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you with **ethical,**  
**knowledgeable,** and  
**reliable** Services.*

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

## **Which Of These Jewelry Buying Mistakes Will You Make?**

Nothing expresses our deepest love more than the gift of fine jewelry. But if you're like most shoppers, buying jewelry can be a complex and confusing experience? How do you find someone you can trust who will help you with your valuable purchase? Here are a few tips to help you get the most value for your money.

When buying jewelry, there are two basic aspects to consider: the metal and the gemstone(s). Chances are you'll be dealing with metal choices of gold, silver, or platinum.

- Gold is mixed with other alloys to make it strong. You will most likely purchase 14-karat gold from a jeweler. The alloys mixed with the gold change the color from yellow to white or rose. Look for the karat weight marking accompanied by a trademark and/or country of origin to ensure you are purchasing a quality product.
- Pure silver is very soft. The most popular alloy mixture is sterling silver. It is made up of over 90 percent silver and about 7 percent copper. The copper adds strength and durability without affecting the color. Avoid silver plating. Good quality silver should be stamped “sterling,” “sterling silver,” or “925” along with the manufacturer's trademark.

- Platinum is considered the most valuable of the three metals. It is heavier and extremely durable. Platinum is the best metal for someone who experiences allergic reactions to metals. You can look for a stamp of “PT” or “Plat” to ensure you are getting platinum.

Gemstones fall into two basic categories: diamonds and colored gems. For more information on each type of gem, you can visit [ags.org](http://ags.org). The site provides helpful information specific to each stone.

- Diamonds are the most popular gemstones. When buying a diamond you should evaluate the four C's: cut, clarity, color, and carat weight. Diamonds with few inclusions (flaws) and little or no color are the most valuable to purchase. Color is the single greatest determinant of the price of a diamond.

### **Don't You Just Hate Pushy Salespeople?**

If you're like me, you can live without the pressure and hassles from aggressive salespeople. That's why we treat our friends and clients with helpful, healthy respect. So if you or someone you know ever has questions about real estate, please feel welcome to call us at **815-754-5050**. There's never any pressure or hassles – we're here to help.

## Word Of The Month...

Studies have shown that your income and wealth are directly related to the size and depth of your vocabulary. Here's a new word to impress your friends and fatten your wallet!

**anodyne** \an-uh-dyn\ (adjective)

**Meaning:** Serving to relieve pain; soothing

**Sample Sentence:** Music can be used as an **anodyne** for sadness.

## Only In America...

- ◆ Are there handicap parking places in front of a skating rink.
- ◆ Do drugstores make the sick walk to the back of the store to get their prescriptions while healthy people buy cigarettes at the front.
- ◆ Do people order double cheeseburgers, large fries, and a *diet* drink.
- ◆ Do we buy hot dogs in packages of ten, and buns in packages of eight.
- ◆ Can a pizza get to your house faster than an ambulance.

## Games That Teach

The authors of "*Working Parents Can Raise Smart Kids*" say parents should encourage their children to play games that reinforce classroom skills. Here are some suggestions:

- *Scrabble* – improves spelling
- *Monopoly* – exercises math ability
- *Hangman* – develops vocabulary
- *Chess* – cultivates problem-solving skills
- *Othello* – enhances motor skills and strategic thinking
- *20 Questions* – expands knowledge base

## Quotes Of The Month

*"Advice is like snow. The softer it falls and the longer it swells, the deeper it sinks into the mind."*

**Samuel Coleridge**

*"If you can't be a good example, then you'll just have to be a horrible warning."*

**Catherine Aird**

- Colored gems vary greatly, but they are judged by the four C's just like diamonds. Again, the single most important aspect is the color. Be sure to research the specific gem you are considering purchasing. Emeralds, for example, usually have many inclusions in comparison to other gems. This is not necessarily bad as long as it does not affect the appearance of the stone. Rubies and sapphires are two of the most popular gems. The value of these gems is closely tied to the intensity of their color.

After choosing a good metal and quality stone(s), you should check the prongs, clasps, and examine the overall finish. At the American Gem Society web site, **ags.org**, you can search for a reputable jeweler located near you.

*Now is a great time to buy!*

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

*The Signature Team!*

## Did You Know That Giving Blood Is Good For Your Heart?

Have you donated blood lately? The benefits are not just the great feeling you get by contributing to a person in need. Donating can help you too!

Recent studies have shown that giving blood can not only cut your risk of heart attack, but also reduce your susceptibility to certain cancers. How does it all work?

In the United States, it's more common for people to have too much iron, especially men and post-menopausal women. It's been proven that too much iron may contribute to plaque buildup in the arteries by damaging cells in artery walls. This damage can cause blockages of blood to the heart. Studies also found that too much iron can cause damage to one of the cells that leads to cancer.

Here are a few tips to make donating blood easy and hassle-free:

- ◆ Don't smoke for at least an hour before and after giving blood. In fact, you might want to give up smoking altogether!
- ◆ Eat a hearty meal beforehand.
- ◆ Drink lots of fluids the day you donate blood (before and after you donate).
- ◆ Stay away from all alcohol before and after giving blood. Alcohol can dehydrate your body of essential fluids.
- ◆ Resume your normal activities, but avoid strenuous workouts for a day.
- ◆ If you feel faint or dizzy, sit down and put your head between your knees, or lie down with your head lower than the rest of your body.
- ◆ If there is any bleeding from the tiny spot where blood was drawn, simply raise your arm and apply pressure for seven to 10 minutes.

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## Brain Teaser...

I can't be seen, I can't be held,  
I can't be dropped to the ground,  
But I can be thrown across the room,  
And I move at the speed of sound!  
(answer on bottom of last page)

## Questions To Ponder...

Have you ever wondered...

- ◆ Why the sun lightens our hair, but darkens our skin?
- ◆ Why you never see a headline, "Psychic Wins Lottery!"
- ◆ Why lemon juice is made with artificial flavor, but dishwashing liquid is made with real lemons?
- ◆ When dog food is "new and improved tasting," who tests it?
- ◆ Why is the time of day with the slowest traffic called "rush hour?"
- ◆ If con is opposite to pro, is Congress the opposite of progress?

## Preventing Chapped Lips

Low humidity and heat can cause dry, chapped lips. Here are some tips on treating and preventing this problem:

- ✓ Use a moisturizing lip balm, preferable with a SPF of 15 or higher.
- ✓ Avoid licking your lips frequently or picking off dead skin flakes.
- ✓ Drink plenty of water.
- ✓ Avoid smoking.
- ✓ Avoid unnecessary exposure to cold weather, sun, or wind.

## All American Trivia II

Test your knowledge with this "Who-Said-It" Presidential Quiz:

- 1) "The only thing we have to fear is fear itself."
- 2) "I am not a crook."
- 3) "The buck stops here."
- 4) "Our peanut crop is probably going to be off 25 or 30 percent – because of the weather, not because I became President."

(answers on top of last page)

## Did You Know...

- Black-eyed peas aren't really peas; they're beans.
- Prairie dogs aren't dogs; they're rodents, closely related to squirrels.
- Shooting stars aren't stars; they're meteors.
- Koala bears aren't bears; they're marsupials, cousins of the kangaroo.

# Are Your Finances Out Of Control Like A Runaway Train?

If you're like most Americans, you're making more money, but saving less. It's a frustrating experience. But did you know you can cut your expenses by up to 20 percent without noticeable effects on your lifestyle? And the difference could go to a savings or investment program to ultimately make you financially free. Here are a few quick-tips for controlling your finances:

- ✓ Get a journal and document all of your expenditures. To help, you can purchase an inexpensive computer program such as Intuit's Quicken® to easily manage your expenses, cash, and investments.
- ✓ Take all your expenses and break them into "priority" and "discretionary" categories. "Priority" would be truly essential expenses: rent/mortgage, electric bill, etc. "Discretionary" would be voluntary expenses: clothing, entertainment, spending cash, etc.
- ✓ Total your "discretionary" expenses, and evaluate which of these expenses you can lower or cut completely. You'll be amazed at how much money you spend each month on things like morning coffee, etc.
- ✓ After cutting your "discretionary" expenses, make a commitment never to spend more than your new budget. Here's how. On the day you get paid, allocate money for "priority" and your revised "discretionary" expenses, then take the remaining balance and *immediately* deposit it into a savings, money-market or other account that is difficult to access. As the saying goes, "Pay yourself *first!*"
- ✓ Here's a crazy, but valuable tip. Lower your weekly TV viewing time. Studies have found that spending goes up in direct correlation with your TV viewing habits. In fact, it's estimated you spend an additional \$4 a week per hour of TV you watch. That's \$210 a year per hour. Imagine how your savings account could grow if that amount went into investments!

## Do You Have A Tough Real Estate Question You Want Answered?

We love hearing from all of my good friends and clients who enjoy reading our monthly letter. And we're always looking to answer pressing questions you might have about *anything* relating to real estate or home ownership. If you have a question, tip, or idea, please feel free to call us at **815-754-5050**.

## Save \$\$ On Medications

Here are a few quick-tips to help save money on your medications. Call your medical insurance company and ask to speak with a staff pharmacist. Ask them what medications are covered by your plan for your specific condition, and at what payment levels. Take your information, go to your doctor, show him/her your list of more affordable medications, and ask if he/she could substitute your prescription for a more affordable alternative offered by your insurance company. If your insurance company doesn't offer a drug benefit, tell your doctor cost is important, and ask if there is a less expensive or "generic" drug that's equally as effective for you. Finally, many doctors receive samples from pharmaceutical representatives, and can sometimes give you a supply of your medication for free.

Visit our web site today: [www.SignatureRealEstatePro.com](http://www.SignatureRealEstatePro.com)

## Thanks for Thinking of Us!

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

## All American Trivia II Answers

- 1) Franklin D. Roosevelt
- 2) Richard Nixon
- 3) Harry Truman
- 4) Jimmy Carter

## Are You Avoiding Me?

A customer wanted to ask his attractive waitress for a date, but couldn't get her attention. When he was able to catch her eye, she quickly looked away. Finally, he followed her into the kitchen and blurted out his invitation. To his amazement, she readily consented. He said, "Why have you been avoiding me all this time? You wouldn't even make eye contact." "Oh," said the waitress, "I thought you wanted more coffee!"

## Roll Your Eyes

"You know there is a problem with the education system when you realize that out of the three R's; only one begins with an R." **Dennis Miller**

## Brain Teaser Answer...

A Voice

**THANK YOU** for reading our Service For Life!<sup>®</sup> 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. 4<sup>th</sup> Street  
DeKalb, IL 60115  
815-754-5050  
Carrie, Lee, Stacey, Ken

# "Who Else Wants To Win A \$300 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:**

**What does FAX stand for?**

- a) fact sheet   b) fast text   c) facsimile   d) fast action Xerox

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

**What popular candy uses the advertising slogan "They melt in your mouth, not in your hands"?**

- a) Skittles   b) M & M's   c) Snickers   d) Reeses

*The first 2 people to call us with the correct answer will win! 815-754-5050*

## Real Estate Corner...

**Q. We're planning to landscape the front and back yards of our home. Do you have any suggestions?**

**A.** Landscaping can add an entirely new dimension to a house. It can truly make it feel like an individualized home. Three items you should consider when landscaping are usability, climate, and cost.

Usability encompasses the ideas of what you want from your yard. If you enjoy dining outside, you may want to focus on a nice barbecue and dining area. This can be accomplished at minimal expense by using bricks. Water features are often popular landscaping additions. They can provide a calm, refreshing atmosphere. But they are often pricey. Small fountains begin at \$40 and can range upwards of \$1,000 for a built-in waterfall.

Climate is important to consider when landscaping. Container plants offer the flexibility of moving them in or out depending on the weather. Remember to choose plants that can resist the winter cold and survive the summer heat. It's best to use large, fiberglass, or plastic containers for your plants. They will help you to maximize your water usage. Clay and smaller containers allow lots of evaporation. When planting in the ground, group compatible plants together leaving enough room for growth. This allows you to isolate your watering needs. Soaker hoses and drip irrigation systems are often better for your water bill than sprinklers. For more information on plants, you can visit **scotts.com**.

Some other low cost landscaping ideas include using small or large rocks, brick walkways, resting benches, and shade features such as a gazebo. Landscaping is one of the most valuable investments you can make in your home. If you are thinking about buying or selling, and you are in need of caring, competent representation, please call me at **815-754-5050**.

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