



Neil & Claudia's Real Estate Reader



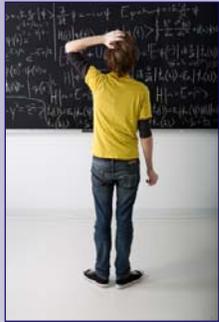
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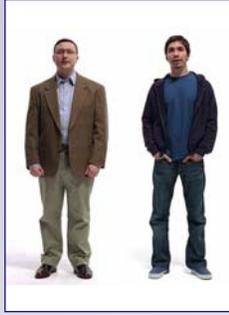
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As the school year begins, parents contemplate the best way to help their children succeed. We examine several practical techniques.
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In one corner, Snow Leopard by Apple. In the other corner, Microsoft 7. Join us for an operating system showdown.
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As the recession shows signs of relenting, we take a look at four books that can help you build (or rebuild) your personal wealth.
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Understanding Reverse Mortgages

Reverse mortgages have become increasingly popular over the last several years. Still, many eligible homeowners are confused by reverse mortgages, while many

more are unclear on the details. Here are some basic facts to help you understand reverse mortgages.

What is a reverse mortgage?

Instead of making payments to the bank in exchange for equity in your home, the bank makes payments to you in exchange for equity in your home.

Why would I want one?

If having cash on hand (or monthly payments of cash) is more important than maintaining long-term equity in your home, a reverse mortgage may make sense. For instance, if you are 80 years old with no heirs, you may consider a reverse mortgage as a way to supplement Social Security for the remaining years of your life.

Am I eligible?

The main eligibility requirement is that you be at least 62 years old. For obvious reasons, it would not make sense for a bank (or a borrower) to engage in a reverse mortgage prior to the age of 62.

How do I get started?

The reverse mortgage process is different than that of a standard mortgage, though it is not particularly complicated. As with any transaction, the best way to get started is to call your real estate professional.



Keep your Flu Shots Straight

CDC officials are bracing for one of the most challenging flu seasons in recent memory.

2 flus; 2 vaccines

This season, there are likely to be 2 different flu vaccines--1 for the seasonal variety and 1 for H1N1 (more commonly referred to as swine flu). People wishing to obtain defense against both strains will need both vaccines.

How many shots are right for you?

To complicate things further, the swine flu vaccination may require 2 doses (2 shots). We won't know for sure until mid-October. What we do know is that the seasonal flu vaccine requires only 1 shot, unless you have a child under 9 receiving the dose for the first time, in which case he or she may need 2 doses.

2 vaccines could mean 2 trips to the clinic

The seasonal flu vaccine is available now, and CDC officials are advising all target groups (elderly, children 6-19, and pregnant women) to seek out the vaccine now. The H1N1 vaccine is slated to be released in mid-October and will be targeted at different groups in some cases, such as young adults age 19-24.

Find a clinic in your area

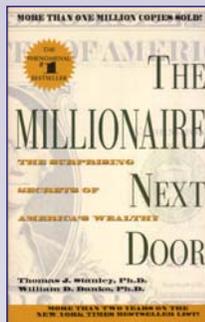
To find a flu clinic in your area, use the clinic locator: <http://www.lungusa.org/site/pp.asp?c=aqKGLXOAIH&b=1015035> You can also sign up for updates and even schedule a reminder.

Read and Grow Rich

There are a lot of reasons to read, but few are as compelling as building your personal fortune. Here are four books guaranteed to jump-start your personal finances.

The Millionaire Next Door

If you think being a millionaire is all caviar and private jets, this is the book for you. *The Millionaire Next Door* is a book dedicated to revealing the often overlooked strategies of America's millionaires. For instance, did you know that the average millionaire makes \$131,000 a year and drives a car purchased for less than \$25,000? *The Millionaire Next Door* unravels the myth of wealth and replaces it with a clear blueprint for building a small fortune.

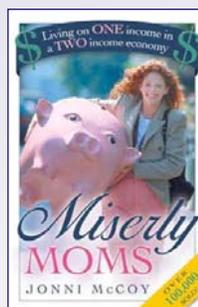


Rich Dad, Poor Dad

Perhaps one of the best entry points for understanding the difference between making money and building wealth, *Rich Dad, Poor Dad* analyzes the different financial strategies employed by the author's poor (well-educated) father and his best friend's rich (albeit uneducated) father. As author Kiyosak concludes, the difference between rich and poor is largely a matter of perspective and strategy--not skill or opportunity.

Miserly Moms

If ever there was a case for not judging a book by its cover, this is it. *Miserly Moms* was originally intended to be a book about 1 family's transition from a 2-income family to a single-income family (in the high-priced San Francisco Bay area, no less). However, the book's appeal is much broader, dispensing practical advice for saving big bucks without sacrificing too much.



Your Money or Your Life

Calling this a book about personal finance is a bit like calling Moby Dick a book about a whale; there's a lot more to it. In reality, *Your Money or Your Life* is a book about choices—namely, the choices we make concerning money and how they affect our priorities and values. Most importantly, *Your Money or Your Life* is designed to give you mastery over money, and in turn, your life.

Hot New Product



A Bike that Grows with your Child

Most children will outgrow several bikes throughout their childhood. *Kilo Designs* has developed an elegant, cost-effective solution to this problem--a bike that grows with a child. When the child outgrows the bike, simply loosen the joints, extend the polls diagonally to extend the height, length, and dimension of the bike. After a few standard adjustments of the seat and handlebars, you have a whole new bike that's ready to ride for another few years. Children can also alter the bike's shape for different situations and riders, making it an ideal bike for versatile riders and siblings.



Time for an OS Upgrade

Recently, Apple just released its Snow Leopard operating system upgrade. Microsoft is set to release Windows 7 on October 22. Bottom line: millions of Americans will be using upgraded operating systems by the end of 2009. Here's a look inside the new upgrades.

Windows 7

Windows Vista (the universally despised predecessor to Windows 7) was considered a feature upgrade, which is to say that most of the improvements were brand-new features, such as advanced security features and sophisticated media functionality. Windows 7, on the other hand, is a performance upgrade--an upgrade that mostly tightens up the existing functionality. In other words, many of the baffling annoyances in Windows Vista disappear in Windows 7. For instance, Windows 7 has improved support for dual-core processors, allowing it to run faster and more reliably (less crashes and freezes) on most of today's computers. Additionally, it has improved driver support, making it easier to connect with other computer devices, such as printers and cameras. Most importantly, Windows 7 has a more user-friendly interface. Support is more intuitive and the install is less confusing. If you're looking for a non-nonsense upgrade on your PC, Windows 7 won't disappoint.

Apple Snow Leopard

Now that Microsoft has emerged from the wilderness, Apple seems anxious to showcase its own improvements. Snow Leopard was released last month, and is available as a \$29 upgrade for users of the previous Leopard OS. While the price tag is diminutive, so is the feature set. Apple insists that the improved performance is well worth the upgrade, but many reviewers aren't buying it, calling Snow Leopard little more than an overpriced service pack. The truth lies somewhere in between. Snow Leopard will be particularly useful to those who have been craving enterprise support; it's finally included. Mac users with disabilities will also be impressed by improved Braille support and voice-over technologies.

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However, if you are not in those select categories, Snow Leopard may be much ado about nothing. Some applications are not yet supported on Snow Leopard and driver support is spotty (something that has never been true of an Apple OS before), which means many users may actually be less satisfied with Snow Leopard than they are with Leopard. That said, in a few months, when compatibility improves and these problems evaporate, a \$29 Snow Leopard upgrade will look a lot more attractive.

Tech Tip: Movie Bathroom Breaks Made Easy



It's always nice when technology solves one of life's little annoyances. Runpee.com is a website dedicated to helping moviegoers find out the best time during a particular movie to use the restroom without missing an important plot point or action sequence. Most films have 2 or 3 ideal bathroom break times, according to RunPee, which means users are rarely more than 30 or 40 minutes away from a perfect break time. RunPee has a relatively small collection of catalogued films right now, but it is growing quickly. Moreover, iPhone users will be happy to learn that RunPee has an easy-to-use iPhone application.

5 Ways To Help Your Children Get The Most Out Of This School Year



As children around the country head back to school, millions of parents are wondering how they can best position their children for success. Here are several practical tips for helping your children succeed this school year.

Understand the teacher's priorities

Each school, grade level, and teacher has different priorities. Make it a goal to find out what priorities are important to your children's teachers. For instance, a 4th-grade teacher at a public school may list the top priority as mastering multiplication and long division, while a fifth-grade teacher at the same school may consider it his top priority to instill positive values. Neither answer is right or wrong, but they are both revealing and can help you understand your role as a parent. For instance, if the teacher's main focus is multiplication and long division, and your child is already proficient at both, you could encourage your child to try some challenging literature on their own time this school year, so they don't get bored.

Set and stick to a schedule

Many children who struggle in a classroom do so not because they are slow, but because they are unorganized. It's very difficult to keep up with the class if children are frequently tardy or consistently misplace books and assignments. As a parent, you can help your children succeed by setting a sensible schedule for them and helping them stick to it. For instance, teach your children to run through a checklist before leaving for school each day. The checklist might include actions like "make sure all necessary books are in my backpack" and "write down homework assignments for the night." Your schedule should also consist of a regular homework time (e.g., from 3pm to 5pm each day) and a regular weekday bedtime.

Let your children struggle

Overbearing parents are so common these days that many parents feel their children will fall behind unless they have frequent assistance from a parental supervisor. In reality, this approach tends to infantilize children, teaching them to avoid challenging material to avoid failure. But failure is part of learning, and it's a necessary part of the skill-building process. Instead of helping children the moment they begin to struggle, encourage them to struggle until they find the solution. If they become discouraged or go severely off course, you can gently guide them back toward more fruitful territory, but avoid doing anything for your children that they could eventually figure out on their own.

Set your own standards

Getting good grades is important, but it's not everything. Let your children know that you are evaluating them on a scale that extends beyond the grades they get. For instance, many children (particularly at the high school level) are great at cramming for tests and forgetting all of the material the moment the test is over. Perhaps you encourage your children to focus on learning a fraction of the material permanently instead of learning all of it temporarily. Their grade will almost certainly suffer a bit, but they'll know more about the subject at the end of the school year than any of their classmates.

Teach your children to be assertive

With class sizes growing out of control, shy children are really at a disadvantage in the classroom. They are unlikely to get special attention, and may even be unable to get basic instruction when other, more gregarious children demand attention. Teach your children to assert themselves at home and they will feel more comfortable doing so in the classroom. For instance, encourage your children to participate in adult conversations about religion, politics, and other controversial topics. They will be forced to learn the pace and protocol of discussion, while gaining confidence for their own ideas and opinions.