impressive boundaries? Alaska's Aleutian Islands push up right against the 180-degree line of longitude making it the most western state, and the same islands cross this line into the eastern hemisphere near Russia, making it the most eastern state as well.

Quotes To Live By...

"I always arrive late at the office, but I make up for it by leaving early."
-Charles Lamb

"Did you ever walk in a room and forget why you walked in? I think that's how dogs spend their lives."
-Sue Murphy

"The reason I talk to myself is because I'm the only one whose answers I accept."
-George Carlin

Could Medicine Be Harming Your Vision?

Taking medication is, in theory, supposed to help – not harm – you. While you may be aware of some of the major side effects certain drugs pose, many people don't anticipate how their vision may be impacted. Not to worry: This handy guide will help you keep an eye on any potential danger (but don't forget to consult a physician when making any changes regarding drug intake).

Medication: Corticosteroids, taken to reduce inflammation for chronic conditions like asthma, arthritis, and allergies, can lead to an increased risk of cataracts and conditions that lead to glaucoma.

Alternative: Chinese herbal remedies work well for some conditions. Moving to an anti-inflammatory diet that includes the removal of grains, sugar, and chemicals from the body may also be helpful.

Medication: Antidepressants can cause chronic eye dryness, which can result in blurred vision and an increased risk for eye infections.

Alternative: Use artificial tears if eyes feel dry or irritated, and increase omega-3 fatty acids in your diet.

Medication: Erectile dysfunction drugs can cause a bluish tint in the field of vision. Another possible long-term effect may be damage to eyes' photoreceptors.

Alternative: Take the lowest dose needed, and consider non-drug or herbal options. Also, the bluish tint should fade when the drug wears off.

Medication: Alpha-blockers, used to lower blood pressure, help blood vessels and muscles relax, but can cause blurred vision and may lead to an increased risk for glaucoma.

Alternative: A lower dosage or different drug (such as a beta-blocker) may help.

Thank You! Thank You! Thank You! Thank You! Thank You!

Thanks to all of my clients and friends who support my practice and graciously referred me to your friends and neighbors. Rather than pester people with unwanted calls and visits, I build my business based on the positive comments and referrals from people just like you. I couldn't do it without you!

Dustin Mitchell, Jamie Cooper, Reginald Alston

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Brain Teaser...

A boy learning to drive goes down a one-way street in the wrong direction, yet he does not break the law. How is that possible?

(See page 4 for the answer.)

What's My Home Worth?

If you want to know your home's current value, I will gladly conduct a **Maximum Value Home Audit**. Request this "no charge" in-depth home value analysis by calling me at **860-558-2122**

Friendship Facts

-The average British person has **396 friends** over his or her lifetime.
-People who have **three close friends** who are also co-workers are 96% more likely to say they are extremely satisfied with their lives.
-Strong social networks have been **shown to increase longevity** and make it easier to recover from disease.

Communication Overload

An impressive amount of information and communication happens online or on our smartphones every day. In one minute:

- Facebook users like posts 4,166,667 times.
- 300 hours of YouTube video are uploaded.
- Netflix subscribers stream 86,805 hours of video.
- 3,567,850 text messages are sent.
- Google translates 69,500,000 words.

Helpful Websites For The Kitchen

Make food preparation easy!

www.myfridgefood.com – Select the ingredients you have available, and relevant recipes populate.

www.thekitchn.com – Search for "meal plan" for great ideas for a week of meals you can make ahead of time.

www.food.com – The ultimate collection of recipes.

Best Apps For Travel Planning

Vacations should be stress-free, so let technology help with the planning!

1. **TripIt:** This single app keeps all travel itineraries, tickets, booking details, reservations, and confirmations in one place. Even better, it is simple to share travel plans with anyone who needs to know specific details.
2. **Waze:** Make the most of your road trip with this constantly updated app that tracks interstate delays, speed traps, and road construction that might impede drive times.
3. **Travefy:** Group travel is made easy with this app, which lets users pull details like hotel reservations and attraction reviews into a single shared space. A chat feature with a poll option lets group members plan together prior to travel.
4. **TripAdvisor:** The popular traveler review website has its own app, letting users browse reviews, ratings, photos, and other relevant information before making decisions about where to visit, eat, and stay.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At <http://CTRealEstateSelling.com>

Annual Home Maintenance Checklist

Keeping a house in tip-top shape requires that some things be tackled only once a year.

Save this list (as well as the ones from the last three Service For Life issues) to ensure you don't forget any important tasks.

- Identify and seal cracks and gaps in windows, doors, walkways, and the driveway.
- Have the fireplace and chimney inspected for damage and hazards.
- Inspect the roof for broken, loose, or missing shingles or tiles.
- Flush hot water heater – search online for how-to information for your particular brand.
- Check the home's exterior for chipped paint and cracks in the foundation, and fix as necessary.
- Remove showerheads and clean built-up sediment.
- Deep clean the basement and garage.
- Test well water, if applicable.
- Update your home disaster kit. Check **ready.gov/kit** for a comprehensive list.

<http://CTRealEstateSelling.com>

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:

The boy was walking down the street.

Disaster Meeting Spots

Designating meeting spots in case of a natural disaster, local emergency, or evacuation event ensures your family can find each other if a disaster strikes.

- An **indoor meeting spot** such as closet or bathroom in case of a natural disaster like a tornado.
- If you must leave your home, everyone should head for a **neighborhood meeting spot** like a big tree or specific mailbox.
- A regional meeting spot is important if family members are spread around town.
A library or church could be good options.
- If an emergency requires evacuation from your town, meet family members at an **out-of-town meeting spot** like a specific hotel.

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.

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...

Rob Rosa

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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.

"Who Else Wants To Win Gift Card at Dunkin Donut?"

Guess who won last month's Trivia Question? I'm pleased to announce the lucky winner of last month's quiz. And the winner is, drum roll please: ??? was the first person to correctly answer my quiz question.

Who was the highest paid celebrity of 2016?

- a) Beyonce Knowles b) Adele c) LeBron James d) Taylor Swift

The answer is d) Taylor Swift, who made \$170 million (calculated from June 2015 to June 2016). Let's move on to *this* month's trivia question.

What U.S. state has the most mountain ranges?

- a) Nevada b) Colorado c) California d) Washington

**Call Me At 860-558-2122 OR Email Me At robrosa@bhhsne.com
And You Could Be One Of My Next Winners!**

Real Estate Corner...

Q. How much money do I need for a down payment?

A. Your down payment will be based on the cost of the home and most likely one of the following popular loan programs...

1. **Conventional financing** – For conventional financing, you will probably need a minimum of 5% up to a maximum of 20% down.
2. **FHA financing** – You will need a minimum of 3.5% down.
3. **USDA financing** – You may not need a down payment.
4. **VA financing** – You also may not need a down payment.

Here are a few more things to know if you go with conventional financing. If you put less than 20% down, you may be responsible for paying private mortgage insurance. Also, the lower your down payment on a home, usually the higher your interest rate and monthly payment. Mortgage lenders tend to offer better terms to those with a high credit score, a higher down payment, and a stable employment history.

Learn more about down payments by calling and asking for my Free Consumer Report called "**4 Quick Ways To Buy A Home With Little Down.**" I'll send a copy right over to you.

Do you have a real estate question you want answered? Feel free to call me at **860-558-2122**. Perhaps I'll feature your question in my next issue!

<http://CTRealEstateSelling.com>