

Signature Real Estate

Professionals

Quality Service
Is Our
Signature

It is our pleasure to provide
you with *ethical,*
knowledgeable, and
reliable Services

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Signature Real Estate Professionals Service For Life!®

“Insider Tips For Healthy, Wealthy & Happy Living...”

How to Stay Healthy and Save Money with Your Dry Cleaner

Does it seem unusual to see an article about dry cleaners? Perhaps. But dry cleaners are one of the most complaint-ridden businesses in the United States, according to the Better Business Bureau. At the top of the complaint list are lost items and damaged garments.

Worse yet, some of the chemicals dry cleaners use can be downright dangerous! Clearly, there are reputable dry cleaners, but next time you drop off your items, here are a few tips for protecting yourself as a consumer.

✓ **Always Ask For A Receipt.** When you drop off an item to the cleaner, ask for a receipt indicating what you had cleaned. It's helpful to include the size, color, and brand name if possible. When a dry cleaner acknowledges they lost a garment, they are supposed to pay the full price of a replacement. A detailed claim ticket will be your best argument.

✓ **What To Do About Damaged Clothing?** Damaged clothing is a different story. Dry cleaners refer to the Fair Claims Guide published by International Fabricare Institute to assess the depreciated value of damaged garments. One-year-old cotton suits, skirts, shirts in average condition get just 40 percent of their original price. A 5-year-old wool blazer will get you 15 percent of the actual cost. If they ruin an item classified as an heirloom (such as an antique Persian rug) demand fair market value for its replacement.

✓ **PERC Is A Toxic Chemical.** Most dry cleaners use PERC (perchloroethylene) a probable human carcinogen, to clean your clothes. The National Institute for Occupational Safety found that dry cleaning industry workers were 25 percent more likely to die from cancer than the general population. Remember, this chemical is on your garments. Take the plastic bags off, and air out your garments before wearing.

✓ **Watch Out For “Meet Or Beat” Gimmicks.** The BBB warns that dry cleaners are notorious for “bait and switch” advertising, where the dry cleaner claims he will match or beat a competitor's price. The catch is you will have to walk in with the competing dry cleaner's price list to qualify for the discount.

Stumble Upon An Interesting Home?

No need to guess its features or wonder about the price. No need to expose yourself to some high-pressure salesman or unwanted obligations. Just call us at **815-754-5050**, and we'll tell you...with no hassles and no obligation.

Visit our web site today: www.SignatureRealEstatePro.com

Word of the Month

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here is this month's word, so you can impress your friends. You may even be able to fatten your wallet!

polemic – (po-lem-ik) adj.

Meaning: Of the nature of, or pertaining to, or involving controversy and aggressive conversation.

Sample Sentence: The U.N. Security Council was engaged in last-minute **polemic** arguments.

Great Way to Get Grease Out of Your Clothes!

Put three tablespoons of Murphy's Oil Soap in a 24 oz. spray bottle. Fill with water. Use on cotton, denim, and permanent fabrics. Allow to set overnight then wash as usual.

Words to Live By

"It is impossible to enjoy idling thoroughly unless one has plenty of work to do." **Jerome K. Jerome**

"How simple and frugal a thing is happiness." **Zorba The Greek**

"To invite a person to your house is to take charge of his happiness so long as he is beneath your roof."
Isabella Beeton

Prison Vs. Work!

Prison: You spend the majority of your time in an 8x10 cell.

Work: You spend the majority of your time in a 6x8 cubicle!

Prison: You get time off for good behavior.

Work: You get more work for good behavior!

Prison: You get three meals a day.

Work: You get a break for one meal, and you pay for it!

Prison: The guard locks and unlocks doors for you.

Work: You carry a security card and open the doors yourself!

Prison: You deal with sadistic wardens.

Work: They're called managers!

- ✓ **Watch Out For The "Special Handling" Charge.** Women are often charged more than men for dry cleaning similar items. Women's shirts are a common item of contention that dry cleaners claim need "special handling" for a variety of reasons. Ask up-front if any women's clothing needs "hand-cleaning" and how much you will be charged for the work.
- ✓ **Ask Your BBB For Help If You Have A Problem.** You may also go to Small Claims Court if you have a grievance against a dry cleaner. There is no guarantee small claims will get you a settlement, but sometimes the threat of action is enough to settle a dispute.

Taking a few small actions and asking the right questions of your dry cleaner can save you considerable money and headaches in the long run.

Find the home of your dreams!

Our Signature Team is here with reliable services to assist you every step of the way.

The Signature Team!

"Quality Service is our Signature"

A Simple Way to Save BIG On Auto Insurance...

Sometimes the simplest things are the most effective. That's certainly true with minimizing your cost of auto insurance. Here's a quick way to almost instantly save 10 to 30 percent on your auto premiums.

Simply take a close look at your deductibles. By increasing discretionary deductibles, such as comprehensive or collision, you can save you a bundle on your insurance premium. This is especially true if you have a good driving record. So check your policy and call your agent – it'll be time well spent!

Don't Throw Away Your Old Coffee Grounds

Did you know there are many uses for your Java besides drinking it? Both the grounds and the liquid can help you around the house.

Use coffee grounds in your garden or flower pots for composting. As the grounds decompose, they add much needed nitrogen for your plants. Plus, they increase the acidity of your soil. Adding water to grounds makes a great liquid fertilizer, and you can even feed it to your friendly garden earthworms.

You can also use coffee grounds as pest control. Spread some of the grounds around ants and their mounds. Caffeine appears to be a deadly poison for the little critters. Plus coffee is much less harsh and expensive than chemicals.

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Brain Teaser...

The more you take, the more you leave behind. What are they?
(answer on the bottom of the last page)

Favorite Toasts!

"May the roof above us never fall in,
and may we friends never fall out."

An Old Irish Blessing

May you have warmth in your igloo,
oil in your lamp, and peace in your heart."

An Eskimo Toast of Goodwill

May your house be too small to hold
all of your friends!"

Myrtle Reed

"To a true Friend...He knows all
about you and likes you just the same."

Anonymous

"May the most you wish for be the
least you receive."

Anonymous

Helpful Tips...

- When you take a suit to the cleaners, make sure to have the pants, vest, and jacket of the suit cleaned at the same time. Cleaning fluids can affect the garment's dyes. Washing them together means they'll always match.
- To avoid chipping delicate and fragile china and crystal, place a kitchen towel in the bottom of the sink before hand washing them.
- To keep belt buckles, metal buttons, and metal trim on handbags from tarnishing; give them a coat of clear nail polish.

Buying a Ladder for The Home and Garden

All ladders come with a load-rating label indicating how much weight they can carry. Ladders should be clearly labeled on the side.

Type 1- (Industrial) up to 250 lbs.

Type 2- (Commercial) up to 225 lbs.

Type 3- (Household) up to 200 lbs.

Unless you are a large person, Types 2 and 3 are fine for most home uses.

Want To Stay Healthy and Slim? Eat Breakfast!

A new study from Harvard University indicates that people who eat breakfast daily may be less likely to succumb to obesity, diabetes, and cardiovascular disease. Why? Eating breakfast regularly helps control your appetite throughout the day, which means you're less likely to overeat later. A good breakfast also helps regulate your body's blood sugar.

A study of 2,700 adults who reported eating breakfast every day had a 35 to 50 percent reduced chance of becoming obese, or developing insulin resistance syndrome. This syndrome is a precursor to diabetes in which the body experiences a loss of sensitivity to insulin. Insulin is a hormone that is key to regulating blood sugar.

What you eat is just as important as making sure you eat breakfast. Refined grain cereals and bacon and eggs had *no effect* on reducing the risk of obesity and diabetes. The best breakfast food is a whole grain cereal, especially oatmeal. A study reported in *The Journal of Family Practice* concluded that oat cereals work so well at lowering blood pressure, people who are taking hypertension medication can actually lower their dosage if they eat an oatmeal breakfast every day. Other studies have shown that oatmeal will lower cholesterol if it is eaten on a daily basis.

Why Our Practice Is "Referral-Driven" ...

Referred clients are the very best clients. They're fun to serve. They become good friends. And they refer others just like themselves. What could be better! Our goal is to become a 100 percent referral business. But we can only accomplish this with *your help*. The next time you're on the phone with a friend...or responding to a nice email, why not mention our name and number, or simply refer people to our web site for valuable Free consumer information about buying or selling. Contact us at...

Our Phone: 815-754-5050

Our Web Site: www.SignatureRealEstatePro.com.

It's a win-win for everyone. Thanks for thinking of us!

New Prostate Cancer Therapy Looks Promising...

Photodynamic Therapy (PDT) has been used to treat many types of cancer, but a new study now shows that it may be effective for prostate cancer too. First, a patient is given an injection of a photosensitive drug. Then, the patient waits three days for the drug to migrate to the tumor. Finally, doctors shine light on the tumor to activate the photosensitive drug, which destroys the tumor.

When the process is refined, researchers believe PDT will destroy prostate cancer with fewer complications than traditional treatments.

Visit our web site today: www.SignatureRealEstatePro.com

Thanks for Thinking of Me!

Did you know I can help you or any of your friends, family or acquaintances save time and money when buying or selling a home? Thanks for keeping me in mind with your referrals...and spreading the word!

DID YOU KNOW...

- The dial tone of a normal telephone is in the key of "F."
- Maine is the only U.S. state that borders only one other state.
- Dolphins sleep with one eye open.
- It takes 8.5 minutes for light from the sun to reach the earth's surface.

Bad Day at the Doctor's Office

A man hasn't been feeling well, so he goes to his doctor for a complete checkup. Afterward, the doctor comes out with the results.

"I'm afraid I have some very bad news," the doctor says. "You're dying, and you don't have much time left."

"Oh, that's terrible!" says the man.

"How long have I got?"

"Ten," the doctor says sadly.

"Ten?" the man asks. "Ten what?"

Months? Weeks? What?!"

"Nine."

"Nine?" the man asks. "What do you mean "Nine?" You're confusing me!" "Eight..."

Brain Teaser Answer...

Footsteps

THANK YOU for reading our Service For Life![®] personal newsletter. We wanted to produce a newsletter that has great content and is fun and valuable to you. Your constructive feedback is always welcome.

AND... whether you're thinking of buying, selling, or financing real estate, or just want to stop by and say "Hi," we'd love to hear from you...

Signature Real Estate Pro
820 S. 4th Street
DeKalb, IL 60115
815-754-5050
Carrie, Lee, Stacey, Ken

"Who Else Wants To Win A \$250 Transferable Gift Certificate?"

Your chances to win are better than you think!

Sorry! No right answers from last months Trivia Challenge...The trivia question was:

Which of the following is not part of the nervous system?

- a) heart b) brain c) spinal cord d) nerves

The answer is "A," heart. So let's move on to this month's trivia question...

In the game of baseball, how many outs are there in an inning?

- a) 12 b) 4 c) 6 d) 3

The first 3 people to call us with the correct answer will win! 815-754-5050

Real Estate Corner...

Q. We are considering remodeling to increase the value of our home before we put it on the market. What are the best options and the most attractive add-ons for home improvement before sale?

A. Use some basic math before you invest in a home that you are about to sell. The American Homeowner's Foundation estimates the total cost of moving to be at least 10 percent of your home's current value. If your projected remodeling costs go beyond that, it would make better sense to put your money in your new house and not your old one.

Even if you make a stunning transformation of your once tired-looking property, don't expect to push your home's value past 20 percent of its current selling price. If your neighborhood has varied property values, target your selling price just under the most expensive and best-looking home in your neighborhood. The adjacent "showcase" homes will quietly reinforce your potential asking price.

As a primary rule, be practical about your choice of upgrades. Don't try to turn your 60's or 70's style home into Cape Cod mansion. Upgrade only the details that define the house's original style. Make your home look like it has been well maintained. Be sure the lighting, plumbing fixtures, and hardwood floors are in top condition. Many buyers will see past any "quick fixes" and wonder what isn't right with the rest of the house.

The best remodeling can be made to the kitchen because it usually suffers the most wear and tear. Sometimes a good-looking, highly functional kitchen will be your "deal maker." Adding a bathroom can also add value to an older home. Design touches such as a skylight, glass block windows, and ceramic tile on the floor and walls make it even more attractive to buyers. Be sure to upgrade your existing bathroom with matching paint, tile, and fixtures. If you'd like a copy of my FREE consumer report, "Homeowners Guide To Moneymaking Fix-ups" just call me at 815-754-5050 and I'll send one over.

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