



Neil & Claudia's Real Estate Reader



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Recently, scientists have learned a lot about cancer prevention. We explore several ways to boost your body's resistance to cancer.

(page 3)



Apple's iPad has renewed interest in tablet computing. Find out why HP's new Slate may give the iPad a run for its money.

(page 2)



Repairing your own car can be a fun and easy way to reduce costs. Follow this guide to become your own mechanic.

(page 2)

Taking Advantage of California's New Home Buyer Tax Credit



If the past is any indication, California's newest home buyer tax credit figures to be immensely popular. Follow these guidelines to take advantage of the historic incentives.

Qualifying: There are two ways to take advantage of the new tax credit. Firstly, you are eligible if you are a first-time home buyer. A first-time home buyer is

defined as anyone who has not owned a home in the past three years and is not married to someone who has owned a home in the past three years. The second way to qualify is to purchase a new home. To qualify for the new home credit, a buyer must certify that the purchased home has never previously been occupied. To qualify for either credit, you must be over 18, not listed as a dependent on anyone else's tax return, and not related to the seller.

Applying: The tax credit comes into effect on May 1. To apply, you must fax in your application after this date. The application form is not yet available, but will be on the following website from May 1: http://www.ftb.ca.gov/individuals/New_Home_Credit.shtml. Make sure you wait to send in the correct application and don't mistakenly use the 2009 application. The Franchise Tax Board is adamant that it will not accept 2009 applications and it will not allow for appeals.

Timing: Although the credit is set to expire on January 1 of next year, there is a \$100 million cap on the program, which means it could expire well ahead of the official date, and perhaps without warning. The 2009 tax credit expired after only a few short months. To take advantage of the 2010 credit, act quickly.



Selecting a Hacker-Proof Password

Your most powerful line of defense against a would-be hacker is a strong password. Follow these simple guidelines to keep your data safe.

Avoid common passwords

The easiest way for a hacker to break into your accounts is by guessing your password correctly. This is actually a lot easier than it sounds. The 10 most common passwords account for nearly 20% of all passwords. In other words, if your password is "12345678," "password," or "letmein," you should change it immediately. You should also avoid passwords that would be obvious to anyone with a small piece of information about your life. If your password is some derivative of your name, your pet's name, the street you live on, your child's birthday, or your favorite sports team, you should change it to something less predictable. Finally, avoid passwords that are simply common words (i.e. words you would find in a dictionary). You can combine and misspell words to make your password safer. For example, "iluv2fixteeth" is better than "dentist."

Use random capitalization and numbers

Put capitalizations and numbers throughout your passwords, but not in predictable ways. For example, resist the urge to simply convert "cowboys" to "Cowboys1." Any experienced hacker would expect that. To make it easier to memorize, you can substitute numbers for letters in logical (but not predictable) ways. For instance, instead of "Cowboys1" try "c0wB0ys1." By substituting zeros for o's and capitalizing the fourth letter instead of the first, this password is infinitely more difficult to crack.

Great Online Resources for New Parents



New parents often wish their babies came with an instruction manual. If they ever write such a manual, they'll probably use the information found on these websites:

Babycenter.com

Perhaps the most comprehensive online tool for new parents, Baby Center has a ton of useful and creatively organized information. You can view [blog posts that are categorized by the very moment in the child's development](#) at which they would be most useful. For instance, if your child is 4 months and 2 weeks old, you will find articles on introducing solid foods and games to boost development. If your child is 9 months 3 weeks, you will find articles about making your house safe for a crawling baby and how to remove objects that get lodged in your baby's ears or nose.

Newparent.com

New Parent Magazine has been a trusted source of news for years, but due to its interactive features the New Parent website is much more useful than the magazine could ever be. For instance, you can [ask a question](#) on the main message board and then parents who have experienced the same issue can offer their advice.

Webmd.com

New parents often have questions about the health of their baby. What should I do if my baby has a fever? Is it normal for my baby to make that noise? Are there health benefits to breast-feeding? WebMD has good answers to all of these questions and many more. In fact, WebMD has an entire [portion of its website dedicated to baby health and development](#). You can begin by reading "[10 Mistakes New Parents Make.](#)"

Mayoclinic.com

For a more clinical, if slightly less interactive resource for your baby's health, try the Mayo Clinic website. As one of the most trusted research institutes in the world, the Mayo Clinic offers authoritative advice on all of the most pertinent health issues facing new mothers. Of particular interest are the photos and slideshows, which allow you to visualize common health problems, such as rashes.



Fix Your Own Car

Many car owners falsely assume that their car is too complex to be fixed or improved by an amateur. While some repairs may be beyond your ability, many of the most common and costly repairs can be competently performed by just about anyone who is willing to take the time to learn. Here are several tips to start you on the path of becoming your own mechanic.

Invest in a good tool kit

Assembling a reliable tool kit for car repairs is pretty easy. Unless you are going to be doing advanced electrical repairs or body work, you will find that most repairs and procedures require the same basic set of tools -- namely, a good wrench set, a couple of screwdrivers, a car jack, jack stands, a funnel, and some old rags. You may also want to pick up some gloves and goggles for the more messy procedures. Invest in quality equipment and it will last you for many years.

Learn proper safety

If you fail to observe basic safety standards, a car can scald you with oil, crush you when a jack stand fails, electrocute you, burn you, or even blow up. Before you get under the hood of your vehicle, make sure you understand all the basics about your car, such as how long you should let it cool down before working on it, how to safely change a battery, and where to place the jack stands. When you begin working on your vehicle, work in a well-lit area and never on an incline. Finally, never work on your car when you are frustrated, distracted or rushed.

Know your limitations

No matter how long you work under the hood of a car, you will find certain procedures that are beyond your expertise. For instance, some repairs on hybrid cars require special computer programs. Be willing to ask for help and hire professionals when the situation demands it.

Use video tutorials

There is no quicker way to learn a new repair procedure than by seeing someone else do it. Video sites like YouTube allow you to see expert mechanics perform nearly every procedure from the comfort (*continued on page 3*)

Hot New Product

The First iPad Alternative

Apple's hugely successful iPad launch proved that consumers are hungry for a new class of touchscreen devices to fill the gap between phones and laptops. HP is hoping to make a splash into this new market with the HP Slate, a touchscreen tablet computer with a few advantages over the iPad, such as two cameras (the iPad has no cameras), USB connectivity, and greater compatibility/flexibility. The Slate will run Windows 7 and will retail at \$549 for 32 GB or \$599 for 64 GB. Look for the Slate to be released very soon.



(continued from page 2)

of your own home. When you arrive at YouTube, search for the repair you want to complete (e.g. "changing transmission fluid") and you will usually see several video tutorials available for viewing. For best results, watch a few of them. Sometimes, you will find there are several different ways to do the same thing.

The Best Source for Social Networking News



Mashable is a blog devoted to making sense of social networks. It is usually hours, if not days and weeks ahead of the mainstream media outlets. If you're wondering what people are saying about a new product on Twitter, how Facebook's new privacy settings affect you, or where to find the funniest YouTube clips of the week, Mashable is the place to go.

If you have been watching recent television coverage of the earthquakes, tsunamis, and storms, you have probably noticed just how often news networks look to Twitter, YouTube, and Flickr for updates and information. There is a lot of information on social networks, but CNN has a hard time understanding--let alone informing people about--social networks. When it comes to evaluating and understanding social networks, no one does it better than Mashable.

Seven Proven Ways to Prevent Cancer



We are a long way away from understanding everything about cancer. Sometimes it seems like there are conflicting reports about what is or is not healthy. However, the fact that there is debate surrounding some causes of cancer should not deter us from learning the lessons of established research. Here are seven proven ways to reduce your risk of cancer.

Opt for a spray tan

Skin cancer is the most common type of cancer. Fortunately, it is also one of the easiest to prevent, given that we understand the leading cause so well. Overexposure to sun can damage your skin cells and lead to cancer. Sunblock reduces your risk, but spray-on tanners are even safer.

Eat more plants

There is an extraordinary amount of research linking a diet rich in fruits, vegetables, and whole grains to reduced cancer risk. Plant products are high in antioxidants and it is easier to regulate your weight on a diet of fruits and vegetables--an important point given that obesity is one of the leading risk factors for several types of cancer.

Relax

Stress, anger, and depression can inhibit the immune system's ability to eradicate cancer cells. To reduce your risk of cancer, spend time with loved ones, take time away from work, and develop a healthy approach to dealing with controversy.

Get to know your family

Many cancers have a genetic component to them. Build an accurate family history, documenting which relatives developed cancer, what type(s) of cancer they developed, and at what age. Then, share this information with your doctor. He or she may be able to offer a personalized prevention and early detection plan based on your unique risk factors.



Find alternatives to salt

In moderation, salt is fine. Unfortunately, the modern American diet is typically very salt heavy. Excessive salt intake can increase the risk of certain types of stomach cancer. Find other flavoring alternatives (e.g.,

lemon juice, garlic) that can be used in lieu of salt from time to time.

Turn off the nightlight

A good night's sleep promotes a healthy endocrine system and enhances your ability to fight and prevent cancer. Recent research suggests that sleeping in complete darkness is essential to promoting this cancer prevention ability.



Find an active daily hobby

Daily exercise seems to have a preventative effect on several types of cancer. Daily exercise reduces the risk of obesity, boosts the immune system, regulates hormones, and promotes emotional well-being.