



*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 710-1645 or 981-1452 to get a copy...*

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Spokane WA.**

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*Justin & Cyndy Asher...*

# **Service For Life!®**

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

## **Overlooked Employee Benefits**

The array of employee benefits your workplace offers may be more expansive than you'd think—and learning about your benefits package can save you quite a bit of money. Beyond the baseline of medical insurance coverage, some companies offer tax-free healthcare spending accounts (like Healthcare Spending Accounts- HSAs and Flexible Spending Accounts- FSAs) that you can take advantage of. Your employer may even make contributions to it for you. You probably are aware of employer-matching programs to maximize contributions to your 401(k). Some companies, though, go above and beyond with a variety of less familiar benefits you can (and should) make the most of. Here are just a few of them.

- Employee Assistance Programs (EAPs) may include things like free or discounted financial advice, legal advice, counseling services, substance abuse treatment, and help with estate planning. There's a huge range of other discounts and free benefits that can fall under the EAP umbrella, such as hotel stays, rental cars, gym memberships, public transit passes, and mobile phone plans.
- Parental leave is common these days, for both mothers and fathers. Additionally, some companies offer benefits for family planning services like fertility treatment and adoption assistance. You may also have a medical leave benefit, which you can use to care for an ailing family member.
- Getting time off for both vacation and illness is fairly standard. Some companies offer employees time off for volunteer work, meaning you wouldn't have to use vacation time to volunteer. And, if you work in a field that encourages and supports sabbaticals, you may have the option for an extended break from work—and still have a job to return to.
- Many organizations recognize that furthering an employee's education and training benefits the company as much as the employee. Even if your workplace doesn't subsidize tuition for advanced degrees, they may cover or reimburse the cost of training programs, certifications, and other professional development opportunities. If it isn't listed in your initial offer, ask! If the development is relevant to your job, the company may agree to pay for it even if it's not standard.

### **Thinking Of Buying A Home Soon?**

If you're planning to buy a home in the next 6 months, you'll want a copy of my Free consumer guide, "**7 Secrets For Saving Thousands When Financing Your Next Home.**" My report will help you avoid frustrations and costly pitfalls when buying a home. Simply call me to get a free copy: **710-1645 or 981-1452**



## 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!)...

**esoteric** (pronounced eh-suh-TARE-ik) adjective

**Meaning:** difficult to understand, by design, without elite or special knowledge

**Sample Sentence:** It's always reassuring to talk to a mechanic who explains things plainly rather than the esoteric language of internal combustion engines.

## A Hairy Situation

Anyone who wears necklaces and has hair that hits the neck knows the feeling of a stray hair (or three) getting caught in a necklace chain from time to time. This may not hurt your skin very much, but detangling the hair from the chain can be a challenge. It turns out, though, that a hair remover originally introduced in the 1940s solves this hairy problem.

Apply Nair cream to the hair knot and let it sit for 10 minutes before rubbing it off, and then rinse the necklace completely to make sure there isn't Nair left behind. And if your jewelry is silver, be cautious—one of the key ingredients can potentially tarnish silver, so do a spot check before you begin.

## Quotes To Live By...

"Never do things others can do and will do if there are things others cannot do or will not do."

– Amelia Earhart, Aviator

"Because you don't live near a bakery doesn't mean you have to go without cheesecake."

– Hedy Lamarr, Actress

"When I understand myself, I understand you, and out of that understanding comes love."

– Jiddu Krishnamurti, Philosopher

# Anti-Inflammatory Eating

Not all inflammation in the body is bad—occasional inflammation helps our immune system function properly. When the body doesn't return to its baseline and inflammation becomes chronic, that's a problem. The bad news is that chronic (or systemic) inflammation has been linked to an increased risk for conditions like heart disease and diabetes. The good news is that one of the best ways to reduce inflammation is easy to do: adopt an anti-inflammatory diet.

It may not surprise you to learn that many of the foods that can cause or aggravate inflammation are things that we already know we should limit in our diets—think processed or deep-fried foods, foods high in trans fats or added sugar, red or processed meat, and refined carbohydrates like white bread. In many cases, though, people don't necessarily need to eliminate everything on that list from their diets (unless there's a specific allergy). Instead, it's often a matter of reducing foods that can cause inflammation and increasing foods that help manage inflammation.

Experts say that diets with lots of omega-3 fatty acids, antioxidants, fiber, and polyphenols can help reduce inflammation. That includes things like **olive oil, salmon, legumes, whole grains, fresh fruits and veggies**—and even **coffee** and **dark chocolate**. If that sounds familiar, it's because it's like both the Mediterranean diet and a diet known as DASH (Dietary Approaches to Stop Hypertension).

Changing what we eat is an incredibly powerful wellness tool, to alleviate inflammation and myriad other ailments—but it's important to talk with your doctor or a licensed dietician before you embark on a diet overhaul. It's good to be informed about your options, but it takes a medical professional to apply general tips and guidelines to your specific health needs.

This article from Harvard Medical School offers more tips for an anti-inflammatory diet: <https://www.health.harvard.edu/staying-healthy/quick-start-guide-to-an-antiinflammation-diet>

## Thank You! Thank You! Thank You! Thank You! Thank You!

To all those who helped use make 2023 a great year and for supporting us throughout the years.

Spring is about to spring! Let's get started on preparing your home and grounds for the newly invigorated market that is coming this year with interest rates falling, economy rising, inflation stabilizing and employment at an all time high since the pandemic. A bright future awaits buyers and sellers through 2024, let's take advantage of this market and all it has to offer this year.



## Brain Teaser...

How would you turn six into an odd number without doing any math?

*(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: **710-1645 or 981-1452**.

## Updated Plant Zones

Many gardeners know their plant hardiness zone by heart. If you're one of them, you may need to update your information: the USDA updated its map in late 2023 to reflect the changing climate. You can find out what zone you're in by entering your zip code on the USDA's website:

<https://planthardiness.ars.usda.gov/>

## Take It Back

One of the new tools available on iPhones with iOS 17 is the ability to edit iMessages after sending. Just press and hold on that message and you'll be presented with options to "Edit" or "Undo send." Editing the note is straightforward, but if the recipient doesn't also have iOS 17, they'll still see the text you originally wrote.

## Beauty Dupes Websites

Many high-end beauty products are the same as cheaper products, with literally only a change in packaging or name. Finding those duplicates (not to mention other comparable products) is easier with websites like these.

**Skinskoolbeauty.com**: This database has more than 46,000 products, so you can easily search for cheaper alternatives for many expensive products, comparing exact ingredients.

**Tempalia.com/makeup-dupe-list**: Makeup dupes listed here are largely crowdsourced, and search options make it easy to find what you're looking for.

**SkinSort.com**: This database has detailed information about product ingredients. Scroll down a product page to the "Alternatives" section to find dupes or similar products.

# 3 Tips For Home Theater Setup

Having a home theater makes everything you watch more enjoyable, whether it's an Oscar-winning movie or your favorite reality show. But even if building a high-end theater system isn't in your budget, there are a few things you can do to greatly enhance your current setup.

- The size of the room matters. Not only do you need to ensure adequate distance between the seats and the screen, but you also need to consider how sound travels through the space. The room's shape matters, too: Rectangular rooms are better than cube-shaped rooms for home theater sound. This article explains the "golden ratio" for acoustics in a home theater, which you can apply to your own space: <https://thehometheaterdiy.com/home-theater-room-dimensions/>
- Sound system improvements are among the easiest enhancements you can make to your existing setup. Soundbars are relatively inexpensive and simple to use, and they don't require much space. Experts suggest choosing a sound bar with three or more channels, which acts more like surround sound with multiple speakers. Most budget options have two.
- Being able to control light in a home theater is important. Blackout curtains on the windows are a great start, but don't overlook the color of the walls and ceiling—dark colors are recommended.

## 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 [www.AsherAB.com](http://www.AsherAB.com)

# Savings Accounts For Children

Starting a savings or investment account as an adult is good, but starting one as a child is better. You can start saving for a child's education or even retirement as soon as they're born—whether the baby is yours, a family member's, or a friend's. Here are a few ways to save money for kids.

- ✓ **College savings plan:** A 529 college savings plan is the easiest way to save for a child's education. These allow money to grow tax-deferred—and if it's spent on the specified list of education-related expenses, the withdrawals are free from federal income taxes, too. You can contribute to an existing one or set one up on behalf of the child. Learn more about 529 plans here: <https://www.savingforcollege.com/college-savings-201>
- ✓ **Roth IRA:** A retirement fund for a baby might seem strange, but starting a custodial IRA early means even small contributions will grow exponentially over time. It can be a great way for children to learn good financial habits. Learn more about custodial Roth IRAs here: <https://www.investopedia.com/open-a-roth-ira-for-someone-else-4770855>
- ✓ **Savings account:** Any adult can open a good old-fashioned savings account for a child, provided a parent or guardian is the main person on the custodial account. This kind of bank account grows with the child as they begin to earn their own money and is another good way to build positive money habits.



## 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:

Take the "s" off the written word and you're left with IX—which is the Roman numeral for nine. Or, turn it upside down!

## Sanitizer Lifespan?

It may seem counterintuitive that hand sanitizers, those little ubiquitous bottles, can expire. Alcohol, which is one of the main ingredients in many hand sanitizers, starts to evaporate when a bottle of sanitizer is opened. Keeping these containers closed between uses can help ensure the product's effectiveness for longer, but you should also keep an eye on the expiration date on the bottle.

## The Magic Word

The etymology of "abracadabra" isn't totally clear, but the earliest use of the word is as a purported miracle cure for certain deadly ailments—including malaria. In the 2nd century C.E., the Roman emperor Caracalla's personal doctor prescribed wearing an amulet with the word "abracadabra" to anyone who had malaria.

**THANK YOU** for reading my Service For Life!<sup>®</sup> 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...

**Justin Asher**  
**Managing Broker**  
**509-710-1645**  
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**509-981-1452**

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 Movie Tickets For Two?"

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: **Jamie Bown, Spokane WA.**

**This band's biggest hit reached number one on airplay charts in 1995, but it wasn't even available as a single at the time. What's the band?**  
a) TLC b) No Doubt c) The Rembrandts d) Boyz II Men

The answer is c) The Rembrandts. The duo recorded the song, "I'll Be There For You," for the sitcom, "Friends," which debuted in 1994. So let's move on to *this* month's trivia question.

**This famous Italian volcano is among the oldest active volcanoes in the world, and it remains one of the most active today. What is its name?**  
a) Vesuvius b) Vulcano c) Stromboli d) Etna

*Call Me At 710-1645 or 981-1452 OR Email Me At  
Justin@AsherAB.com  
And You Could Be One Of My Next Winners!*

## Real Estate Corner...

**Q. What other options do I have besides refinancing my home loan if I'm struggling to make payments?**

**A.** If you're "underwater" on payments, you may decide to move out of your home. Here are some options to consider:

- **Rent the property.** This will help you make your monthly mortgage payments but you'll still pay for maintenance on your property.
- **Do a short sale.** This involves selling your home for less than you owe on the loan. The bank may forgive the difference between what you owe and the final sales price the buyer pays.
- **Do a Deed-in-lieu of Foreclosure.** You give your home back to the lender in exchange for forgiveness of the mortgage. You may still have to pay the difference between what the bank sells the home for and what you still owe, plus legal fees. Many banks won't consider this until a short sale has been attempted.

Before you do anything, talk to an expert about your problem, including a REALTOR<sup>®</sup>, a foreclosure counselor, a tax expert, a credit counselor and/or an attorney. To learn about more options for struggling homeowners, call and ask for my Free Consumer Report called "**10 Options To Avoid Foreclosure.**" I'll send a copy right to you.

Do you have a question related to real estate or home ownership? Please call me at **710-1645 or 981-1452**. Perhaps I'll feature your question in my next issue!