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*Quality Service
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*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..."

Six Important Steps For Staying 'Heart Disease Safe'

It's a silent and unassuming disease. Frequently you don't know you have it until it's too late. And that's why *all* Americans should understand their risk factors and simple ways to help prevent heart disease. Reducing your risk factors, recognizing the early signs of trouble, and prevention are the secrets to a long, healthy life. Of course, many risks are hereditary, but there are plenty ways you can control your chances of getting heart disease. Here are a few:

- ✓ **Check Cholesterol Levels.** Have your doctor perform regular blood tests to check levels of good HDL, bad LDL cholesterol, as well as triglyceride and lipid levels. If your cholesterol is high, check to see if you need to be on medication, or if you can just make lifestyle modifications such as eating a low-fat diet and exercise.
- ✓ **Check For High Blood Pressure.** Regular exercise is frequently enough to lower your blood pressure, but some individuals need medication.
- ✓ **Stop Smoking.** Find the help you need to stop. You will reduce your risk for numerous health problems down the road.
- ✓ **Get Active and Lose Weight.** Ask your doctor or a personal trainer to help you design an exercise program that includes plenty of aerobic activity. If you need to lose weight, your new exercise program should be used in conjunction with a low-fat diet, which will help you shed those extra pounds.
- ✓ **Manage Stress Levels.** Make a plan to reduce and manage your stress. Often times exercise is a great strategy.
- ✓ **Check Less Common Risk Factors like LDL pattern B.** This is a rather newly studied culprit of heart disease. It is believed this condition causes especially small LDL particles, which have been found to be extra dangerous. Inflammation of the vessels surrounding the heart is another newly studied culprit that can be tested by looking for C-reactive protein in your blood. Both of these conditions are treatable with medication if detected early enough.

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.

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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!

intransigent \in-TRAN-suh-juhnt\
(adjective)

Meaning: Refusing to compromise; uncompromising

Sample Sentence: Her **intransigent** nature had a negative effect on the negotiations.

Cooking Tips

- If you dip bacon in cold water before frying, it won't curl.
- To ripen avocados, put them in a warm oven overnight or in a brown paper bag for a few days.
- Bake cookies in the upper 1/3 of the oven to avoid overly browned bottoms.

Strange Questions

- Why does mineral water that has trickled through mountains for centuries have a "use by" date?
- Why can't women put on mascara with their mouths closed?
- Why is the person who invests all your money called a "Broker?"
- Why is there a light in the fridge and not in the freezer?
- If croutons are stale bread, why do they come in airtight packages?
- You know that indestructible "black box" that's used on airplanes? Why don't they make the whole plane out of that stuff?

Quotes Of The Month...

"Live as if you were to die tomorrow. Learn as if you were to live forever."

Mahatma Gandhi

"Ask a question and you're a fool for three minutes; do not ask a question and you're a fool for the rest of your life."

Chinese Proverb

"Spoon feeding in the long run teaches us nothing but the shape of the spoon."

E. M. Forster

If at anytime you have chest discomfort, pain in your arms or back, or shortness of breath, you should seek medical attention right away. Heart attacks often come on slowly and go undiagnosed for so long before they become fatal. For more information on the risk factors and warning signs of heart disease, you can visit www.americanheart.org. Addressing risk factors for heart disease will also lower your risk for cancer, diabetes, high blood pressure, stroke, and osteoporosis. It's a win-win situation for your health!

Thank You! Thank You! Thank You!
Thank You! Thank You!

Thanks to *YOU* the word is spreading. Thanks to all of our clients and friends who graciously referred us to your friends and neighbors last month! See, rather than pester people with unwanted calls and visits, we build our business based on the positive comments and referrals from people just like you. We just couldn't do it without you!

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How To Get A Handle On A Bad Mood

Did you know that most people spend up to 34 percent of their lives in a bad mood? There are many reasons for crabbiness, including lack of sleep and changes in hormone levels. Researchers have even linked bad moods to too much activity in the frontal lobe of the brain. Whatever the cause, here are a few tips to help you deal with (not so) occasional crankiness.

- ♦ If you wake up in a sour mood, it's likely you'll start spilling milk and dropping things. You may think there's a conspiracy out to get you, causing even more frustration. But don't let this domino effect ruin your whole day. Take charge by starting over. Sit with your eyes closed for a few minutes, take deep relaxing breathes, lower your heart rate, and calm your mind.
- ♦ If you're chronically crabby each morning, think about eliminating, or at least significantly reducing coffee, or other stimulant drinks. Instead, try a cup of vanilla herbal tea or apple cider. Both of these scents provide a calming effect by increasing the brain's alpha waves.
- ♦ Write a note. If your spouse or boss is putting you in a bad mood, write it down on paper. Writing can help slow your thinking, and help you sift through the mental chaos that's causing your anger.
- ♦ Get your life organized. Disorganization can leave us feeling out of control, which is a major cause of crabbiness. Take a few minutes to organize something in your life, whether it's your office desk or personal affairs.

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Brain Teaser...

What is so fragile that when you say its name you break it?

(answer on bottom of last page)

Work At Home Offers That Are Too Good To Be True

The Federal Trade Commission has cracked down on work-at-home envelope-stuffing schemes. They recommend that anyone planning to work at home read its latest brochure "Could 'Biz Opp' Offers Be Out For Your Coffers?" The brochure is available at www.ftc.gov or you can call 1-877-FTC-HELP. The brochure warns of schemes asking for registration money up-front or suggesting you recruit others to join the at-home "business."

The Amazing History Of The Internet...

Did you know the Internet was originally designed as a network linking four research computers to enable scientists to share information quickly. Now, according to the *Computer Industry Almanac*, there are more than 544 million users worldwide. The U.S. has the most with over 149 million users, and Canada is seventh with more than 14 million.

Clipping Coupons Is Really Worth The Effort

Studies have found if you spend just 20 minutes a week gathering coupons, you can save \$800 to \$1,000 a year. Even if you generally buy generic items, many of the coupons for brand name items are so good they work out in your favor. There are many places to find coupons. Try looking in your mail, newspaper, and on the Internet. Coupons.com and SmartSource.com are two popular sites that offer printable coupons. Using coupons can really stretch your shopping dollars.

Are We Getting Fatter?

Here are a few shocking statistics: 26 percent of men and 28 percent of women become obese by the time they are age 37. In 1962, 13 percent of adults were considered obese. In 1999, 27 percent of Americans were found to be obese.

How To Beat The Sleep Thief

When was the last time you got a good night's sleep? Was it years ago, maybe? Or does it feel like a decade? Lack of sleep affects more than mood and under-eye circles. Studies suggest chronic sleep deprivation can lead to depression, anxiety, weight gain, and even diabetes. Here are a few tips to help you get the shut-eye you deserve.

Consciously separate sleep time from your daily worries. Stress can often cause insomnia for people who don't take the time to get a good night's rest. Plan an average of eight hours of sleep into your schedule. You will find that sleep will help you function better, so it is beneficial not only to you, but to everyone around you.

If you have a bad night, don't let it cause you stress. Don't blame all of your problems on lack of sleep. Just concentrate on having a better night's rest the next night.

Before you get into bed, write down all of your concerns, items to do, plans for the future, etc. This can be a running list to which you continuously add items. This will help you stop thinking about your problems and get some shut-eye. If you aren't lying there making mental "to-do" lists at 2 a.m., you will be surprised how much rest you'll get!

Would You Like To Know How Much Your Neighbor's Home Listed Or Sold For?

Maybe you're just curious. Or maybe you want to know how much equity you have in your home. Or perhaps you're thinking of selling soon and want to know how much your home has increased in value. Either way, we can help...with no "sales pitches" or runarounds. Just give us a call at **815-754-5050** and we'll give you all the facts.

Here's A Simple Checklist For Dealing With Car Troubles

It is not enough to have a cell phone and an AAA card. You need to be prepared for situations when you have to wait for help or make the car repair on your own. Remember, you not only need to have the "basics" in your car, but you also need to know how to use them. Here are a few items you should consider keeping on hand in your car.

First-aid kit	Blanket
Flashlight with extra batteries	Drinking water
Road atlas	Jumper cables
Flares	Well-maintained spare tire
Tarp	Basic tool kit

By stocking your car now, you can avoid being in a dangerous situation in the future. If you have already taken the time to stock your trunk with these items, make sure they are still in good working order.

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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!

Amusing Observations & Comments

- Doctors can be frustrating. You wait a month-and-a-half for an appointment, and he says, "I wish you'd have come to see me sooner."
- In the 60's people took acid to make the world weird. Now the world is weird and people take Prozac to make it seem normal.
- I read recipes the same way I read science fiction. I get to the end and think, "Well, that's not going to happen."
- I'm not 40-something. I'm \$39.95, plus shipping and handling.
- Why does a slight tax increase cost you \$500 and a substantial tax cut only save you 50 cents?

Crazy Phobias

Dextrophobia - The fear of objects at the right side of the body.

Anablephobia - The fear of looking upward.

Phronemophobia - The fear of thinking.

Rhytiphobia - The fear of getting wrinkles.

Brain Teaser Answer...

Silence

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...

Signature Real Estate Pro
820 S. 4th 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 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 answer is "B," M & M's. So let's move on to this month's trivia question...

Which of the 48 Contiguous States has the most shoreline?

- a) California b) New Jersey c) Florida d) Texas

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

Real Estate Corner...

Q. We want to buy a home in the future, but are concerned about how to save enough money to become homeowners. Do you have any suggestions?

A. Don't panic, most lenders have lowered their down payment requirements over the years. You no longer need the traditional 20 percent cash down. But, you should put a decent percentage down so your payments and interest rate will be lower. Here are several ways to save money for that down payment.

- **Get out of debt.** Paying off high-interest loans and credit cards will give you more cash to save.
- **Save "extra" money.** Save your work bonuses, tax refunds, and investment interest for your down payment.
- **Use your investments.** You may think you have none, but if you have whole-life insurance or a retirement plan at work, then you have some options. Often, you can borrow against these funds. Also, liquidate stocks and CD's. Be sure to watch for penalties and consider future financial repercussions.
- **Stick to a set budget.** Look at where you are overspending and adjust accordingly. Write all of your expenditures down to gauge where to make changes.
- **Look to other sources for money.** Friends and family will often gift or loan you money at low-interest rates. You will have to disclose the source of funds to your lender, but otherwise it is a great way to get your own home.

Combining several of these options can help you build your down payment fast. If you are planning on buying or selling soon and need caring, competent representation, call me at 815-754-5050.

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