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Professionals*

*Quality Service
Is Our
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*It is our pleasure to provide
you with **ethical,
knowledgeable, and
reliable** Services.*

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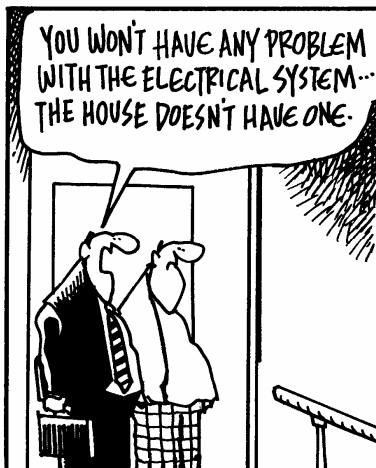
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Signature Real Estate Professionals

Service For Life![®]

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

Knowing These Simple Tips Could Save Your Life In The ER...

Have you ever fallen or had a painful injury? Have you, or someone you love, ever experienced a sudden or severe pain in your body? Well, you're not alone. Each year more than 70 million Americans make a visit to the hospital emergency room or "ER." And if you're like most people, visiting an ER can be a scary experience.

You never know when a serious health emergency may strike. But making the wrong choices when visiting the ER can create long delays, excessive expense, and even threaten your life. Here are a few simple tips you should know before and during a visit to the ER.

- 1. Have Your Insurance Card With You.** Always keep information on any allergies and long-term medical conditions in your wallet or purse. If you have any allergies to drugs, or chronic medical conditions, such as heart disease or diabetes the doctors will need to know that immediately. Also, keep the numbers of your primary care physician and any other specialists you see regularly with you at all times.
- 2. Do You Really Need The ER?** Don't go to the ER unless you have a true emergency! Urgent care centers and 24-hour walk-in clinics can handle most non-emergency medical problems. Often, they're cheaper and faster too. (In some cases, if your medical insurance program hasn't been contacted first, or decides your condition wasn't a true emergency, they may deny coverage for the visit – leaving you with whopping medical bills.)

Are You Feeling Scrunched In Your Current Home?

Maybe you just had a new child and you need more space. Or have that nagging claustrophobic feeling. Or maybe you just need a positive change in your environment. Either way, We can help. Our service programs can help you find you the perfect home, turnkey. And it's faster and easier than you think. Just give us a call at **815-754-5050**. Our promise: there's never any pressure or hassle.

When Should You Visit The ER? Here's a quick list: bleeding that doesn't stop after 10 minutes of direct pressure, loss of consciousness, coughing or vomiting blood, poisoning (call your local poison control center, then head for the ER), extreme chest pain, a major injury or fall, severe reaction to insect or reptile bite, sting, or medication, sudden or severe pain in your body, or even suicidal or homicidal feelings.

Don't go to the ER for minor cuts where bleeding is controlled or stopped, a minor animal bite (but see your doctor), minor cooking burns or sunburns,

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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!

assuage: \a-swaj\ (verb)

Meaning: To mitigate, ease or lessen; appease or pacify; satisfy or quench.

Sample Sentence: The landlord **assuaged** his tenants by fixing the rickety stairs.

Thrifty Idea For The Month

Don't throw away that old shower curtain you are replacing. Give it a wash and then save it for one of these uses:

- ◆ Use it as a drop cloth when you paint or do a messy household project.
- ◆ Cut it into squares to protect carpeting in bad weather.
- ◆ Place it over a mattress for protection when younger children visit.
- ◆ Protect your car trunk by covering up the old spare tire.

Toddler Philosophy 1A

A college student with a young child was pleased when her daughter became eligible to attend the day care center at the university. The director of the day care gave the mother a tour of the facilities. To assure herself of the center's high standards, the young mother asked about the curriculum. "Well," said the director, eyes twinkling, "today we are studying the children's favorite philosopher: Play-Doh."

Marriage Mathematics

I asked my wife, "On a scale of one to 10, how do you rate me as a lover?" She said, "You know I'm no good at fractions."

Rodney Dangerfield

Thoughts for Today...

- ◆ "The road to success is always under construction."
- ◆ "If you woke up this morning, it's time to celebrate!"

fever (unless excessive), common colds, sore throat, or the flu. (Contact your physician or local 24-hour urgent care center FIRST!).

- 3. Take Someone With You Who Can Be Your Surrogate.** During a medical crisis you may be in shock, delirium, or too weak to communicate effectively. Prepare a medical directive and make sure your health care "surrogate" knows where it is located. A medical directive is a written statement declaring your wishes regarding certain treatments and artificial life support. Your primary physician also should have this information.
- 4. If Conscious, Contact Your Physician.** Be assertive in the ER and request a specialist or senior ER physician if you feel you need one. New doctors often train in ER's and they may have no experience treating your medical problem. Request your own physician or specialist first; if they practice at the hospital you're visiting.
- 5. Educate Yourself About Diagnostic Tests.** Many patients become passive, fail to question the physician about their condition, and recommended tests. Some of the tests you might need to ensure proper diagnosis of unexplained symptoms might include:
 - ✓ **Abdominal pain.** A complete blood count (CBC) and urinalysis to check for infection. If gallstones are suspected, a sonogram may be given.
 - ✓ **Chest pain or indigestion.** The first test is an electrocardiogram (EKG) to rule out heart attack.
 - ✓ **Shortness of breath.** An EKG, chest X-ray and a basic blood oxygen test are needed to determine the amount of oxygen in your system and to rule out a collapsed lung or heart problem.
 - ✓ **Unexplained dizziness or falling. Numbness or paralysis of the face or limbs.** Any of these symptoms can indicate a stroke. A magnetic resonance imaging (MRI) scan can provide the most detailed picture of the brain. At the very least, a computed axial tomography.

X-rays, ultrasounds, and MRI's can add up to a colossal hospital bill in no time. Once you're in the ER, you (or someone acting in your behalf) should contact your managed care plan immediately. This can protect your right to coverage later if any procedures are contested.

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!

"Quality Service is our Signature"

Low Fat Is Good For Fido Too!

A 14-year study found that dogs fed a reduced calory diet live nearly two years longer than dogs on an unrestricted diet (hey...that's 14 extra doggie years!). Low-fat canines also were slower to develop chronic diseases such as osteoarthritis. The findings are adding to the growing evidence that caloric restriction boosts longevity in a wide range of species – including humans!

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Brain Teaser...

Forward I am heavy
But backward I am not
What am I?

(answer on the bottom of last page)

Hilarious Word Combo's...

Recently the Washington Post's Style Invitational asked readers to take any word from the dictionary, alter it by adding, subtracting, or changing one letter, and supply a new definition. Here are a few winners...

Intoxication: Euphoria at getting a tax refund, which lasts until you realize it was *your* money to start with!

Reintarnation: Coming back to life as a hillbilly.

Bozone: The substance surrounding stupid people that stops bright ideas from penetrating. Unfortunately, the *bozone layer* shows little sign of deteriorating in the near future!

Osteopornosis: A degenerate disease!

Dopeler Effect: The tendency of stupid ideas to seem smarter when they come at you rapidly.

Can Anger Kill You?

If you're still steaming over yesterday's argument with your coworker, you could actually be hurting your heart. Researchers say there is stress, and then there is *STRESS*. Running a marathon places good stress on the heart, but arguing has an emotional side that creates longer recovery times for your body. A fight increases your blood pressure and this type of stress can cause health problems down the road. They add, preventing damage from harmful stress may involve both reducing exposure to it and simply letting it go.

SAY "YES" TO RECHARGEABLES!

You will be amazed at how much you can save by using rechargeable batteries. Even though rechargeables have a higher initial cost because you have to buy the recharger, you get to use them repeatedly, giving you a lower cost per use. For example, four AA rechargeable batteries cost about one cent per hour of use. Compare that to 10 to 16 cents per hour of use for disposables!

How To Know If Your Identity Has Been Stolen?

Identity theft is becoming epidemic in our country. But you can protect yourself by ordering a credit report from each of the three major credit reporting agencies every year. This way you ensure all your credit history is accurate and includes only those activities you authorized. You can order your personal credit report from each of these reporting services:

- ✓ **EQUIFAX:** Order your report by calling (800) 685-1111, or on the Internet at equifax.com.
- ✓ **EXPERIAN** (formerly TRW): Order your report by calling (800) 524-3606, or on the Internet at experian.com.
- ✓ **TRANS UNION CORP.:** Order your report by calling (800) 888-4213, or on the Internet at tuc.com.

FREE Consumer Help Is Just A Phone Call Away!

Learn valuable secrets for saving thousands and avoiding costly mistakes when buying, selling or refinancing a home. Best of all, it's FREE. Call and ask for the "Insider's Free Resource Page" at 815-754-5050.

DID YOU KNOW...

Unlike most real estate agents, We *DON'T* spend our time pestering people with phone calls or bothersome interruptions to generate good clients. Instead, We dedicate 110 percent of our time and energies to providing such outstanding service, people naturally think of us when a friend or family member needs help buying or selling a home. Thanks for referrals!

Is Household Mold Making You Sick?

Household mold can cause a host of ailments, particularly among children and older adults. Symptoms include respiratory problems, headaches, fatigue, and rashes. Controlling common household isn't as tough as you might think. To minimize your exposure to household mold, scrub small visible patches of mold with a solution made with a cup of bleach added to a gallon of water. Rinse thoroughly. For large areas of dried mold, call a professional. Tackling this yourself can release toxin-carrying spores into the air. The Centers for Disease Control and Prevention also offers these tips to prevent the growth of mold:

- ✓ Clean bathrooms with anti-mold products.
- ✓ Use a dehumidifier to keep indoor humidity below 50 percent.
- ✓ Fix leaky or broken pipes quickly.
- ✓ Remove or replace previously soaked rugs and upholstery.
- ✓ Don't place carpet in moist indoor areas, such as bathrooms and basements.
- ✓ Make sure ventilation in all rooms is adequate.

Here's A Free, Valuable Resource...

Now You Can Search The Home Market, Get Helpful Community Information, AND Receive Important Resources For Saving Time And Money When Buying Or Selling At SignatureRealEstatePro.com.

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!

I Now Pronounce You...

- ◆ If Yoko Ono married Sonny Bono, she'd be Yoko Ono Bono.
- ◆ If Dolly Parton married Salvador Dali, she'd be Dolly Dali.
- ◆ If Bo Derek married Don Ho, she'd be Bo Ho.
- ◆ If Oprah Winfrey married Depak Chopra, she'd be Oprah Chopra.
- ◆ If Olivia Newton-John married Wayne Newton, then divorced him to marry Elton John, she'd be Olivia Newton-John Elton John.
- ◆ If Sondra Locke married Elliott Ness, then divorced him to marry Herman Munster, she'd become Sondra Locke Ness Munster.
- ◆ If Bea Arthur married Sting, she'd be Bea Sting.
- ◆ If Liv Ullman married Judge Lance Ito, then divorced him and married Jerry Mathers, she'd be Liv Ito Beaver.

Brain Teaser Answer: A ton.

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy."

Dr. Martin Luther King, Jr.

THANK YOU for reading our Service For Life![®] personal newsletter. We wanted to produce a newsletter that has fun content and is valuable and beneficial 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
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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:

It is the ONLY vegetable or fruit that is never sold frozen, canned, processed, cooked or in any other form but fresh. What is it?

- a) bananas b) lettuce c) cucumbers d) grapes

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

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

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

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

Real Estate Corner...

Q. I am retiring soon and my wife and I would like to "downsize" our residence so we can spend less time maintaining a home and more time traveling. We are thinking about purchasing a townhouse or condominium. What should we know before we buy?

A. One of the main items to consider is the difference in property boundaries. The home you have now is a single family detached residence. You are the exclusive owner of the structure and the property it's located on. The external property boundaries separate what belongs to you from your neighbors.

If you choose to buy an attached dwelling such as a townhouse or condominium, you acquire exclusive ownership rights to the interior space of your particular unit. You also become a co-owner of common area grounds, fences, shared walls, and facilities (such as swimming pools) with other owners in the condo or townhouse development.

As an owner, you will automatically become a member of a homeowner's association that will require you to pay dues, usually on a monthly basis. These dues usually cover the cost of maintaining and insuring areas of common ownership. The cost and coverage varies from one development to the next, so be sure to find out before you buy. Planned Unit Developments are governed by Covenants, Conditions, and Restrictions (CC&R's) that will restrict your ownership rights. For example, the CC&R's may not allow pets in the complex. It is also common to have restrictions on parking, renting, and remodeling. Make sure you understand the content and limits of the CC&R's. If necessary, have an attorney review them before any purchase in the complex. It is also wise to ask friends, family, and your realty professional for attorneys they trust. If you are in the market for a home and need competent and caring representation, please call me at **815-754-5050**.

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