



Quick Tips

Chantel Beck
Your Mortgage Advisor!
Allied Capital Loans
Phone: (916) 849-2679
Fax: (916) 405-7400
cbeck@alliedcl.com
<http://www.AlliedCapitalLoans.com>



Allied Capital Loans

www.AlliedCapitalLoans.com

Back to School Behind the Wheel A Commuter's Education

You already know that your daily drive can make you aggravated, exasperated, and even potty-mouthed. But did you know it could make you smarter, too?

A USC study found that drivers who cover an average of 12,000 miles a year will, over the course of three years, spend enough time in their cars to complete two full years of college. That could make commuting the single most important educational tool we have. Think of it as the U of YC: the University of Your Car.

You can purchase discounted new and used audio books online, and your local library branch has shelves of audio books that you can borrow for free.



Here are a few course offerings to consider:

Required courses. Looking to refresh your memory regarding the causes of World War I? Or perhaps you want to listen to Harold Bloom read *The Best Poems of the English Language*. Whatever class you're thinking of taking, there's an audio book covering the topic, from actual college lectures to best-selling non-fiction.

Get a degree in business. All of the best business titles come out instantly in audio books. Learn to make friends and influence people, give yourself a total money makeover, or start thinking like a billionaire—all before you get to the office in the morning.

Stay informed. One of the difficulties with radio is that it's easy to miss your favorite show. With the advent of Podcasting, this will soon become a thing of the past. Podcasting enables listeners to download audio broadcasts, from select media outlets or individuals, and listen when it's convenient. Rather like TiVo® for radio, you can even "subscribe" so that new content is automatically accessed. Another radio resource is www.audible.com. This site sells popular radio show content as well as daily audio versions of the New York Times and the Wall Street Journal. (An MP3 player is required.)

Aprende un idioma nueva. Remember those old language tapes? Well, they still make those, and they're better now. I promise. And what better place to work on that accent of yours than alone in the car? As for the people in the next car, the ones watching you talk to yourself, they can think what they want.

Enroll in comedy school. Since you're the dean of admissions and you make the reading (or, rather "listening") list for this degree, you can study what you want. Why not check out recordings by today's top comedians? Margaret Cho, Bill Cosby, Richard Jenni—they all put out CDs and audiotapes. Maybe they'll inspire you to work on your own routine.

Your commute isn't getting any shorter, but at least now you can get smarter while you're getting where you need to go. And the next time traffic is stopped dead on the freeway, look on the bright side: you can take notes.

I have an educational audio series which covers topics ranging from real estate investment strategies and an explanation of credit scoring to dispelling home equity myths. Please contact me to obtain a copy today!

Chantel Beck is licensed with the CA Dept. of Real Estate #01379259 and proudly represents Allied Capital Loans, lic.#01385749, a Fair Housing Broker.

