



JAE WU AND SEAN MCMILLAN
REAL ESTATE AND MORTGAGE STRATEGISTS

August 1, 2012

Hi there from Heyler!

Sean here, saying hello and touching base with you, our valued clientele, to share some of our recent successes and to help spread the good, positive word about the real estate and mortgage markets.

Undoubtedly, almost to tee, everyone in existence seems to know that interest rates are at their all-time lows. A combination of weak domestic job reports, economic instability in Europe, and a desire for investors to find a safe haven for money, has created a supply that truly offers the borrower a "once in a lifetime" opportunity to the cheapest money...ever! Add to that equation, now because of the super low rates, borrowers are able to qualify for more money but with the side effect of having to navigate 10x the paperwork. Here at Heyler we are hard at work managing several quality listings, assisting a number of buyers with their purchases as well as simultaneously facilitating over 35 loans! In other words, we are grateful, grateful for your love and support, and for your continued trust and confidence in us.

With our unique licensing as both Real Estate Brokers and Mortgage Bankers, it has been our recent experience that lending guidelines continue to be strenuous. So please take heed and prepare in advance! Please feel free to come by and visit with us as we are here to help. Whether it's to purchase a car, get a student loan, open new credit cards, get a mortgage, buy or sell a home...Heyler is here, right here since 1927 to help our community of trusted friends however we can!

Remember to slather on the sunscreen, hydrate properly and think good thoughts!

My best to you,

Sean McMillan on behalf of Jae Wu
And the Heyler Realty Team
~Your friends in the business~

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10659 W. Pico Boulevard
Los Angeles, CA 90064
310.470.2030
team@heyler.com
www.heyler.com

HERE'S HEYLER

News To Help You Save Time And Money

August 2012

The Invitation

A woman came out of her house and saw 3 old men with long white beards sitting in her front yard. She did not recognize them. She said "I don't think I know you, but you must be hungry. Please come in and have something to eat."

"Only one of us may be invited in at a time," they replied. "But if you will discuss with your husband which of us should be invited in, we will be grateful for whoever it is."

The woman went in and told her husband what they said. Her husband was delighted by the whimsical old men. "How nice!!" he said. "Since that is the case, let's invite Wealth inside!

His wife disagreed. "My dear, why don't we invite Success? Surely that will lead to wealth as well as make us the envy of our neighborhood."

Their young daughter was joined the discussion. She said, "I would rather have love." She was so sweet and the couple loved her so much, they laughed and said, "Yes, let's heed our daughter's advice and invite love to eat with us."

The woman went out and asked the 3 old men, "Which one of you is Love? Please come in and be our guest."

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Love got up and started walking toward the house. The other 2 also got up and followed him. Surprised, the lady said: "I only invited Love. Why are you all coming in?"

The old men replied together, "When you invite love into your house, you get both wealth and success."



August's Hot Events

International Day against Nuclear Tests, August 29. On 2 December 2009, the 64th session of the United Nations General Assembly declared 29 August the International Day against Nuclear Tests. The Preamble of the resolution emphasizes that "every effort should be made to end nuclear tests in order to avert devastating and harmful effects on the lives and health of people" and that "the end of nuclear tests is one of the key means of achieving the goal of a nuclear-weapon-free world."

World Breastfeeding Week, August 1 to 7. The movement promotes optimal infant feeding practices in reducing malnutrition and poverty. It is based on a human rights approach and provides guidance on how to protect, promote and support exclusive breastfeeding for the first six months, and continued breastfeeding for two years or beyond together with adequate, appropriate and indigenous feeding starting from the age of six months.



International Beer Day.

August 5 is an informal celebration of beer, taking place in pubs, clubs, bars, breweries, beer gardens and back yards all over the world. Perhaps the biggest celebrant is in Qingdao, China, which every summer in the second week of August, hosts the largest beer festival in Asia with international breweries from all over the globe flocking to the sandy shores of China's Shandong Province.

July Heyler Community Cruiser Winner is Steven Jones!!



Stay tuned each month to see if
YOU are the next winner. If you
haven't already done so, sign up at
www.heyler.com/bike

Faint praise

A minister was retiring, and after his final sermon he stood at the door of his church to say farewell to his parishioners. One old woman told him, "I'm sure our next pastor won't be as good as you've been."

The minister was flattered, but tried to be modest. "Oh, I'm sure he'll be fine. What makes you say that?"

"I've been here for the last five pastors," said the lady, "and each one has been worse than the one before."

What Do Romance Heroes Do For A Living?

From Harlequins to bodice-rippers and everything in between, romance novels are as popular as ever. And because they're frequently about intrigue and fantasy, romance novels don't often feature accountants and fast-food workers as heroes (though there are exceptions). From an analysis of over 15,000 romance novels, as reported in Psychology Today, comes this list of the most common occupations of romance heroes in fiction:

1. Doctor
2. Cowboy
3. Boss
4. Prince
5. Rancher
6. Knight
7. Surgeon
8. Monarch
9. Bodyguard
10. Sheriff

Be Careful With Sugar Intake

A spoonful of sugar may, as Mary Poppins sang, help the medicine go down. But too many spoonfuls will probably increase your need to take medicine in the first place. Too much sugar—or rather, the unproductive calories it delivers to the body—can lead to weight gain, diabetes, and heart disease, among other health problems.

How much is too much? An American Heart Association study found that Americans consume an average of 22 teaspoons a day (during 2001-2004). AHA guidelines recommend much less: six teaspoons a day for women, and nine teaspoons for men.

Check the labels of the foods you're eating: a lot of sugar can be found in most processed foods. And don't rely on sugar substitutes like high-fructose corn syrup. Though fructose may have less impact on the body's blood sugar and insulin levels, a calorie of fructose has the same impact as a calorie of sugar. As in most things, moderation is key.

Golf: A Good Walk Spoiled?

The summer months are prime golfing season. The origins of this popular (and frequently frustrating) game are unclear, though some historians trace it back to an ancient Roman game called *paganica*, in which players used a bent stick to hit a leather ball.

A stained glass window dating back to 1340 in Gloucester Cathedral in England shows someone swinging something that looks like a golf club. And a Ming dynasty scroll, also from the 14th century, depicts a member of the Chinese imperial court swinging a golf club-like implement at a small ball with the apparent aim of sinking it into a hole.

The modern version of the game, played over 18 holes and without interference from other players, was developed in Scotland. The word "golf" comes from the Scots "gouf," and is considered to be a local equivalent to the Dutch "colf," meaning stick or club.

Golf was banned in 1457 by King James II of Scotland because he worried that it was distracting the citizenry from archery practice, which was considered more urgent for military purposes.

Though controversial for many years (Mary, Queen of Scots, was criticized for playing it), restrictions eventually eased and the game spread across the British Isles and around the world.



The Origin Of @

We know it well as the standard symbol for e-mail, but from whence did it come? History says that the @ symbol was created by medieval monks. During the Middle Ages, each copy of a book was painstakingly transcribed by hand. The task went to monks, who developed ways to reduce the number of pen strokes for common words. The result was to loop the "t" in the word *at* around the "a."

How To Advance In Your Job

- Look around at what you can do now, today, to take a baby step in the right direction. If you're not sure what the right direction is, then follow the old adage: Do what you love and the money will follow. Actually, expand the adage to include, "Get good at what you love and the money will follow." Find ways to step it up a notch. Get help thinking out of the box.
- Let people know what you're trying to do. The world has a way of organizing itself to fulfill intentions.

- You'll achieve more by helping others feel good about themselves than you will by holding power or being petty or stingy.
- Your relationship with your boss matters more than your performance.
- A powerful network will pay off over time almost as much as a good investment.
- Expand your ability to earn. Educate, take on challenges. Ask questions.

Why is Dark Chocolate Healthier?

Chocolate is made from plants, which means it contains many of the health benefits of dark vegetables. These benefits are from flavonoids, which act as antioxidants. Antioxidants protect the body from aging caused by free radicals, which can cause damage that leads to heart disease.

Dark chocolate contains a large number of antioxidants (nearly 8 times the number found in strawberries). Flavonoids also help relax blood pressure through the production of nitric oxide, and balance certain hormones in the body. Dark chocolate is good for your heart. A small bar of it everyday can help keep your heart and cardiovascular system running well.



If Cars Were Like Computers...

This is an old story, but I've heard so many friends complaining about computer problems lately, I thought it worth repeating.

At a computer expo many years ago, Bill Gates reportedly compared the computer industry with the auto industry and stated "If GM had kept up with technology like the computer industry has, we would all be driving twenty-five dollar cars that got 1000 mi/gal."

General Motors responded to this comment by releasing the statement "Yes, but would you want your car to crash twice a day?" Here's more:

1. Every time they repainted the lines on the road you would have to buy a new car.
2. Occasionally your car would die on the freeway for no reason, and you would just accept this, restart, and drive on.
3. Occasionally, executing a maneuver would cause your car to stop and fail and you would have to re-install the engine. For some strange reason, you would accept this too.
4. You could only have one person in the car at a time, unless you bought "Car95" or "CarNT". But then you would have to buy more seats.
5. Macintosh would make a car that was powered by the sun, was reliable, five times as fast, twice as easy to drive, but would only run on five percent of the roads.
6. The Macintosh car owners would get expensive Microsoft upgrades to their cars, which would make their cars run much slower.
7. The oil, gas and alternator warning lights would be replaced by a single "general car default" warning light.
8. New seats would force everyone to have the same size butt.
9. The airbag system would say, "Are you sure?" before going off.
10. If you were involved in a crash, you would have no idea what happened.

August Picture Gallery



Ryan and Jake – Enjoying summer



Terry, the boys, and Jae in San Diego



WNC Banner



WNC Movie Night Group Shot



Juliet at the Hamptons 2012



Kids in Sturbridge



Charlie's first clam-Don't think he likes it



Charlie in preK Graduation



Here's Heyler

Jae Wu and Sean McMillan

Heyler Realty

DRE #01899601

10659 W. Pico Blvd

Los Angeles, CA 90064

310-470-2030

team@heyler.com

www.facebook.com/heylerrealty

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Featured Business – Alicia Friedmann Interior Design, LLC

Recently, I was hired by a client in Palos Verdes to re-do her boys' bedrooms in their new home. One of the rooms was for her high-functioning autistic teenage son. My goal with this project was, through intelligent design of the space, to bring a sense of peace and calmness to both the parents and child.

After meeting with the family I researched and sourced the best products to meet the son's special needs. Then I went shopping and brought the family several options for the room decor. From the initial selections, we pulled together the items we all liked best.

Of course, I wanted the parents to be involved. I also wanted the son to be involved, and he was. Green is a great, soothing color for a bedroom. In an effort to make the child care and claim his space, I had the son help select the shade of green for his walls. I also selected fabrics, which were soft and plushy, hoping to engage him tactilely. With the decor for the shelves and walls, my quest was for a balance of stimulation: neither over- or under-stimulating. The results were wonderful. The son was "fine" with his space, which, in this instance, was a huge accomplishment. And the parents were happy and proud to have created a living environment which at once met their son's needs and was aesthetically pleasing to them as well.

Sincerely,

Alicia Friedman

2271 Termino Ave, Long Beach CA 90815

Alicia@aliciafriedmann.com 310.702.6346

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