

Beware of The Misinformed Who Offer Their Advice

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By Kevin Thompson

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by: **Kevin Thompson**

When it comes to health, fitness and working out, you and I carry many misbeliefs, as you'll quickly realize when you hear this story.

I was down in Tampa recently visiting my good friend Matt when he told me this story about a misunderstanding he had with his three year old son, Frank.

Matt and his wife were getting ready to go visit his parents, and to make things just a little easier on themselves, they decided to stop at Wendy's for dinner on the way.

They ordered chicken nuggets for Frank.

As it turned out, Frank really liked 'em.

A few weeks later, they had gone out to eat dinner at a family restaurant. When asked what he wanted for dinner, Frank said "chicken nuggets".

But once the waitress brought their dinner to the table, Frank felt that something was amiss.

He immediately announced that what the waitress brought him was indeed NOT chicken nuggets.

Of course Matt knew better, but the more he tried to convince his son Frank that the meal on his plate was indeed chicken nuggets, the more Frank resisted.

You see, since Frank already had chicken nuggets in the past, he had already formed an opinion as to what chicken nuggets were, and now that his opinion was being challenged, he was resisting.

And to be honest, it's really no different with us!

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Even as adults, we have this mistaken philosophy that the first thing we learn about a subject is right, and anything we hear thereafter must be false.

But nothing could be further from the truth.

Let me give you a personal example.

I'm about ready to turn 39.

When I was in high school, back in the early 80's, I distinctly remember my teachers telling me that the way to be successful in life was to go to college, study hard and get a good education. That way I'd be able to get a great job that would last me the rest of my life.

My teachers had no reason to lie to me, so I believed them.

But over the course of the last 20+ years, I've found this advice to be totally wrong.

In fact, I've lost track of the amount of jobs I had.

You can probably relate.

How many jobs have you worked in during the course of your life?

In case you haven't noticed, things have changed. In this day and age, I venture to say that none of us will work for one company our entire life.

What used to be true years ago is simply no longer true today!

While my teachers may have meant well, the advice they gave me was incorrect. And the sad thing is, many people still swear by this advice to this day.

I tell you this to make a very important point:

Like the story of Frank, and what my teachers told me years ago, much of what you've heard or been told about health and fitness is also incorrect.

But it doesn't have to be that way any longer!

Kevin Thompson is a national authority on indoor air quality and health issues. His free Health Articles & News Update service gives you instant access to the world's most respected and sought after health experts in 67 categories, including Men's Health, Women's Health and Children's Health just to name a few. Find out how this free service is changing people's lives and how you too can live a longer, healthier and more prosperous lifestyle... beginning today. Go to

Top 10 Ways to Avoid Loan Fraud

By David E. Brumbaugh

Every year, misinformed homebuyers, often first-time purchasers or seniors, become victims of predatory lending or loan fraud. Below you'll find the top ten ways to avoid becoming a victim yourself.

1. Take your time and shop around. You should be able to compare prices and houses. If a lender or broker tells you they are your only chance to get a loan or owning a home, don't do business with them.

2. Do not sign a sales contract or loan documents that are blank or that contain information which is not true.

3. Be certain that the costs and loan terms at closing are what you originally agreed to.

4. Do not be talked into lying about lie about your income, expenses, or cash available for downpayments in order to get a loan.

5. Watch out for higher-risk loans such as balloon loans, interest only payments, and steep pre-payment penalties.

6. Be careful about disclosing things like your need of cash due to medical, unemployment or debt problems. You are very vulnerable in these cases.

7. Don't strip your home's equity by refinancing again and again when there is no benefit to you.

8. Beware of false appraisals.

9. Do not let anyone convince you to borrow more money than you know you can afford to repay. If you get behind on your payments, you risk losing your house and all of the money you put into your property.

10. Get several quotes from multiple brokers or lenders so you know you're being charged a fair interest rate based on your credit history, not your race or national origin.

David Brumbaugh is the owner and operator of

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provides consumers

with online tools for easily obtaining free competitive Mortgage and Loan Quotes. It also serves as a mechanism by which Mortgage Brokers can obtain legitimate qualified leads from people who need their services.

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