



Buying A Home Soon? Get my Free Consumer Guide, "8 Secrets For Saving Thousands When Buying Your Home." Call me right now at 515-577-2557 for details...

September 2022  
Des Moines, Iowa

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Alan Patterson's...

# Service For Life!®

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

## Prepare For Success At The Doctor's Office

Going to the doctor can be a bit stressful, even if the reason for your visit is as simple as an annual check-up. It's easy to become flustered once you're in an exam room, and the questions you may have had in mind to ask your doctor can quickly disappear.

You can make your next appointment a stress-free success with a bit of preparation. Try these tips:

- **Take notes:** If you're having specific symptoms, keep a journal of the day-to-day changes. Add details like what you eat, what time, changes in mood or appetite, as any little detail might be important. If you're taking medications, include those as well so your doctor is fully informed. Make notes, too, of questions you have for your doctor – your visit is a two-way conversation and you want to maximize both your own time and your doctor's.
- **Timing is everything:** Delays at the doctor's office can increase feelings of anxiety and nervousness. If you can, make appointments first thing in the morning. That could help you avoid the inevitable delays as doctors see other patients and appointment times run over. Try to make sure your day is as free as possible so you don't stress about your next task if you end up waiting.
- **Be honest:** Not being entirely honest or withholding information from your doctor can be a detriment to you and your health. Remember: your doctor is there to help you. If you find you have a hard time actually saying something you're embarrassed about—try practicing it out loud in a mirror before your appointment.
- **Be flexible:** You may have a specific treatment in mind when you go into your appointment, but your doctor is a professional. It's a good idea to at least listen to all the options.

### Learn How To Maximize The Value Of Your Home

Did you know there's a free consumer report showing what to fix to net the most value for your home? It's called "*Make Your Home Show Like A Model Without Breaking The Bank*" and it's an essential guide to homeowner profits. You can get a free copy by calling me at...515-577-2557

Are you curious to what your home is worth? Visit: [Alansellsdesmoines.com](http://Alansellsdesmoines.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!)

**net-zero** (pronounced net-zee-roe) adjective

**Meaning:** something that results in no loss or gain when added together; *also* a structure that offsets its own energy use (through solar, wind, etc.)

**Sample Sentence:** The first net-zero hotel in the U.S. opened earlier this year.

## Is It Time For New Tires?

Take some time this month to walk around your car, paying special attention to the tires, to stay safe on the road.

- **Tread:** Take a penny with President Lincoln's head facing down. Place it into each tire's tread. If you can still see the top of his head, it's time for new tires. If not, you're good to go!
- **Pressure:** Check your tire pressure regularly. If your tires are losing more than one pound per square inch (PSI) a month, it may be time to have them checked out.

## Have A Laugh...

How can you tell it's a dogwood tree?  
By its bark.

## Quotes To Live By...

"Life starts all over again when it gets crisp in the fall."

—F. Scott Fitzgerald, writer

"Everything you want to be, you already are. You're simply on the path to discovering it."

—Alicia Keys, singer

"Promise me that you'll always remember that you're braver than you believe and stronger than you seem and smarter than you think."

—A.A. Milne, writer (Winnie the Pooh)

# Help Young Adults With Finances

Keeping track of budgets, money spent, and money saved is a terrific way to start out on the road to a healthy financial future. Share these smartphone apps with the young adults in your life to easily track finances.

**Mint** is a terrific way to track the 50/30/20 rule: 50% of income for essentials (e.g. rent, food), 30% for wants (e.g. shopping, eating out), and 20% for savings (e.g. paying down debt, "pay yourself first" emergency fund). **YNAB**, another budgeting app recommended by NerdWallet and free for college students for one year, encourages users to be more intentional with their spending, accounting for every dollar earned. **NerdWallet** also has its own free app that allows users to track spending, debt, and credit score, which follows us throughout adulthood.

**Consulting a financial adviser** is another terrific piece of advice for the young adults in your life – it's never too early to get advice on ways to achieve financial goals.

### 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. Ask about my "Insider's Free Resources" by calling me at: **515-577-2557**

### DID YOU KNOW...

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

# You Forgot Your Wi-Fi Password. Now What?

A friend asks for your Wi-Fi password, but you're at a loss. Now what? Here are the steps to easily retrieve your password:

## Mac

- Open the **Keychain Access** app.
- **Search** for the name of the wireless network for which you'd like the password. When found, **double click** on it.
- Check the **Show Password** box to see the password spelled out.

## Windows

- Open the **Network and Sharing Center**.
- Next to **Connections**, select your Wi-Fi network, and then **Wireless Properties**.
- Within **Wireless Network Properties**, select the **Security** tab, and then check the box next to **Show Characters**.

Are you curious to what your home is worth? Visit: [Alansellsdesmoines.com](http://Alansellsdesmoines.com)

## Brain Teaser...

A man pushes his car to a hotel and tells its owner he's bankrupt. Why?  
(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 my good friends and clients. 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 me at **515-577-2557**. I'm here to help!

## Clean A Cast Iron Skillet

As tempted as you may be to clean your cast iron skillet with soap, purists often say there's a better way (however, a small amount of dish soap now and then won't harm your pan). Here's what to do instead:

- Use water as hot as you can stand. Wear gloves if necessary.
- Use a scrub brush to loosen stuck-on food. Add some coarse salt and water to remove anything that's really taken ahold. You can also buy a chain-mail scrubber meant for cast iron.
- Rinse and dry well.
- Heat up a small amount of oil in the pan and wipe the interior of the pan with a paper towel until it's got its sheen back.
- Store in a dry place.

## Best Weather Websites

Weather can change on a dime. Here are some websites to keep an eye on what's happening to-the-minute.

**www.weather.com** – Local, national, and worldwide forecasts from The Weather Channel.

**www.accuweather.com** – Area forecasts down to the minute. Arguably the most accurate!

**www.noaa.gov/weather** – The National Oceanic and Atmospheric Administration runs this site, with authorized severe weather warnings and lots of graphs and data.

# Make Your Guests Feel At Home

Whether they're staying in a guest room, or in a hosted Airbnb, here are a few ways to ensure your guests feel right at home during their stay.

1. Once you've shown your guests where they'll be staying, take some time to walk them through the space. Point out where they can store their luggage and hang clothes, which bathroom they'll be using, which light switches do what in the room, how to operate any window coverings, and power outlets for charging phones and laptop computers. This is also a good time to share a set of keys and go over the different locks to the house, as well as the security system if you have one.
2. A tray or basket of toiletry necessities left out provides guests with items they may have forgotten—and will be grateful to have. Think toothbrushes, toothpaste, shampoo and conditioner, shaving cream, a comb, and aspirin or pain relief. Be sure that the bathroom your guests will be using is stocked with toilet paper and facial tissue, too.
3. Additional in-room niceties to consider are an alarm clock, bedside lamp, nightlight, extra blanket, and a pen and notepad in case of in-the-night inspiration. To that end, also make note of the Wi-Fi password so they can do some late-night browsing without having to disturb you.
4. Make your guests feel even more at home by showing them where they can find everything they would need in the kitchen, from glasses and coffee mugs, to bowls and plates, and silverware. Who knows, maybe they'll feel so much at home they'll put the coffee on for you in the morning.

## 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 over the years. And special thanks to everyone who thought of me with your referrals!

**Congratulations to Zach and Emily Antle on their 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:

He's playing Monopoly.

## How To Safely Store Firewood...

As the temperatures begin to cool, it's time to start thinking about storing firewood to enjoy all winter long. Here, a few tips on how to do so safely.

- Keep the firewood stored outside – about 20 feet from your door – to avoid hitchhiking pests seeking warmth inside.
- Stack wood up to four feet high.
- Cover the firewood to avoid it getting wet from rain or snow.
- Pick up kindling lying around your firewood pile.
- Keep the area free of weeds or tall grass.

## Did You Know?

2,500 types of apples are grown in the United States.

**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...

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**Licensed to sell in IA to sell Real Estate**

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 A \$25 Fareway Gift Card?”

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: Phyliss Smith from Des Moines.

Queen Victoria was an influential monarch in many ways. Which of these did *not* become popular because of Queen Victoria?  
a) white wedding dresses b) Christmas trees  
c) bridesmaids wearing the same color d) engagement rings

The answer is c) bridesmaids wearing the same color. This fashion came from ancient Rome, when the bridal party all wore the same outfit to confuse attackers/evil spirits! So let's move on to *this* month's trivia question.

**Which of these has been used as medicine, for courage, and was often a symbol of wealth and privilege?**

- a) Chocolate b) Salt c) Coffee d) Wine

**Call Me At 515-577-2557 OR Email Me At [Apatterson@dsmlhomes.com](mailto:Apatterson@dsmlhomes.com) And You Could Be One Of My Next Winners!**

## Real Estate Corner...

**Q. We've been thinking of hiring a REALTOR to list our property. What should we look for in a qualified, competent agent?**

- A. Just because someone passed a state licensing examination doesn't mean they are qualified to handle your needs. All agents are not the same. Here are a few things you should look for in a qualified agent.
1. First, determine if they specialize in your area or type of home.
  2. Ask them how they helped clients overcome specific problems they encountered in a past transaction.
  3. Ask them specifically what they will do for you if they represent you. They should have a step-by-step plan of action.
  4. Ask them how long they've practiced real estate, and how many transactions they have under their belt.
  5. Ask them about their marketing skills. Most agents are trained to handle transactions and understand the law, but not all of them are trained in effective marketing.

Want to learn more? Ask for my Free Consumer Report called “**12 Questions You Should Ask Before Hiring a Real Estate Agent.**” 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 **515-577-2557**. Perhaps I'll feature it in my next issue!

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