



Brenda Bianchi's... **Service For Life!**

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

Call me right now at 727-595-7653 and ask for my Free Consumer Guide to homeowner profits titled, "Make Your Home Show Like A Model Without Breaking The Bank"...

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Bargain Like A Pro

Believe it or not, bargaining isn't just reserved for buying items at a local yard sale – it is a skill that can be deployed with much more expensive items, too, like cellphones, insurance, cars, and even homes. The trick is to be strategic about how you tackle a negotiation. Here are the top "dos and don'ts" of haggling for the best bargain:

Do

- **Market research:** Before making an offer, do your research. If you're buying a car, for example, look around at online dealerships first to research the market rate. Vehicles with the most variable prices mean the opportunity is ripe for bargaining. However, don't assume that a car that is the same model or similar should be the exact same price. Specifications vary and a car with more features will probably be more expensive.
- **Be polite:** You can still be strategic and bargain, while respecting the sales and marketing tactics of a salesperson. Going in too low initially might be considered disrespectful.
- **Scale your offer:** Consider the negotiation as a ladder. The bottom rung is the offer you know you won't end up paying but is more of a starting point. Then you can find a middle point based on how much you are willing to pay and how far the salesperson is prepared to reduce their price.
- **Be prepared to cut your losses:** Determine how much you are willing to pay before entering a negotiation and stick to it.
- **Bring a friend:** Having an objective third party who knows your budget is helpful when bargaining. They can help you stick to your boundaries and remind you not to overpay.

Don't

- **Overpay:** You should always shop around before haggling.
- **Act hastily:** Avoid rushing to make decisions or getting easily swayed by the person selling. Remember, this is their job, so they are good at it. If you find yourself considering going higher than your budget allows take time to consider if that is something you really want, or if you're getting lured in by sales tactics in the heat of the moment. Use your backup friend to help rein you in if needed!

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.

Get your free copy by calling me at...

727-595-7653

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!)...

Enervate (en-er-vate) verb

Meaning: To reduce the strength of

Sample Sentence:

The weight of a cap and gown in a summer graduation ceremony enervated most of the students and they needed to go home early.

Tech Tips For Today

- **Use AI (artificial intelligence).** ChatGPT (openai.com) is a tool that you can train. Need a reference for a paper? Ask "Give me five references talk about (your topic) in APA style. In about 20 seconds, you'll have your list. Be sure to verify the sources.
- **Consider a password manager,** like Lastpass.com, which is a secure site that safely stores all of your passcodes.
- **Clean up your phone.** Apps you don't use, items saved on the device rather than iCloud, all impact your phone's performance.
- **Update your devices.** Selecting automatic updates reduces potential security risks, improves performance, and makes things easier to use by fixing bugs.

Quotes To Live By...

"The bad news is time flies. The good news is you're the pilot."

– Michael Altshuler,
Entrepreneur

"Be courageous. Challenge orthodoxy. Stand up for what you believe in. When you are in your rocking chair talking to your grandchildren many years from now, be sure you have a good story to tell."

– Amal Clooney, Human Rights
Lawyer

"Do not allow people to dim your shine because they are blinded. Tell them to put some sunglasses on."

– Lady Gaga,
Singer

Check Your News

It can be tough to tell what's real and what's not, especially on the Internet. Choose the best methods for fact-checking info you find online, with these top tips:

Check the source: Is the source of the article social media, or a legitimate news outlet? Social media tends to be a sea of unreliable information from dubious sources. See below for verifying information.

Do your research: Websites like snopes.com or www.factcheck.org are great resources to verify the legitimacy of news and call out fake reporting.

Look for objectivity: Journalists are supposed to adhere to strict standards of reporting, upheld by the Associated Press, which includes verifying any claims, providing both sides of a story, and reporting when information is yet to be confirmed by using phrases like "we have received an unverified report of..."

Consider the author: Is the writer a journalist, or a member of the public? Self-reports are subjective and focused on opinion. Reporters may include public opinion, but they also are trained to report on facts. You can also check the legitimacy of the writer by checking Google or reviewing their social media accounts. If you see a trend of one-sided, or sensationalist reporting, then it's likely the information you are verifying is unreliable. Similarly, political ads are designed to provoke people and lean heavily towards the values of the party they represent, which also makes them unreliable.

Fact-check: Look for other articles from legitimate news outlets that confirm the story. Even if a story goes viral, it doesn't mean it is accurate or reliable.

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much your home is worth. Either way, I can help...with no "sales pitches" or run-arounds. Call me at

727-595-7653

and I'll give you all the facts.

A Heartfelt Message To My Special Clients And Friends...

I want to share a little secret with you. I don't spend my time cold calling or pestering people for business. Instead, I focus 110% of my efforts on giving such outstanding service that people naturally think of me when a friend, neighbor or family member needs a caring and competent REALTOR®.

I would like to take a moment to acknowledge and thank a few of the special people in my life who've helped build my business with their enduring support and referrals. I couldn't do it without you!

Cynthia Anderson

www.yhsg-r-brendabianchi.com

Brain Teaser...

A person is 15 years old in 1990. In 1995, that same person is 10 years old. How? (see pg. 4)

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: 727-595-7653.

3 Ways To Save An Emergency Fund

While homeownership may save you money by building equity, it can be expensive. Here are three ways to save an emergency fund, without sacrificing your quality of life:same density as water.

1. Skip one takeout meal a month and put the money into your savings instead.
2. Automatically transfer \$100 a month into savings, just like a utility bill.
3. Opt for Energy Star appliances and windows when making upgrades to take advantages of energy rebates.

Have A Laugh

Why was Cinderella a terrible football player? Because she kept leaving the ball behind!

Did You Know?

You may think that humans are napping machines — OK, maybe babies — but did you know that snails can nap for as long as three years? You do now.

Brain-Smart Websites

Here are three websites to keep your cognition sharp:

www.braingle.com

– A site full of free puzzles, trivia, games, puzzles, and more.

stayingsharp.aarp.org

– Staying Sharp is a program that promotes brain health through healthy habits, challenges,cognitive assessments, and more.

www.randomtriviagenerator.com

–Generates random trivia questions to test and strengthen long-term memory



Are You Doing Sunscreen Right?

According to dermatologists, while many people may be good at applying sunscreen before going outside, most of us apply less than 50 percent of the amount necessary and we omit parts of the body. Experts advise that you need about a shot glass full of sunscreen for your whole body, including commonly missed areas, such as: scalp, lips, ears, neck,chest, feet, and eyelids. These are all areas that are at risk for skin cancer.

Doctors also recommend using an SPF 30 or higher and to apply it 15minutes before going outside. You'll need to reapply sunscreen for every two hours in the sun. Consider wearing sun protective clothing, including a hat and glasses with UV protection.

In terms of what kind of sunscreen to buy, and based on recent reports of toxic chemicals in sunscreen, the Food and Drug Administration (FDA) is investigating the safety of 12 ingredients contained within certain chemical sunscreens — such as oxybenzone, and octisalate. However, the FDA has not stated they are unsafe and recommends the use of sunscreen to avoid skin cancer. If you are concerned about ingredients, you may want to opt for a mineral sunscreen that contain the ingredients zinc oxide or titanium oxide, which are physical sun blockers and sit on the surface of the skin to deflect harmful rays.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful CommunityInformation, AND Receive Important Resources For Saving Time AndMoney When Buying Or Selling At :

www.brendabianchi.com

Things That Make Your Home Look Scattered

Designing the decor of your home is more of an art than you might think. Design experts warn that there are certain decorative choices that can risk making your home look cheap. It isn't necessarily about the monetary value of material possessions, though, it's more about being intentional with your planning and the purpose of things.

Experts say to avoid oversized sofas, clutter, the wrong sized rug, mass produced decorative word art, flat pack furniture, inconsistent flooring, poor quality lighting, too much furniture, and matching everything in a room.

Instead, practice a less-is-more approach. Declutter! Use pictures of friends and family or locally produced art and choose appropriately sized rugs. A good rule of thumb when buying a rug is that it needs to be big enough to touch some of each of the main pieces of furniture in a room like all the feet of the bed, or both sofa and coffee table.

www.yhsgr-brendabianchi.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 person was born in 2005

Cool Your Home Passively

There are some steps you can take to keep your house cooler, without cranking up the AC:

- Open windows in the morning to let cool air circulate. Close them as soon as it starts to get warm.
- Add bamboo shades to the external windows to reduce the sun heating up inside your home.
- Close your blinds/curtains during the day and use a fan to circulate air.
- Open windows again at dusk to circulate cooler air into the home.
- Seal any gaps in the windows and doors to ensure drafts from warm air don't come in.
- AC Hack: position a bowl of ice water in front of a window fan for a cooling mist.

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...

Brenda Bianchi
Your Home Sold Guaranteed
Realty - Brenda Bianchi & Team
727-595-7653
bb@brendabianchi.com

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.

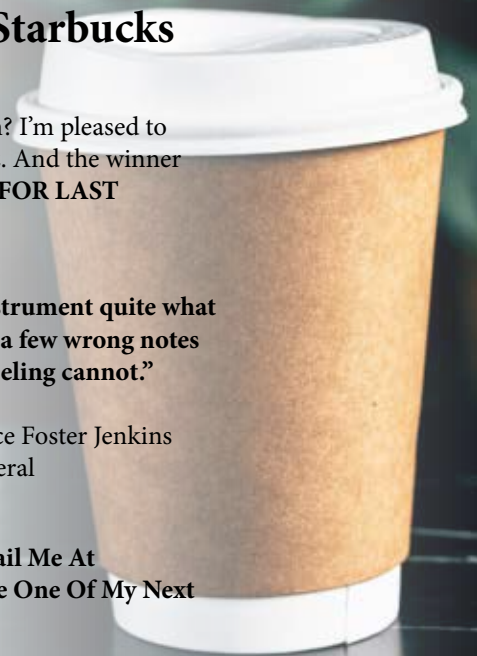
"Who Else Wants To Win Starbucks Gift Card?"

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: **NO LUCKY WINNERS FOR LAST MONTH**

In which film did Hugh Grant say "Is her instrument quite what it was? Perhaps not. But as Beethoven said, a few wrong notes may be forgiven, but singing without feeling cannot."

- a) Notting Hill b) Love Actually c) Florence Foster Jenkins
d) Four Weddings and a Funeral

Call Me At 727-595-7653 OR Email Me At
bb@brendabianchi.com And You Could Be One Of My Next
Winners!



Real Estate Corner...

Q: Can I use a financial gift from a friend or relative as a downpayment on buying a home?

A: Yes. In fact, one out of four first-time homebuyers uses a gift to make the down payment. home is a common, costly mistake. Here's how to avoid it.

Tax law allows gifts of up to \$17,000 a year in 2023 without tax consequences to the giver or recipient. (The amount is adjusted annually so search IRS.gov for "gift tax" for the current figure.) You could get a gift from two parents or two friends (for \$34,000) without paying a gift tax.

Using a gift for a down payment helps you buy a home even if it's not Federal Housing Administration (FHA)-approved. The best advice is to contact a knowledgeable REALTOR® and discuss this subject before you start looking for homes.

For more information, ask for my Free Consumer Report called "4 Quick Ways To Buy A Home With Little Down." I'll send a copy right to you.

Do you have a question you want answered related to real estate or home ownership? Feel free to call me at 727-595-7653. Perhaps I'll feature your question in my next issue!

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BRENDA BIANCHI TEAM

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We Proudly Donate a Portion of our Real Estate Income to a Worth Cause Organization We Support

We donate a portion of our income to a charity. Our goal is to help them in their quest to Heal, Save, Cure and Comfort under their care.

So your referrals, those you know considering a move that we help – you can rest assured that not only will they get the award-winning service we are known for, but that a solid portion of the income we receive goes toward a very worthy cause.

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Our Name is Our Promise
BRENDA BIANCHI & TEAM

This is how your REFERRALS CAN HELP THE KIDS

- \$100**
Can provide a 1 Night Family Stay
- \$250**
Supports complimentary laundry for all families
- \$500**
Can provide one month of meals to bedside families
- \$1000**
Supports the services & stay for one family's journey

GO SERVE BIG!
WITH THE POT OF OTHERS' NEEDS
THE ONLY WORTHY CAUSE

Ronald McDonald House Charities
Tampa Bay

Preferred Mortgage Company



- *Equal Housing Lender*
www.nmlsconsumeraccess.org
- *Florida will help you buy your first home with \$10,000*
- *Call us to consolidate your debt and increase your cash flow*

Roger McGuire is the Branch Manager of McGuire Lending Group and is one of less than 1% of loan originators with the Federal designation as a CRMS (Certified Residential Mortgage Specialist). He is a licensed loan originator for the state of Illinois (NMLS#213837) and can handle any residential refinance or purchase loan.

- **Email:** roger.mcguire@stockton.com
- **Office:** 941-212-2665
- **Cell:** 773-517-9852
- **Fax:** 941-212-2665
- **Address:** 4901 26th Street West, Suite B, Bradenton, FL, 34207
- **Website:** www.stockton.com/staff/roger-mcguire

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