

Happy Thanksgiving from Bob Cai !

News To Help You Save Time And Money

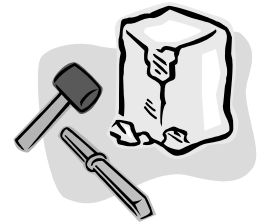
November 2008

Blessings In Stone

Two friends were walking through the desert. As the day wore on and they became hotter and wearier, they had an argument, and one friend slapped the other one in the face.

The one who got slapped was hurt, but without saying anything, wrote in the sand, *Today my best friend slapped me in the face.*

They kept on walking until they found an oasis, where they knelt beside a pond, eager for a long, cool drink. The one who had been slapped got stuck in the mire and started drowning, but the friend saved him.



After he recovered from the near drowning, he wrote on a stone, *Today my best friend saved my life.*

The friend who had slapped and saved his best friend asked him, "After I hurt you, you wrote in the sand and now, you write on a stone. Why?"

The other friend replied, "When someone hurts us we should write it in sand where the winds of forgiveness can erase it away. But when someone does something good for us, we must engrave it in stone where no wind can ever erase it."

INSIDE THIS ISSUE

- When It Pays To Replace Management 101?
- How To Share Your Gratitude
- How To Avoid Work-At-Home Scams
- Fall Back, Replace, And Be Safe
- Physician, Heal Thyself?
- Same Sound, Big Difference!
- How To Protect Your Pets
- Been There – Done This?
- Don't Lose That Rebate
- Beware Fake Prescription Drugs

Let's learn to write our hurts in the sand and carve our blessings in stone!

A Lifelong Learner

My biggest motivation? Just to keep challenging myself. I see life almost like one long university education that I never had. Every day I'm learning something new. Fantasizing about the future is one of my favorite pastimes. – *Richard Branson, Virgin Atlantic Airways founder, billionaire, and philanthropist*

When It Pays To Replace

Sometimes it's hard to know when a broken device or appliance is worth the money to repair. For these items, most consumer financial experts agree it pays to skip the repair bill and replace them.

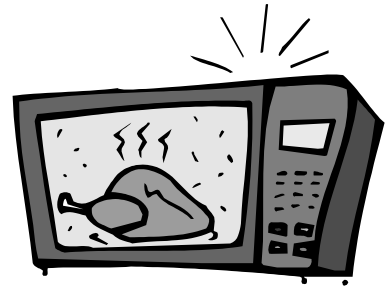
Computers and laptops. If the machine is more than five years old, it's definitely worth it to replace. Even if it's younger than that, realize that a third of repaired computers still don't function properly. And weigh the projected cost of the repair against the shrinking cost of a new, more powerful computer. (Apply the same criteria to your printer.)

Digital cameras. Most consumers will spend an average of \$180 on repairs, but \$200 will buy you a new digital camera.

MP3 players. If you spent less than \$200 on it, replace it with a new one because most repairs cost at least half of that.

Microwave ovens. Repairs generally run \$120, but you can buy a new microwave for as little as \$70.

Cell phones. Many carriers will give you a free phone if you sign up for a one- or two-year contract. Don't forget to read the fine print!



When electronic items do need to be disposed of, do it properly. Check on recycling options that won't release toxic chemicals from these devices into the environment.

Management 101?

One day, the boss had had enough. His people just didn't get it. He grabbed two pieces of paper and wrote "Think!" on them with a big fat magic marker, then posted his signs above the sinks in the restrooms. "They can't miss my message now," he thought to himself with satisfaction.

The next day the boss returned to one of the restrooms. Below the sign he had posted, just above the soap dispenser, was a new sign that read "Thoap!"

How To Share Your Gratitude

While preparing Thanksgiving dinner (or really, anytime you've got a group together for a meal), pass out slips of paper to those gathered for your feast. Invite each person to list three things they're thankful for. Then, while eating dinner, give each person the opportunity to read their list out loud. Don't be surprised when your lists bring out many emotions (happy, sad, thoughtful, tears, smiles, laughter) but most of all, your love for one another.

November Quiz Question

What is the largest land animal native to North America?

October Quiz Answer

Question: Who is the only U.S. President to serve two non-consecutive terms?

Answer: Grover Cleveland.

Source: www.worldbook.com

How To Avoid Work-At-Home Scams

“Earn thousands of dollars a month from your home!” We’ve all seen these types of ads posted on telephone poles and on the Internet. It sounds great, but the Federal Trade Commission (FTC) recommends exercising caution when it comes to work-at-home opportunities. Many of these companies don’t deliver on their promises, warns the FTC.

What many of these ads don’t disclose is that you may have to work many hours without pay, or front the money for the materials needed to accomplish

the job such as envelopes, paper, stamps, or other supplies. Many consumers have lost thousands of dollars to companies like these – not to mention their time and energy, says the FTC.

Before you accept a work-at-home job, ask questions like these to determine the legitimacy of the offer and the appropriateness of it for you:

- What does the job entail? Can you describe the process step by step?
- Who will be my contact with your organization?
- How is the compensation determined: Is it a salary? Piecework? Commission?
- Who will pay me?
- When may I expect my first paycheck?
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? And what will I get for my money?

Fall Back, Replace, And Be Safe

Daylight Saving Time ends Sunday, November 2. We turn our clocks back and gain an hour, and the perfect way to spend that hour is replacing the batteries in your smoke detectors. But have you thought about replacing your smoke detectors, as well?

The National Fire Protection Association urges homeowners to replace smoke alarms that are 10 years or older. “Older smoke alarms are estimated to have a 30 percent probability of failure,” the association states, adding that it’s also a good idea to buy new alarms when

moving. “Unless you know that the smoke alarms are new, replacing them when moving into a new residence is recommended.”

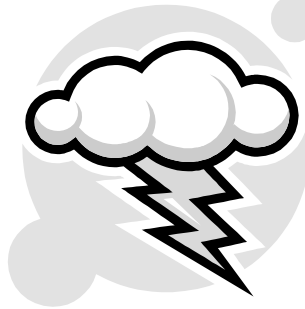
Also, according to a report by the *American Journal of Public Health*, pedestrian fatalities quadruple during the period just after Daylight Saving Time ends. Safety experts remind drivers to turn on their headlights at dusk, slow down, and keep an eye out for pedestrians. When you’re a pedestrian, be extra-aware of drivers!

Physician, Heal Thyself?

Kelton Research for the Arnold P. Gold Foundation finds that nearly 80 percent of Americans say their doctors need better bedside manners. Less than half (49 percent) of those surveyed said they would describe their doctor’s recent conduct as attentive, communicative (44 percent), or compassionate (32 percent).

Same Sound, Big Difference!

Are you challenged by homophones, that is, words that sound alike but are spelled differently and have different meanings? There are many of them in the English language; here’s help with some of them:



The nighttime storm brought **lightning** that was **lightening** the dark sky.

You **pore** over a report when you read it carefully, but you **pour** water on your garden.

I can’t **hear** you unless you’re sitting **here** next to me.

You can **alter** your behavior, but don’t sacrifice your life on the **altar** of career advancement.

No one **knows** the trouble I’ve had with my stuffy **nose**.

I prefer to teach at a school where the **principal** has **principles** like integrity and honesty.

Inflation **affects** the buying power of the dollar, and we all know what **effect** that has on our budget.

I wrote a letter on **stationery** while riding my **stationary** bike.

FREE! Home Seller’s Marketing Kit

If you’re thinking of selling now or in the future, get your free Home Seller’s Marketing Kit. This special kit has helped hundreds of sellers save tens of thousands of dollars and countless headaches (and lawsuits!). The kit contains

- Blank purchase contracts
- Sample purchase contracts
- Title insurance request forms
- Termite inspection forms
- Sources for signs

It's way **too** important **to** use homophones correctly, especially when you use **two** or more in the same sentence.

I'd like to **accept** your invitation, **except** I'm out of town this Friday.

Your rug might feel **coarse** when you walk across it barefoot; why not take a different **course** of action and put on socks?

I wouldn't have paid one **cent** for that **scent** you **sent** me.

You're right if you think homophones are confusing, and I hope this is helpful in **your** future!

How To Protect Your Pets

Let firefighters, police, and other emergency personnel know that you have pets in your home or vehicle by posting pet alert stickers on doors and windows. Many pet stores, vet offices, and humane shelters give these out for free. The decals have boxes to fill in to list the number of dogs, cats and/or birds, and a blank space for other pets. As an extra benefit, some safety experts say that would-be intruders are less likely to break into a home with pets, particularly dogs.

If you move out of your home or your pet dies, don't forget to remove or update the sticker to ensure that emergency personnel don't endanger themselves looking for a non-existent pet.

Been There – Done This?

You walk into the company kitchen to pour a cup of coffee, but when you pick up the pot there's only a teaspoon of coffee left in it. You go to the copy machine to make a quick copy, but when you press Start, the "Out of Paper" message flashes.



Who hasn't had these irritating experiences at work? We've all been there and groused about it. But there's an easy solution: the Workplace Supplies Golden Rule. When you take the last of something (or nearly the last), replace it, add to it, or let the person responsible for reordering know about it. Lead by example. Imagine the amount of grumpiness that could be eliminated from the workplace if everyone practiced this bit of courtesy!

Don't Lose That Rebate

Imagine this scenario: You go to the store to buy something – let's say a printer – and you find just the one you want. But then you see a great deal: a printer that's \$199 but offers a rebate of \$100, making your grand total just \$99! You go for it. And once you get home, you tell yourself you'll take care of the rebate in the morning. But you don't. You keep

See An Interesting Home?

No need to wonder about the price. No need to call a high-pressure sales agent who will just make you feel obligated. My computers can send you the information quickly and easily for any house, listed or sold, anywhere in town.

Just ask me! It's all part of my free, no-obligation HomeFinder Service.

Leave the address on my voicemail, anytime, 24 hours a day, and I'll fax, mail or email all the information to you on that listing within 24 hours.

putting it off until eventually you realize that you've paid \$199 for a printer you didn't really want.

Forgoing a rebate is a common scenario that gets played out in a number of unintentional ways: not purchasing the item within the required time frame, waiting so long to mail in the rebate that the deadline expires, forgetting to include the bar code, making a mistake on the paperwork, and/or failing to make a copy of the paperwork and proofs of purchase.

Lots of people regard rebates as a hassle – and they are – but sometimes they're designed that way. The reason that some companies offer rebates is because most people never redeem them, and the companies want to make sure that the fewest number of people possible get their money back. That's why the requirements are so stringent, and often frustrating.

However, there are three things you can do to ensure that you get any rebate due to you:

Don't procrastinate. Fill out the forms and clip the bar codes as soon as you get home. Don't get immersed in the new product you've just purchased before you take care of business.

Look at your offer carefully. Very carefully! Read all the small print. If you make a mistake at this stage of the process, the company can deny your eligibility for a rebate.

Make copies of everything before you mail the envelope. Whatever you're required to send to the company – box tops, receipts, bar codes, coupons, a letter – make a copy of each item in case you're denied the rebate. With copies, you can appeal the company's decision.

Beware Fake Prescription Drugs

The National Association of Boards of Pharmacy estimates that 1 percent to 2 percent of the drugs in North America are counterfeit and warns that the practice is on the rise. It offers these safeguards:

- Don't buy prescription drugs online unless it's through the Web site of a legitimate pharmacy.
- Examine your medicine closely. Look for runny coloring or shoddy logos on pills.
- Watch for changes in appearance, taste, or efficacy in the medicines you take.
- Bring any medication that you suspect is counterfeit to your pharmacist or doctor right away.

Happy Thanksgiving from Bob Cai !

Free Information Request Form

Please complete the box below and place check marks next to the free reports and information you'd like to receive.

Fax this form to 1.877.861.1377 or mail it to

Bob Cai, BOBCAI Realty, 6200 Savoy Dr., Ste 700B, Houston, TX 77036, or just call me at 713.304.5214

WWW.BOBCAIREALTY.COM email: bobcai@bobcairealty.com

Name: _____ Phone: _____

Address: _____ Email: _____

City: _____ State: _____ Zip: _____ Fax: _____

Please send me the requested free information selected below via ☐ Mail ☐ Fax ☐ Email.

Free Reports

- ☐ Protect Your Home From Burglars
- ☐ Five Deadly Mistakes Home Sellers Make
- ☐ Making the Move Easy On the Kids
- ☐ How Sellers Price Their Homes
- ☐ How to Stop Wasting Money on Rent
- ☐ How to Sell Your House For the Most Money In the Shortest Possible Time
- ☐ The 10 Dumbest Mistakes Smart People Make When Buying or Selling a Home

Free Information

- ☐ Send me information about your free, no-obligation HomeFinder service.
- ☐ Send me the special computer report showing the features and sale prices of up to 15 of the most recent home sales near the following address:
_____, City: _____ or in
the _____ area.
- ☐ Please let me know the listing price and features of the home at the following address:
_____.
- ☐ Please let me know the selling price of the home at the following address:
_____.
- ☐ Please call me to arrange a free, no-obligation market valuation on my house.

Do you have a family member or friend who would enjoy a free subscription to Happy Thanksgiving from Bob Cai !? Just provide me with their contact information, and I'll add them to my mailing list.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

This newsletter is intended for entertainment purposes only. Credit is given to the authors of various articles that are reprinted when the original author is known. Any omission of credit to an author is purely unintentional and should not be construed as plagiarism or literary theft.

Copyright 2008 Bob Cai.

This information is solely advisory, and should not be substituted for medical, legal, financial or tax advice. Any and all decisions and actions must be done through the advice and counsel of a qualified physician, attorney, financial advisor and/or CPA. We cannot be held responsible for actions you may take without proper medical, financial, legal or tax advice.

Happy Thanksgiving from Bob Cai !

Bob Cai

BOBCAI Realty

6200 Savoy Dr., Ste 700B

Houston, TX 77036

WWW.BOBCAIREALTY.COM