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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 Save \$1000's On Your Next New Car Purchase...

Are you in love with the idea of a new car? Make the romance last by being a smart and savvy buyer. It's best to think of a new car purchase as three separate negotiations: the price of a car, the price of a trade-in, and the financing. A car salesperson will try to lump these items together. Don't let him or her. Here are some money saving tips to consider...*before* you ever step on the lot!

1. **Do Your Homework!** Research vehicle costs before stepping in the showroom to haggle. Dealers use credit scores when offering finance terms, so check your credit score before the shopping begins. This will give you a lot more confidence to negotiate. Even if you're uncomfortable negotiating, get ready to be assertive. Car salespeople are experts at negotiating; stand your ground, and stay focused on your needs for a vehicle. Enter prepared and expect to work hard to get a good deal—or walk.

Go to consumerreports.org,
edmunds.com, and carbuyingtips.com.

These sites have information on pricing, dealers, and owner reviews. Contact a dealer for fleet pricing on your desired vehicle. What you will see is a “how low can they go” figure per unit that can be your secret target buying price.

2. **Shop When Sales Are Slow.** Shop when new-year models are due, at the end of the month, and during the last two working hours of the day. Be aware that manufacturers raise model invoice prices several times a year. Cars that have been on the lot awhile can have a substantially lower invoice price. Negotiating from the *original* invoice price will save you several hundred dollars. Remember that the “hot” models are going to go for premium dollars. Find a not-so-popular vehicle with similar specs and you'll save.
3. **Get Top Dollar For Your Old Vehicle.** The market sets the value of your car. Selling it privately, however, usually results in more money, but it takes time. Going for the trade-in? Don't talk about trade-in value until you've settled on the new car price.

Learn How To Maximize The Value Of Your Home!

Did you know there's a free consumer report showing which repairs and fix-ups will net you the most value for your home? It's call the “*Homeseller's Guide To Moneymaking Fix-Ups*,” and it's great even if you're not planning on selling soon. You can get a free copy by calling me at...

815-754-5050

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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's this month's word, so you can impress your friends and colleagues, and maybe even fatten your wallet!

alacrity \A-lac-ri-tee\ (noun)

Meaning: A cheerful readiness or promptitude: briskness

Sample Sentence: The college marching band entered the stadium with their usual **alacrity**.

Banish Static Shock From Your Home...

During the winter months, when humidity is low, static can be a problem, especially with electronic equipment – like your computer. To reduce static, you can make your own inexpensive anti-static spray.

Here's how to do it. Find and carefully label a spray bottle (and keep out of reach of children), and combine ¼ cup of fabric softener with about a quart of water. Whenever you feel static electricity, simply spray the liquid lightly on your carpets and rugs (spot test first!). Do not spray directly on electronic equipment as it could damage some of the electronic parts. Static relief should last for up to two months.

Quotes Of The Month...

"Courage doesn't always roar. Sometimes courage is the little voice at the end of the day that says I'll try again tomorrow."

Mary Ann Radmacher

"I think and think for months and years. Ninety-nine times the conclusion is false. The hundredth time I am right!" **Albert Einstein**

Love Is...

If you love something, set it free.
If it comes back to you, it's yours...
If it doesn't, it was never meant to be.

But if it just sits in your living room, messes up your stuff, eats your food, takes your money, and doesn't appear to realize that you've set it free... You either married it or gave birth to it!

- 4. Don't Pay Extra For The Mop and Glow.** Extras such as tinted windows, under-coating, scotch-guarding, detailing, and decorative features on a car don't add to its value. They simply add to your debt. Many of these options are worthless or overpriced to boost the dealer's profit. Scores of "extras" don't have posted prices, and the salesperson can just make up numbers and overcharge you for all of them.
- 5. Beware Of The Extended Warranty.** A really unscrupulous dealer can add an extended warranty to your contract and make little or no mention of it. You have 30 days after the sale to choose to purchase an extended warranty if you want it. If you take reasonable care of your vehicle, you won't need an extended warranty.
- 6. Always Ask To See The "Doc Fees" Before You Buy.** "Doc Fees" pay the cost of your paperwork. In states like New York and California, there are regulated doc fees of \$20 and \$45 respectively. In unregulated states like Florida they can go as high as \$600. Always ask to see the invoice to know what you are paying. If it's unregulated, it's negotiable.
- 7. Get The Right Car Loan.** You may agree to a specific interest rate and payment during negotiation, but dishonest dealers may play with the numbers when it comes time to sign the contract. They'll raise the interest rate and lengthen the term of the loan but keep your payments the same. Make sure you are getting the interest rate and length of payments you were quoted before you sign any contract.

The Difference Between A "Real Estate Agent," And A Dedicated Professional...

People say we're very different from the "flock" of real estate agents out there. Instead of hounding strangers for business and pestering people with cold calls, we spend our time building relationships, making friends, and providing the absolute highest quality service available anywhere. That's why most of our business comes from referrals and recommendations from elated clients and good friends like you. If you or anyone you know is thinking of buying or selling real estate, or who simply has questions about their home, and wants a dedicated, competent professional and friend, please call us at **815-754-5050**.

Amazing "Mood Foods" That Soothe

Your body is a complex engine that needs the right fuels to run properly. If you fill it with caffeine, sugar, processed flour, alcohol, and manufactured fats, the body will race or stall in a vicious cycle that leads to emotional burn-out. Many people are actually allergic to the foods they crave and become irritable, depressed, and tired when they consume them.

Top nutritionists have discovered that a modified "Mediterranean/Asian" diet rich in dark green vegetables, deep-colored fruits, berries, and oil-rich fish has improved the mental health of 90 percent of people who have committed to this healthy lifestyle. The diet creates a steady supply of low glycemic carbohydrates that regulate a host of chemicals in the brain, including its main pleasure "drug"

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Mind Teaser...

You can draw me, fire me, or fill me in. What am I?

(answer at bottom of last page)

Gourmet Road Food Anyone?

The truck driver looked suspiciously at the soup he had just been served in a highway eatery. It contained dark flecks of seasoning floating in it, but two of the spots looked very suspicious.

“Hey,” he called out to the waitress, “these particles in my soup – aren’t they foreign objects?”

She scrutinized his bowl. “No, sir!” she reassured him. “Those things live around here.”

NOT Cut Out For A Career In Crime...

Edward Blaine of Spotsylvania County, Virginia found that things didn’t quite go as planned after robbing a bank. Blaine fled the bank with several thousand dollars, but as he tried to stuff the money in his pockets, he kept dropping \$100 bills along the way.

Once he reached his car, Blaine realized that he had locked his keys inside his getaway car. With a piece of wood in hand, he started banging on the window. This drew the attention of a small group of bystanders, who started to chase him. Blaine tried shooting at them, but instead....shot himself in the leg!

Save Your Car Engine And Your Wallet!

Are you consistently running your tank on empty? Running your car’s tank to near empty before refueling will shorten the life of your fuel pump and engine. Ask your mechanic and he’ll agree, and will also tell you that repairs for damaged engines are not cheap.

Instead, head for the gas station when your fuel gauge reads ¼ tank, rather than wait till it’s almost empty. It’ll save your fuel pump, fuel injectors, etc., and especially, your wallet!

serotonin. These low glycemic carbs are present in whole grain breads, soy, apples, berries, and beans. Here’s some tips for improving your overall health.

- Maintain stable blood sugar through frequent small meals or snacks every four hours.
- Exercise (walk/yoga/free-weights) at least 20 minutes a day for mood and up to an hour to burn fat.
- Avoid extremely low-fat diets. Fat is actually needed to fight depression. Use olive oil, feta cheese, and fish (tuna, sardines, and especially salmon) that are rich in omega-3 fats.
- Include low-fat milk, cheeses, and turkey in your diet. These foods are high in the mood-calming amino acid tryptophan.
- Load up on dark green vegetables like bell peppers, spinach, broccoli, and kale. These vegetables are filled with nerve-healing minerals and antioxidants.
- Drink lots of water and juice. The more hydrated you are, the less food cravings you will have.

Interest Rates Are Still Low

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”

Now Fido Can *REALLY* Speak His Mind!

Takara Company, a Tokyo toymaker, plans to introduce a device that analyzes dogs’ emotions and translates them into human expressions. The gadget classifies various barking dogs expressions into six emotional categories: “happy,” “sad,” and “angry,” etc., by analyzing the animals’ voice patterns. Then a small microphone hooked up to the dog’s collar then records these. The device selects the corresponding expression from about 200 stored words, and displays them on a liquid crystal display, or “speaks” them. The company will offer the new device, which measures 8 x 6 x 2 centimeters, at a suggested retail price of 12,800 yen. That’s...ah...how many dollars?

Whiten Your Teeth At Home And Save \$100’s

The last time you were at the dentist he or she may have done a hard-sell on his brand-new “state-of-the-art in-office teeth whitening procedure.” He may have even mentioned a “power” bleach system that works like magic. What he didn’t mention is you can buy an off-the-shelf tooth-whitening kit at your local drug store and get comparable results.

These kits sell for about \$45, and they are much cheaper than the whiteners that are prescribed by dentists. They use a low concentration peroxide formula that will stay on the teeth longer (usually overnight). Be sure to choose a kit that has plastic strips that will custom fit to your teeth. That way the peroxide bleaching agent will make consistent contact with the tooth enamel.

Visit our web site today: 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!

You Know You Need A New Car When...

- ✓ You pull over to let a fire truck go by, and it stops behind you.
- ✓ You have to go to a repair center every thousand miles to get the duct tape replaced.
- ✓ You accidentally drive into a junkyard, drive out, and get accused of stealing.
- ✓ The "Blue Book" lists your car under "Health Risk."
- ✓ You return to your car and find someone broke in and left a hundred dollars and a new stereo.

True Facts!

During your lifetime, you will eat about 60,000 lbs. of food. That's the weight of about six elephants.

Most people blink their eyes 15,000 times per day. That's once every four seconds, although we blink more under stress.

Brain Teaser Answer...

A Blank

THANK YOU for reading our Service For Life! personal newsletter. We wanted to produce a newsletter that has great 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...

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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:

How Many Cubic Feet Of Water Fall Over Niagara Falls Each SECOND?
a) 75,000 b) 175,000 c) 125,000 d) 100,000

The answer is letter "D." So let's move on to this month's trivia question...

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

Real Estate Corner...

Q. I am thinking of refinancing my home to take advantage of lower interest rates but I want to shorten the mortgage loan length. What are my options?

A. Refinancing a 30-year mortgage doesn't necessarily require that you commit to paying for another 30 years. You can substantially shorten your repayment period by paying just a little extra each month or each year.

For example, let's look at a \$150,000 loan made at 7 percent interest. A 30-year amortization will give you a monthly payment of \$997.95, and you will pay \$209,263 in interest over the term of the loan. However, if you increase your payment about \$165 per month (to \$1,162.95), you can pay off your loan in 20 years, and you'll pay \$129,108 in interest over the term of the loan – an interest savings of over \$80,105 (money that could be invested). Increase your payment to \$1,348.24 (just another \$185 per month) and you'll pay off the very same loan in just 15 years, with accumulated interest paid of \$92,684 – an interest savings of another \$36,424.

You may want to search out lending institutions that have special interest saver programs. If you agree to an early repayment schedule you are also more likely to qualify for refinancing. Try going for a 30-year mortgage and set up your amortization schedule for 26 years (An amortization schedule is a list of regular equal payments that will pay off your debt in a specified period.).

If you make the decision to add to your payments so you can pay off your mortgage by a specific date, it's a wise idea to check with your mortgage servicing company to find out if you are paying the correct extra amount. Also, make sure there are no prepayment penalties in your note. If you are thinking of selling or buying soon, and require competent and caring representation, please call me at **815-754-5050**.

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