



Lora Fillingim - Brown

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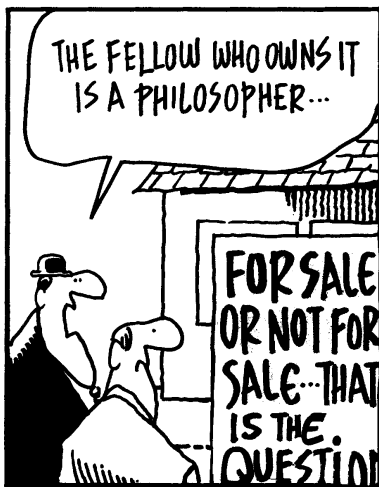
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# Lora Fillingim – Brown & The Fillingim Group ® Service For Life!

## How To Protect Yourself From This Common Cancer

Is it just a birthmark, or could it be something much more dangerous? If you have lots of freckles, moles, or birthmarks, a family history of melanoma, light-colored hair, and had more than three sunburns before age 20 then you are at higher risk for developing melanoma. Melanoma is the official name for skin cancer, a malignant tumor. It is a very aggressive type of cancer that starts on the upper layer of the skin. It can spread deeper and become fatal if not removed. Melanoma is one of the top seven most common cancers for both men and women. In fact, it is the #1 most common cancer found in young adults.

Not every mole or freckle is cancerous. Melanomas have some very specific characteristics. Follow the “A to E” detection guide to see if you may have a problem.

- ✓ **A – Asymmetry.** Early melanomas are often unsymmetrical. This means if you drew an imaginary line down the middle, the two sides would not match in shape.
- ✓ **B – Border.** Melanoma borders are usually fuzzy or have notched edges. They are not smooth.
- ✓ **C – Color.** The melanoma spot will often have different shades of brown and black within the same area.
- ✓ **D – Diameter.** If a mole grows to a size greater than ¼-inch diameter, then it may be a melanoma.
- ✓ **E – Elevation.** If you notice even a slight increase in the thickness of a mole, freckle, or birthmark, then you need to be concerned about the possibility of a melanoma.

**Stumble Upon An Interesting Home?**  
No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call me at **877-8832**, and I’ll tell you...with no hassles and no obligation.

You should do a self-exam using the above criteria at least once a month. During this exam, look at your face, ears, lips, inside your mouth, and nostrils. You even need to check that your eyes are not affected. Then proceed to your abdomen, arms, hands, and back. The back is the most common site of melanoma in men, so be sure to look carefully. Now, move to your legs, ankles, and feet. The legs are the most common site for melanoma in women. If you are concerned you may already have a melanoma, you should see your dermatologist immediately.

By now, you should be asking what you can do to prevent this type of cancer from striking you or your family. Follow these four important tips:

Get Free money-saving home tips at my website: [www.RelocationToRaleigh.com](http://www.RelocationToRaleigh.com)

## Word Of The Month...

Studies have shown that 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. You may even be able to fatten your wallet!

**caprice** \ke prees\' (noun)

**Meaning:** an impulsive change of mind; a sudden, unpredictable action, change, or series of actions

**Sample Sentence:** Jaime was always practical and couldn't stand her brother's **caprice** when it came time for decision-making.

## Hope For The Future

*God, grant me...*

The senility to forget the people I never liked anyway, the good fortune to run into the ones I do, and the eyesight to tell the difference!

## Rating Your Air

The American Lung Association has just released their annual state of the air report and you may be shocked about their findings. Over 142 million Americans are inhaling unhealthy amounts of ozone or smog. The high pollution levels are especially hazardous in and around large cities. For more information findings, visit [www.lungusa.org](http://www.lungusa.org).

## Tax Advice From Jay Leno

*"Worried about an IRS audit? Avoid what's called a red flag. That's something the IRS always looks for. For example, say you have some money left in your bank account after paying taxes. That's a red flag."*

**Jay Leno**

## Quote Of The Month...

*"Aim at perfection in everything, though in most things it is unattainable. However, they who aim at it, and persevere, will come much nearer to it than those whose laziness and despondency make them give it up as unattainable."*

**Lord Chesterfield**

1. **Apply A Generous Layer Of Sunscreen Daily.** Be sure it has a high SPF level.
2. **Wear Clothing That Blocks Out The Sun.** To test that your clothing is sufficient, hold it up to the light. If you can clearly see through the weave of the fabric, then you need to choose something denser for protection. Sun Solutions, Inc. at 1-800-895-0010 is a company that makes clothing specifically for sun protection. You should always include a hat and sunglasses to protect your face and eyes.
3. **Don't Intentionally Layout In The Sun Or Use A Tanning Device.**
4. **Minimize Your Sun Exposure.** This becomes especially important during the summer months between 10 a.m. and 2 p.m., but is important at all times of the day and all seasons.

Melanoma is increasing at an epidemic rate. More than 53,000 new cases will be diagnosed in the U.S. this year, and every hour an American dies from this cancer. It can strike anyone regardless of general health or complexion. This is serious! For more information, you can visit [www.skincheck.com](http://www.skincheck.com) or [www.mpip.org](http://www.mpip.org).

### 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. See my "Insider's Free Resources Page" in this newsletter, or call me at 877-8832

### DID YOU KNOW...

Unlike most real estate agents, I *DON'T* spend my time pestering people with phone calls or bothersome interruptions to generated good clients. Instead, I dedicate 110 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!

## Tips On Finding Resale Treasures

As the saying goes, "one man's trash is another man's treasure." Here's advice for picking through the "trash" and finding the true treasures at resales. Whether you enjoy going to yard sales, thrift stores, auctions, or Internet trading sites, if you keep your eyes open you may find something of great value. But you'll need to do some homework first.

There's a lot of junk to sift through before a treasure can be found – but that's the fun part! Here's how to recognize a valuable item when you find it. First, examine the item for identifying marks, signatures, brand name, quality, condition, and possible age. This will help you figure out the period of the piece. Next, look at the construction materials of the item and any other characteristics that could tip you off to its worth. You'll need to check the value of the item using either the Internet or specialty books. The site [www.artifact.com](http://www.artifact.com) provides a searchable database of art, antiques, and collectables. It may provide you with some needed background information. You can also look in books for information. Visit [www.pbs.org/wgbh/pages/roadshow/](http://www.pbs.org/wgbh/pages/roadshow/) for a full listing of the books the experts use on the PBS program "Antique Roadshow."

Many resale shoppers find great items, but you need a good eye for quality and the time to shop.

## Brain Teaser...

I do not see, I do not hear.

I do not touch, but I do feel.

I am hard, and I am soft.

I live, but I do not.

I am a quilt of snow on reddish clay.

What am I?

(answer on bottom of last page)

## Growing Healthy Nails

If you struggle with dry, brittle nails, try these simple tips that will make them healthier.

- Eat foods rich in iron, calcium, Vitamin B, and potassium. Celery, yogurt, eggs, and seafood are especially good.
- Eat at least six almonds each day. The biotin in them will strengthen both your hair and nails.
- Avoid harsh cleaning products, sun, chlorine, and lotions containing alcohol. And, never use your nails as “tools.”
- When giving yourself a manicure, use an emery board and file in only one direction. Also, avoid rubbing off old polish. Try soaking it off using a cotton ball instead.

## Simple Toolbox Tip

Here is a simple tip that can help you keep your tools rust free for years to come. Put several pieces of chalk into your toolbox. It will absorb the moisture and keep the rust away.

## Handy Personal Ad Dictionary

If you are trying to find your perfect mate, here's the “secret code” for deciphering personal ads.

When looking at women's ads:

40-ish.....49  
Athletic.....Obsessed about looks  
Open-minded.....Desperate  
Outgoing.....Loud and Embarrassing  
Redhead.....Bad dye job  
Wants Soul Mate.....Stalker

When looking at men's ads:

40-ish.....52 looking for a 25 year-old  
Athletic.....Watches a lot of ESPN  
Good-looking.....Arrogant  
Likes to cuddle.....Mama's boy  
Mature.....Older than your father  
Thoughtful.....Says “excuse me”  
after burping

# The Secret To Success...

My “rich” uncle once told me, “*if you want to become successful, increase your failure rate.*” Learning from your failures is often the ingredient that leads to future success. It's important to remember the gap between failure and success is often very small, and calling upon the lessons of the past is usually the difference. Even if you just increase your ratio of successes to failures slightly, you can massively change your life.

In order to experience true success you need to continue challenging yourself. If you avoid new things, you will never grow to new levels. Challenging yourself always opens the door for possible failure, but it also gives you an opportunity for breakthrough.

When you do experience a failure, don't take all of the responsibility upon your own shoulders. Look at the situation objectively and see how you can change to increase the likelihood of future success.

Learning from your failures is the only way of succeeding. So be adventurous. Try something new. And if you fail, look for the lesson. Then move on without looking back and tackle a new challenge with your new knowledge and positive attitude.

## Cheryl's Mortgage Moment

The mortgage industry today is very different from that of years past. The changes occurring may impact your decisions on the types of loans that best suit your profile and needs. One of the largest of those changes is the present difficulty in securing mortgage insurance for loans with 5% down payments. These loans are being underwritten using very tough guidelines.

The alternative to this type of loan is the FHA mortgage. It has much more lenient guidelines and is a great option. The main limitation is the maximum amount of loan possible- and that is determined by county. For instance, Wake county has a maximum loan amount of \$295,000 for FHA. As you can see, there are many factors that need to be considered, but we still have excellent choices available to the future homebuyer. And rates are wonderful!

**Cheryl Ellington, Towne Bank - Lending Manager, (919) 573-4574**

## Dining Out The Healthy Way

Do you frequently go out to dinner...then feel rotten afterwards? The change of normal diet when eating out can frequently make you feel lousy – almost like a hangover. Here are a few simple tips for eating healthier while still enjoying the total dining experience.

- ✓ **Don't Overeat.** The experts suggest avoiding buffets because they can tempt you to over-indulge. Also, you might try ordering a la carte, or choosing a kid's meal or appetizer for your main entrée. The smaller portions will help you stay slim.
- ✓ **Drink Water.** Drink a lot of water during your meal. Besides being healthy for you, the water will fill you up so you don't eat as much food.
- ✓ **Get Off To A Good Start.** Try to start each meal with a bowl of healthy soup or a salad. Both offer good nutritional value without the high calories or fat content.

Get Free money-saving home tips at my website: [www.RelocationToRaleigh.com](http://www.RelocationToRaleigh.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!

## Hypochondriac Alert

"*The Hypochondriac's Handbook*" by Wendy Marston offers these (yuch!) disgusting but true facts:

- Coliform bacteria were found in 60 percent of office coffee mugs.
- Half of the antibiotics sold in the U.S. are used in animal feed.
- The incidences of Salmonella have increased 400 percent in the last four years.
- 30 percent of Americans do not wash their hands after using public restrooms.

## Odor Killers...

If you have a tough odor in your home, try one of these easy tips.

- If your refrigerator has a strong odor put a cup of pure charcoal briquettes in the bottom. They will absorb the smell. This also works on musty smelling closets.
- If your microwave has odors, put a thick slice of lemon on a paper towel and heat on high for one to two minutes. Then, leave the lemon in the microwave overnight.

## Brain Teaser Answer...

A Bone.

**THANK YOU** for reading my Service For Life! personal 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, or just want to stop by and say "Hi," I'd love to hear from you...

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# "Do You Need Tips For Staging Your Home?"

*Here is a tip from Home Stager, Lora Fillingim – Brown that will help you maximize your home value!*

Did you know that there are 3 basic things that a buyer is purchasing from you as a seller that is unique to your home? Yes... your home has unique views that no other home has, space that can only be visualized with your possessions and features that only your home may offer.

With this in mind, when staging a home to sell a homeowner needs to make sure that a buyer can readily see the space, features and views of each room entered within seconds.

Watch for our monthly staging tips. They can mean the difference in \$\$\$ in your pocket and extra time your home may be on the market!

*For your personal consultation call Lora at 877-8832!*

## Real Estate Corner...

**Q. We are preparing to build our own home and are wondering about using alternative "natural" building materials. Do you have any suggestions?**

**A.** Using "natural" resources to build energy efficient homes has become quite popular. Most building codes now recognize alternative building materials as equal to or better in quality than traditional materials. These are also fully accepted by lending and insurance companies. There are three popular alternative materials that have been used successfully in recent years: straw bale, tires, and rammed earth.

Straw bale homes offer exceptional energy efficiency. They cost about the same as a conventional wood frame house to build, but the thick walls will yield substantial energy savings in the future. In fact, these homes use half as much energy as a wood home. Building with dry straw bales will help prevent any rot or pest infestation. Contrary to common belief, straw bale homes are not a fire hazard. In fact, a plastered bale home is less combustible than a wood home.

Instead of allowing old tires to fill up our landfills, some have chosen to build with them. Tires make a sturdy building material because they don't disintegrate. They are layered and packed with dirt and/or cans to produce high insulation value. The walls are usually stuccoed or mudded. About 1,500 tires are needed to build a 2,700 square foot home. The 30-inch thick walls of a tire home provide great insulation and low interior noise levels.

Rammed Earth homes are reminiscent of the old adobe homes of years past. They have an energy efficiency rating similar to brick homes and the walls are as strong as concrete. To protect against water damage, the home should be built on at least one layer of fired bricks or block. Unfortunately, these aesthetically beautiful homes are very labor intensive to build – thus quite expensive. If you are considering relocating and are in need of caring, competent representation, please call me at **877-8832** or email me at **fillingiml@hpw.com**

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