



# Nanette McConnell's Real Estate Reader



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Planning a memorable holiday meal is a lot of work and often quite stressful. Follow this guide to a hassle-free Thanksgiving. *(page 2)*



What will your bathroom look like in 2020? Check out some of the most exciting and recent bathroom innovations. *(page 2)*



Public speaking is a skill that anyone can master with the right system and enough practice. Learn how to give the speech of your life. *(page 3)*

## Advantages of Home Ownership



With record-low interest rates and improving affordability indexes nationwide, many first-time buyers are considering entering the market. Here are four (often overlooked) advantages to owning a home.

### Stable, predictable payments

In most areas, rent is raised every 2-3 years, and often in unpredictable intervals. This can be a huge source of anxiety for renters. By securing a fixed-rate mortgage, you will know exactly how much you need to allocate towards housing for years to come.

### Move up with the market

Since real estate always appreciates over the long term, the longer you wait to enter the market, the harder it will be (i.e., you will need more money). On the other hand, as soon as you enter the market, you ensure that the value of your home will move up with the market, enabling you to purchase better and better homes as your personal wealth increases.

### Lower taxes

Mortgage interest is deductible from your federal tax return. Since interest makes up the most substantial portion of a monthly mortgage payment for the majority of the loan duration, a home is one of the most reliable tax shelters, and often the first step towards long-term financial security.

### Retirement savings

As you pay down your loan and your home appreciates, you will have an ever-increasing source of capital for retirement, education, travel—whatever you desire.



## Safely Storing Vitamins and Medications

Storing your vitamins or medications in the wrong location can cause them to lose effectiveness within a week. Unfortunately, this is exactly what most Americans do. Follow these tips to extend the life of your medications and vitamins.

### Avoid heat and humidity

Pills are made to absorb in warm, moist environments (i.e., your body). Anytime you expose a pill to heat or moisture, you are causing it to degrade. For this reason, the worst place you can store your pills is your bathroom cabinet (the most common storage place). Instead, opt for a cool, dry location, such as a bedroom closet.

### Don't refrigerate unless instructed

Some medications require refrigeration to maintain potency, but these are few and far between, and will always be clearly marked. If your medications do not instruct you to refrigerate, keep them at room temperature. Refrigerating room-temperature medications will expose them to moisture and cause them to degrade.

### Take note of expiration dates

Expiration dates on vitamins and medications are not arbitrary. As soon as you open a sealed container, the medications in that container begin to degrade at a fairly predictable rate. The expiration date represents the time at which your pills will no longer be potent enough to guarantee effectiveness. In other words, if your pills are expired, toss them.

### Discard discolored pills

If your vitamins or medications are discolored or spotted in any way, that means they have likely been compromised and should be discarded.

# Secrets to a Hassle-Free Thanksgiving



Thanksgiving doesn't have to be a stressful time. Here are several ways to deliver a fantastic meal without suffering a nervous breakdown.

## Delegate

If everyone does something small, nobody ends up with the burden of planning and organizing the whole event. You can

put guests in charge of side dishes, the music selection, last-minute store runs, and just about anything else. The key to successful delegation is clear communication. If you ask "everyone to bring their favorite side dish," you will end up with mixed results. Instead, tell each person exactly what you would like him or her to bring and how many people it will need to serve. Also, don't be afraid to go with a store-bought option for some dishes. A Baskin Robbins ice cream cake may not be as traditional as a homemade apple pie, but it's unlikely that your guests will complain.

## Plan a slow build menu

For the items you decide to make yourself, try to find ways to spread the preparation out over a few days, so you don't have to spend the entire holiday in the kitchen. For example, you can prepare casseroles, potatoes, and certain meat dishes the night before Thanksgiving. Try to add as many of these items to your menu as possible.

## Skip the turkey

For some people, the idea of a Thanksgiving without turkey is sacrilegious, but turkeys are a huge source of Thanksgiving Day stress. Turkeys are huge, take all day to cook, and often cook unpredictably. On the other hand, in less time than it would take to cook one turkey, you could put together a full assortment of meat dishes, including a rotisserie chicken, juicy steak tenderloins, and shrimp skewers.

## Plan for the unexpected

The biggest source of stress is always the thing you don't see coming, so plan to be surprised. Find out which local stores are open on Thanksgiving and assign someone as your "runner," who can make a quick trip to the store at a moment's notice. Plan a few safe conversation topics that you can introduce if your family is prone to arguments. And, for the ultimate backup plan, find out which local restaurants can accommodate your party on Thanksgiving, just in case something goes wrong with the meal.

# The Bathroom of the Future

There are some amazing innovations taking place in bathroom design. Here is a sneak peek at the bathroom of the future.

## Fold-out fixtures



Fold-out fixtures are a response to the unique limitations of cramped urban environments. Fixtures can be tucked away inside walls, drawers, flooring, or even a spiral column that folds out to reveal sinks, toilets, and shower heads.

## The super-shower



You have never seen a shower-tub quite like this futuristic prototype. The window is actually a series of LCD displays capable of displaying TV, photos, art, or soothing landscapes. The shower is integrated into the roof, which cascades down like a warm waterfall and drains through the specially-designed wood floors. The wood floors open up and elevate to reveal a Jacuzzi tub. The room is also intended to be used as a workout room when not in use as a shower-tub.

## The bathroom/living room



*(continued on page 3)*

## Hot New Product



## Big Brother Looks You in the Eye

Biometrics R&D firm Global Rainmakers Inc. recently announced a technological partnership with the city of Leon, Mexico where they will supply the city with retinal scanners that will revolutionize nearly every aspect of life in Leon. The retinal scanners will be used to identify people as they enter stores, buses, public buildings, and more. Criminals will automatically be added to the retinal database; law-abiding citizens will have the ability to opt in at their own discretion. If the project is successful in reducing fraud and crime (its main objective), look for other cities implementing similar solutions.

(continued from page 2)

Bathrooms are usually an afterthought when designing a home, but what if they were designed to feel like a living room—open and comfortable? Currently, there are several designers playing with this idea—designing bathrooms with comfortable seating areas, open walking spaces, and entertainment features, such as mp3 players and flat-screen TVs.

## Get More Out Of Your AppleCare Warranty



AppleCare Protection Plan to the new iPhone you just bought, instead of buying a new plan all over again. To find out more, log into your Apple account at [Apple.com](http://Apple.com).

As more and more people shell out hundreds of dollars on iPhones and iPads, AppleCare has become an increasingly common companion purchase. AppleCare is Apple's in-house warranty program, and is generally considered to be one of the most comprehensive warranties in the industry. Despite its popularity, AppleCare has always been restricted by one flaw—the inability to transfer warranties to new products. As of October 28, 2010, this restriction has been removed. Now, you can transfer your old iPhone

## How to Prepare and Give the Speech of Your Life



Sooner or later, you will be called upon to give a speech. It may be a toast at your best man's wedding, or the pitch for your company's new product. When that moment arises, use this guide to develop a speech that is memorable and effective.

### Explore your topic

Even if you know your topic well, it's important to take some time to explore all of the possibilities for your speech. Are there any interesting books or movies on your topic? Are there any stories or anecdotes that can help you make your point? Is there any hard data available on your topic? Take in as much material as possible before you write an outline for your speech. Even if you don't end up using any of the aforementioned information, the fact that you have explored your topic from every angle will make you more credible and engaging (especially during Q&A time).

### Know your audience

Professional speakers consider this the cardinal rule of speaking—know your audience. If you know your audience, your jokes will land, your examples will be relevant, and your audience will be persuaded. Find out as much as you can about your audience. Where do they come from? Why are they at the event? What are their feelings on your topic? Has this audience responded positively or negatively to past speakers? Why?

### Keep it simple

Audiences rarely retain more than one or two ideas—no mat-

ter how good the speech is. For this reason, it's best to design your speech around one or two main ideas that are easy to remember. Use the remainder of your time to personalize and clarify your main points. For instance, you might spend the first minute of a product-pitch presentation explaining the central advantage of your product, then spend the next nine minutes showing different ways this central advantage has been utilized by different people.

### Make it emotional

People tend to make decisions based on emotion, which is why the best presentations resonate emotionally. This doesn't mean you have to make your audience laugh or cry in order to be successful. The emotions can be more subtle than that. You can amuse, cajole, inspire, or even frighten your audience, depending on your subject matter. Ask yourself the question, "What do I want my audience to feel when I am finished?" Then, let that answer guide you throughout the preparation process.

### Tape your rehearsals

Most amateur speakers rehearse in front of a mirror, so they can see themselves speak. Bad idea. Instead, use a video camera to capture yourself. This is better for several reasons. First, you can hear what you sound like, in addition to seeing what you look like. Second, you will be able to watch yourself speak in the same way your audience is going to see you. Finally, you can chart your progress and compare different recordings to see what works best.

### Consider the atmospherics

No speech is given in a vacuum. There are always atmospherics that affect your audience's mood and attention. For instance, giving a speech in a big auditorium at night is much different than giving a speech in a small conference room in the morning. Try to learn as much about the room, the lighting, the audio/video setup, etc. as possible.