



# Paul DuRoss' Real Estate Reader



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[www.PaulDuRoss.com](http://www.PaulDuRoss.com)



Has your claim been denied by Medicare? Don't give up! We'll show you how to appeal your claim denial.

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You can still strike it rich in these difficult times. Find out how to run a successful business in a tough economy.

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How long will it be until we can read each other's minds? With new fMRI technology, it could be sooner than you think.

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## Selling a Home in a Tough Market

Real estate analysts expect activity to increase in residential markets throughout 2009. However, those same experts warn that prices may steadily decline throughout the year. More activity, falling prices, and

stricter lending standards ensure that 2009 will be a difficult year to sell a home. Still, you can sell your home quickly and for a fair price if you follow these tips.

### Price to move

Most experts expect prices to fall throughout 2009, which means each month you stay on the market you could be losing money. Start by pricing attractively, and stay sensitive to market conditions. If your home isn't seeing activity, consider a swift and decisive price cut to avoid several larger ones down the road. Your agent can assist you in planning and executing price cuts for maximum effect.

### Keep it simple

If you are having trouble moving your home, you may get restless, as you see prices drop in your area. Don't panic. Employing 14 different marketing strategies or erratically cutting prices and changing commission splits distracts from what is really important: pricing competitively, staging effectively, and spreading the word. If your home isn't selling, look to improve one (or all) of these three criteria (in order of importance): pricing, exposure, and staging

### Help spread the word

In any real estate transaction, it is a good idea to assist your agent by promoting your home to friends and family. You'd be surprised how many homeowners neglect to do this. You don't need to invite each of your friends to private showings, but you can send a quick email to your friends and colleagues asking them to pass the information along to anyone who may be interested. Also, carry a couple flyers around to hand to people you see throughout your day.

## Hybrid Driving Tips



Many drivers have made the switch to hybrid vehicles over the last several years. Follow these tips to take full advantage of the high-mileage capabilities of your hybrid car.

### Drive Slowly

Hybrid vehicles have 2 engines, but they often use one at a time. Obviously, when using the electric

engine, gas mileage is improved. The gas engine typically kicks in around 25-40 mph, depending on the model of your car and the driving situation. By driving below 25 mph, you can save on gas. Try to stay below your car's gas-engine threshold during short trips.

### Accelerate slowly

When accelerating quickly, the gas engine kicks in for an extra push. However, you can keep the gas engine on the sidelines by accelerating slowly and steadily.

### Take long trips

When you first turn on a hybrid vehicle, the gas-run components of the car need to warm up, just like they do in a normal vehicle. Unfortunately, this process consumes a lot of gas. If you use your hybrid only for short trips, you won't notice much of a cost savings. Use your gas vehicle around town, and, use the hybrid for longer trips.

### Watch the monitor

These days, most hybrid vehicles have gas-mileage monitors with nifty console displays that allow the driver to see whether the car is using gas or electric power. Watch this monitor to get a feel for your car's particular energy-use tendencies.

# Fighting Medicare Claim Denials



Many seniors assume they cannot appeal claims that are denied by Medicare. Nothing could be further from the truth. In fact, more than half of the appeals filed are successful, and the process is relatively easy. Follow these steps to win your Medicare appeal.

## Start immediately

After you claim is denied, you have 120 days to file an appeal. To get started, you need to complete the form found here:

[www.cms.hhs.gov/cmsforms/downloads/cms20027.pdf](http://www.cms.hhs.gov/cmsforms/downloads/cms20027.pdf)

## Parse definitions

For instance, you may be denied Medicare-covered home care because you do not qualify as "homebound." However, according to Medicare regulations, "homebound" could simply mean you have to expend considerable effort to leave the home. Under this definition, you may be eligible for home care, even if you leave your home a few times a week. Identify the particular definitions that are being used to deny your claim and see if they are more inclusive than your claim denial leads to believe. This is the basis for many successful appeals.



## Get a voice of authority on your side

To win your appeal, you will likely need a doctor or health professional to make your case for you. This shouldn't be too difficult; just go to the doctor that administered the care in the first place and ask them to write a letter explaining why it was necessary to improve your condition. Pay attention to the reason your claim was denied in the first place. Was the dosage "unusually high?" Have the doctor explain

why your condition would require a higher dosage. Is your condition "chronic" and "unlikely to improve?" Have the doctor explain how the treatment delays the onset of further symptoms. Send the letter(s) in with your official appeal form.

## Don't take "no" for an answer

You are allowed up to 5 appeals. Your first appeal (the one already discussed) is judged by the same group of people who denied your original claim. Subsequent appeals are filed with increasingly independent judges and arbiters. So, each appeal improves your chances dramatically. To find out how to keep going if your initial appeal is denied, visit:

<http://www.medicare.gov/Basics/appealoverview.asp>

# Dirt-Cheap Hobbies

This year, we will all be thinking about ways to cut costs. But that doesn't mean we need to stop having fun. Here are 4 hobbies that don't require you to spend a penny.



## Writing

A recent poll found that 4 in 5 Americans reported they would like to write a book someday. Why wait? Today, there are more free tools available to amateur writers than

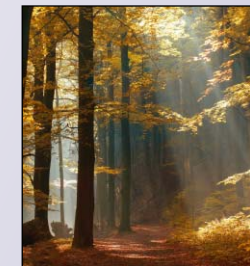
ever before. Writers can self-publish through sites like: [www.lulu.com](http://www.lulu.com) Or, if a whole book is a bit too much for you, you could start a blog. Sites like [www.wordpress.com](http://www.wordpress.com) and [www.blogger.com](http://www.blogger.com) allow you to set up a free blog that you can easily use to refine your writing skills and share your thoughts with the world.



## Gardening

Few hobbies are more relaxing and emotionally satisfying than gardening. Gardening can be very expensive if you buy exotic plants and state-of-the-art tools, but it can

also be very cheap if you use seeds from local wild plants and are willing to get your hands dirty. Begin my taking walks through local areas where wild plants grow. Find the plants you like and gather seeds. Then, take them back to your own yard and get started. There are nearly infinite resources online for identifying plants and determining the best way to care for each.



## Hiking

Today, we spend so much of our lives indoors that many of us have forgotten about the simple pleasures of nature. Throw on a comfortable pair of shoes

and explore the area you live in. This activity is especially fun with children, who are naturally curious about their surroundings. Don't restrict yourself to your local wilderness areas and parks. Some urban areas have amazing expanses of historical buildings and abandoned factories, which can be even more interesting than a hike in the woods.

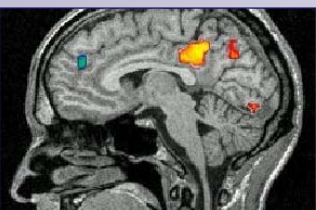
## Cooking

Cooking is one of the *(continued on page 3)*

## Hot New Product

## The Future of Mind-Reading

Functional magnetic resonance imaging (fMRI) machines have been getting a lot of buzz recently--featured prominently on TV shows like 60 Minutes. The technology was first developed in 1992, but the applications of fMRI are just now being realized. Without getting too involved, fMRI measures blood flow within brains to identify thought patterns, and even individual thoughts. 2 independent companies have recently developed lie-detection devices utilizing fMRI technology. Additionally, the emergence of smaller, more powerful fMRI technology brings with it the promise that someday we may be able to scan someone's thoughts without them ever knowing. Scary? Absolutely! Exciting? Absolutely!



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few hobbies that actually saves money. Eating at home is usually cheaper than eating out. Furthermore, as you become a more skilled cook, you can make even the most humble ingredients taste spectacular. Concentrate on

developing new skills and cooking methods, which will allow you to create a wider variety of dishes without increasing the amount or cost of your ingredients.

## Tech Tip: More Secure Passwords



The consequences of having your online passwords cracked can be severe. Hackers can charge your credit cards, lock you out from your own accounts, and compromise your credit rating. Most security experts advise computer users to create a different, complex password (consisting of numbers, letters, and punctuation) for each online account. However, managing dozens of

different, complex passwords can be a real headache. SuperGenPass provides a creative (and free) solution, allowing you to create a bookmarklet that automatically assigns a different, complex password to each account from within your browser. Then, you can access all of your accounts by remembering a single SuperGenPass password. Get started at [www.supergenpass.com](http://www.supergenpass.com)

## Running a Business in a Tough Economy

While struggling auto manufacturers can solicit billion-dollar bailouts from Congress, small-business owners are left to fend for themselves in the most turbulent economy in 70 years. However, in every economy (even the recessionary ones) there are businesses that grow and flourish. Follow this playbook to thrive in this difficult environment.



### Think service

During a recession, consumers demand lower prices. At the same time, suppliers often raise prices to account for dwindling sales. As a result, product-based businesses see their profit margins quickly evaporate and are forced into making impossible decisions to stay afloat. Service-based businesses, on the other hand, have more "invisible" ways to cut costs and secure new revenue streams, making it easier to compete in tough economies. For instance, a computer-repair company can reduce its work force without reducing its quality of service; it will simply serve less customers. On the other hand, if a computer manufacturer cuts its workforce, it will likely produce an inferior computer. If your revenue streams are dependent upon product sales, consider developing alternative revenue streams based on service. For instance, there is nothing stopping a computer manufacturer from opening a computer-repair service department. In fact, it would make a lot of sense right now. If you are in a service-based industry, find inexpensive ways to dramatically improve the experience for your customers. For example, the computer-repair company could hire a single driver to pick up and drop off computers, instead of requiring customers to come in themselves. That small improvement could justify a 10% price hike, or, at the very least, edge out competitors.



### Go virtual

Today's technology makes it possible to do things for free that would have costs thousands of dollars just a couple years ago. For example, instead of flying to meet important clients, suggest virtual meetings, which allow you to use webcams from the comfort of your home or office. Instead of finding offices space for your new division, allow them to build out home offices and collaborate through online document groups. Instead of cutting your advertising entirely, shift to blogging, YouTube videos, and message-board marketing, which can be done for free. There are online solutions for nearly every business eventually these days. Do a little research and be willing to try something new.



### Start hiring

It may seem counterintuitive, but unemployment rates are climbing quickly, which means there are a lot of overqualified and desperate workers on the market. Now is the time when you can hire first-rate employees that would have been out of your price range just 6 months ago. Hiring is also a quick way to improve company morale. Your workforce will be thrilled to see you hiring when everyone else is firing. If you are in a position where you need to let some people go, consider clearing more space than you are required to, so you can end the realignment by hiring some new employees. For instance, if you need to let 10 people go, fire 15, then hold interviews for 5 new positions. This will make it seem (to the remaining workers) as though management has a plan and isn't simply responding to market conditions. Furthermore, you should be able to fill the remaining 5 positions with more skilled workers at a lower salary.